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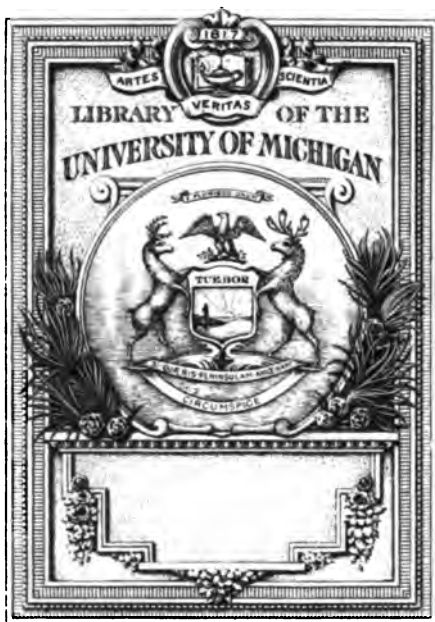
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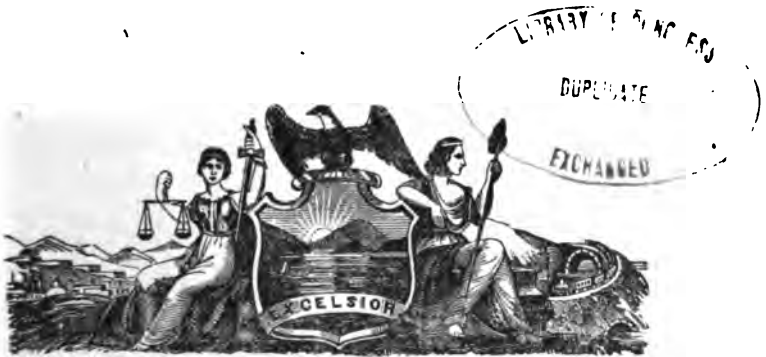
# DOCUMENTS

OF THE

## Assembly of the State of New York.

ONE HUNDREDTH SESSION—1877.

VOLUME V.—Nos. 40 to 49, Inclusive.



JEROME B. PARMENTER, STATE PRINTER.  
1877.



No. 40.

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# IN ASSEMBLY,

February 5, 1877.

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## COMMUNICATION

FROM THE STATE ENGINEER AND SURVEYOR, IN  
REPLY TO A RESOLUTION OF THE ASSEMBLY,  
RELATIVE TO THE NUMBER, RANK AND AGGREGATE  
COMPENSATION PER MONTH OF THE EMPLOYEES  
IN THE ENGINEER DEPARTMENT OF THE  
EASTERN DIVISION OF THE STATE CANALS.

OFFICE OF THE STATE ENGINEER AND SURVEYOR, }  
ALBANY, *February 2, 1877.* }

HON. GEORGE B. SLOAN, *Speaker of the Assembly.*

SIR.—In reply to a resolution of the Assembly, passed January twenty-ninth, in the following words:

“*Resolved*, That the State Engineer be respectfully requested to report to this House, within ten days, the number, rank and aggregate compensation, per month, of all persons employed in the engineer department of the eastern division of the New York State canals at the present time; the nature of the work upon which they are now engaged and where located, with his opinion upon the necessity of such employment, and, also, whether, in his opinion, the entire force cannot be reduced down to the employment of a division and resident engineer and a draughtsman, without detriment to the interest of the State.”

The State Engineer and Surveyor respectfully reports:

That the accompanying statement contains the names, rank and monthly compensation of all the subordinate engineers employed upon the eastern division of the canals, during the month of January, 1877, together with the duties performed by each.

That all the assistants named — except Inspectors Daly, Ward and Harding — are located at the office of the Division Engineer.

That at no time during the past year has there been employed, upon the eastern division of the canals, a larger number of assistant engineers than, in the opinion of the State Engineer and Surveyor, was necessary to meet the legitimate and proper requirements of the public service.

That the present force is now fully occupied upon proper and necessary work; and, therefore,

That, in the opinion of the State Engineer and Surveyor, the entire force cannot now be “reduced down to the employment of a division and resident engineer and draughtsman, without detriment to the interest of the State.”

The duration of the employment of the present force is entirely contingent upon the time required to complete the work upon which the several members thereof are now engaged.

It is the intention of the State Engineer and Surveyor to reduce the engineering force to the minimum at the earliest practicable moment.

Respectfully submitted,

JOHN D. VAN BUREN, JR.,  
*State Engineer and Surveyor.*

**PAY ROLL of the Engineer Corps, Eastern Division, New York State Canals; month ending January, 1877.**

| Name.               | Rank.                              | From.  | To.     | No. days. | Rate.        | Total pay. | REMARKS.  |
|---------------------|------------------------------------|--------|---------|-----------|--------------|------------|---|
| John L. Dodge       | Assistant engineer                 | Jan. 1 | Jan. 31 | 27        | \$4 00       | \$108 00   | Engaged during month checking calculations on Denison work, and as a witness on Denison trial; also, looking up books, and taking notes from them, for State on Denison trial.  |
| Henry Goold         | Assistant engineer                 | Jan. 1 | Jan. 31 | 27        | 5 00         | 135 00     | Measuring bridges at West Troy, Schenectady and Albany; comparing books to be used on Denison trial; plotting cross-sections Port Schuyler work; witness on Denison trial.  |
| Angustus Flint      | Draughtsman and assistant engineer | Jan. 1 | Jan. 31 | 27        | 5 00         | 135 00     | finding books at State-hall for State, to be used on Denison trial.   |
| Henry C. Parsons    | Leveler                            | Jan. 1 | Jan. 31 | 27        | 4 50         | 121 50     | Engaged during month making plans and tracings of wrought iron bridges at West Troy, Schenectady and Albany; also, plans for wrought iron lock-gate; also, witness on Denison suit.   |
| John R. Kaley       | Rodman                             | Jan. 1 | Jan. 31 | 27        | 3 50         | 94 50      | Plotting Erie canal, cross-sections of survey of 1876; performing duties of clerk; assisted in preparation for Denison trial; also, witness on Denison trial.   |
| Lyman C. Wilder     | Rodman                             | Jan. 1 | Jan. 31 | 27        | 3 50         | 94 50      | Plotting Hine Line survey, from Waterford to Thorne's Lane; finding books at State-hall for Denison trial; assisting in taking notes from same; checking notes Fort Schuyler survey; assisting in preparations for Denison trial. |
| Thomas Daly         | Chainman                           | Jan. 1 | Jan. 31 | 27        | 3 50         | 94 50      | Making maps Champlain canal improvement; measuring bridges at Albany, West Troy and Schenectady; checking factors on Fort Schuyler survey, 1876; also, witness on Denison suit.   |
| D. W. Harding       | Chainman                           | Jan. 1 | Jan. 31 | 26        | 3 50         | 70 00      | From January first to sixth, Inspector at culvert, Crescent; from January sixth to thirty-first, checking calculations on Denison trial.  |
| N. B. Ward          | Chainman                           | Jan. 1 | Jan. 31 | 27        | 3 50         | 94 50      | Inspector for the rebuilding of lock 6, Champlain canal.  |
| Charles H. Whitbeck | Messenger, etc                     | Jan. 1 | Jan. 31 | .....     | \$25 per mo. | 35 00      | Errands, care of office, etc.   |





# STATE OF NEW YORK.

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No. 41.

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## IN ASSEMBLY,

February 7, 1877.

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### REPLY

OF THE SECRETARY OF STATE TO A RESOLUTION  
OF THE ASSEMBLY RELATIVE TO CONGRESS HALL  
BUILDINGS, WITH COMMUNICATION FROM THE  
BOARD OF LAND COMMISSIONERS.

OFFICE OF THE SECRETARY OF STATE, {  
ALBANY, January, 1877. }

To the Honorable GEORGE B. SLOAN :

SIR.—The following resolution of the Assembly has been received  
at this office :

STATE OF NEW YORK :  
IN ASSEMBLY,  
ALBANY, January 15, 1877. }

*Resolved*, That the Secretary of State be directed to report to this Assembly,  
within ten days, the terms of the contract between the State and the tenant of  
Congress Hall, the amount of rent received from him and the amount remaining  
due and unpaid, and the proceedings of the Board of Land Commissioners in rela-  
tion to said contracts and accounts.

By order. EDWARD M. JOHNSON,  
*Clerk.*

I availed myself of the earliest opportunity to lay this resolution  
before the Board of Land Commissioners who have custody of the  
records which furnish the desired information, and I am directed  
by that board to transmit to you the following report, in which will  
be found the terms of the contract now subsisting between the State  
and Adam Blake, the tenant of Congress Hall, so far as there is any,  
and the amount of rent received from him; the amount remaining  
due and unpaid as nearly as can be ascertained without an investiga-  
tion of the validity of the counter-claims which have been made by  
Mr. Blake for damages and repairs, together with an abstract of all  
the proceedings of the Board of Land Commissioners in relation to  
said contracts and accounts.

I am, sir, with great respect,  
Your obedient servant.

JOHN BIGELOW,  
*Secretary of State.*

## REPORT FROM THE SECRETARY OF STATE RELATIVE TO CONGRESS HALL BUILDINGS.

At a meeting of the Commissioners of the Land Office, held at the office of the Secretary of State, on the 17th day of October, 1865.

Present — Hon. Thomas G. Alvord, Lieutenant-Governor; Hon. Chauncey M. Depew, Secretary of State; Hon. Lucius Robinson, Comptroller; Hon. George W. Schuyler, Treasurer; Hon. John Cochrane, Attorney-General; Hon. W. B. Taylor, State Engineer and Surveyor; Hon. George G. Hoskins, Speaker of the Assembly.

\* \* \* \* \*

The Comptroller offered the following resolution:

*Resolved*, That this board is willing that Congress Hall property, except so much thereof as may be in use for public offices, should be occupied for a hotel without rent, provided that it be kept by a suitable person, and that it be surrendered to the State at any time upon thirty days' notice.

On motion the resolution was adopted.

—

At a meeting of the Commissioners of the Land Office, held at the office of the Secretary of State, on the 14th day of November, 1865.

Present — Hon. Thomas G. Alvord, Lieutenant-Governor; Hon. Chauncey M. Depew, Secretary of State; Hon. George W. Schuyler, Treasurer; Hon. John Cochrane, Attorney-General; Hon. William B. Taylor, State Engineer and Surveyor; Hon. George G. Hoskins, Speaker of the Assembly.

\* \* \* \* \*

The Secretary of State offered the following:

*Resolved*, That the Lieutenant-Governor be authorized to negotiate with Mr. H. T. Bradt, or any other person, for the use and occupancy of the Congress Hall property, in reference to the enjoyment of the same for the benefit of the State officers and members of the Legislature the coming session, on the best possible terms for their accommodation.

On motion the resolution was adopted.

—

At a meeting of the Commissioners of the Land Office, held at the office of the Secretary of State, on Friday, the 4th day of May, 1865.

Present—Hon. Thomas G. Alvord, Lieutenant-Governor; Hon. Francis C. Barlow, Secretary of State; Hon. Thomas Hillhouse, Comptroller; Hon. Joseph Howland, Treasurer; Hon. John H. Martindale, Attorney-General; Hon. J. Platt Goodsell, State Engineer and Surveyor.

\* \* \* \* \*

The Lieutenant-Governor presented the following resolution:

*Resolved*, That the Comptroller, Lieutenant-Governor and Secretary of State be a committee on the part of the Commissioners of

the Land Office to take charge of the Congress Hall property, and with power to confer from time to time with the Commissioners for building a new Capitol in reference to the plans for said building.

On motion the resolution was adopted.

At a meeting of the Commissioners of the Land Office, held at the office of the Secretary of State, on Wednesday, the 27th day of May, 1868, at 3 o'clock P. M.

Present—Hon. Homer A. Nelson, Secretary of State; Hon. William F. Allen, Comptroller; Hon. Wheeler H. Bristol, Treasurer; Hon. Van R. Richmond, State Engineer and Surveyor; Hon. William Hitchman, Speaker of the Assembly.

\* \* \* \* \*

The Comptroller reported:

That Mr. Adam Blake, the present occupant of a part of the buildings known as Congress Hall buildings, and who has invested a considerable sum in furnishing the same upon an uncertain term, has applied for leave to occupy, and a lease of the said building, so long as the same shall remain standing, or until the State shall require the possession and occupation of the same, and offers to pay for the use of the same at the rate of four thousand dollars per annum; and for the use of all except the two buildings occupied by Misses Winne, with a convenient passage, and communication between the south building and the residue of the block occupied by him at the rate of twenty-five hundred dollars per annum; and proposes to put and keep the same in good repair and condition, and make such improvements as shall be necessary for the occupation of the building as a first-class hotel; the cost and expense of the said repairs and improvements to be deducted from the said rent; that the buildings requiring immediate and expensive repairs, the Comptroller, in the absence of the other Commissioners of the Land Office, but upon conference with such as were within reach, and subject to the approval of the said Commissioners, accepted said proposal for the premises, except the two houses occupied by Misses Winne, and for the whole in case Misses Winne should surrender or yield up the part occupied by them, upon condition that said Blake should at once proceed and put the said premises in good repair and condition, and make the necessary improvements thereon, and furnish the same throughout in a proper manner, and should keep the same as a first-class hotel for the accommodation of the public to the satisfaction of the citizens of Albany; wherefore it was on the motion of the State Engineer and Surveyor,

*Resolved*, First. That the action of the Comptroller be, and the same is hereby ratified and confirmed, and that the said premises, except the two houses occupied by Misses Winne, be rented and leased to said Blake upon the terms and conditions named, until the same shall be wanted by the State for the purpose of, and to make way, for the New Capitol, and the improvements connected therewith, or the Legislature otherwise order, the rent over and above the amount

expended in repairs and improvements to be paid quarterly. Second. That the repairs and improvements be made under the direction of the keeper of the Capitol, who shall audit the bills therefor. Third. That in case Misses Winne shall surrender or yield up the possession of the two houses occupied by them, that the whole premises be leased to said Blake upon the terms proposed, and upon the conditions before named. Fourth. That the said lease, and right of occupation is not assignable, and shall terminate and cease upon a transfer or assignment thereof, or upon an under-letting by said Blake, of any part of said premises without the written consent of the Commissioners of the Land Office.

---

At a meeting of the Commissioners of the Land Office, held at the office of the Secretary of State, on Wednesday, the 17th day of June, 1868, at three o'clock, P. M.

Present — Hon. Stewart L. Woodford, Lieutenant-Governor; Hon. Homer A. Nelson, Secretary of State; Hon. William F. Allen, Comptroller; Hon. Wheeler H. Bristol, Treasurer; Hon. M. B. Champlain, Attorney-General; Hon. Van R. Richmond, State Engineer and Surveyor.

\* \* \* \* \*

The Lieutenant-Governor offered the following resolution :

*Resolved*, That the connection between the Congress Hall and the end building to be occupied by Mr. Blake, be made through the rear hall of the building, and that the bakers be removed from the basement of the house now occupied by Misses Winne.

On motion of the Treasurer the resolution was laid upon the table.

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At a meeting of the Commissioners of the Land Office, held at the office of the Secretary of State, on Wednesday, the 4th day of May, 1870, at ten o'clock A. M.

Present — Hon. Allen C. Beach, Lieutenant-Governor; Hon. Homer A. Nelson, Secretary of State; Hon. William F. Allen, Comptroller; Hon. Wheeler H. Bristol, Treasurer; Hon. M. B. Champlain, Attorney-General; Hon. Van R. Richmond, State Engineer and Surveyor.

\* \* \* \* \*

The Treasurer presented the following report :

The undersigned have examined the accounts of Adam Blake, for expenses incurred in repairs to Congress Hall building, and find his statement to correspond with the vouchers presented, and that he has expended on such repairs the sum of \$12,500, and that the amount due for rent of said building from May 27th, 1868, to May 27th, 1870, is \$5,000, leaving a balance of \$7,500, to be applied upon the rent as it becomes due.

W. H. BRISTOL.  
VAN R. RICHMOND.

On motion of the Comptroller, the report was agreed to.



At a meeting of the Commissioners of the Land Office, held at the office of the Secretary of State, on Thursday, the 16th day of June, 1870, at eleven o'clock, A. M.

Present — Hon. Allen C. Beach, Lieutenant-Governor; Hon. William F. Allen, Comptroller; Hon. Wheeler H. Bristol, Treasurer; Hon. Van R. Richmond, State Engineer and Surveyor.

The Treasurer presented the following preamble and resolution, which were adopted :

*Whereas*, In the progress of the construction of the New Capitol it has become necessary to take down a portion of the west end of the Congress Hall building, and

*Whereas*, It is proposed to make an extension on the south side of said Congress Hall building in connection with the work necessary to reinclose the same, and it is believed that much of the matter removed on the west side may be used advantageously in such extension, and that the room is needed for the purpose of offices, committee rooms, &c., in connection with its present use, therefore

*Resolved*, That a committee of this board, consisting of the Comptroller and State Treasurer be, and they are hereby authorized in connection with the Capitol Commissioners to cause said Congress Hall building to be extended on the south to such distances, and in such form, as in their judgment will fully accomplish the purpose designed.

At a meeting of the Commissioners of the Land Office, held at the office of the Secretary of State, on Saturday, the 6th day of August, 1870, at eleven o'clock, A. M.

Present — Hon. Allen C. Beach, Lieutenant-Governor; Hon. Asher P. Nichols, Comptroller; Hon. Wheeler H. Bristol, Treasurer; Hon. Van R. Richmond, State Engineer and Surveyor.

\* \* \* \* \*

The Treasurer offered the following preamble and resolution, which were adopted :

*Whereas*, The committee appointed by this board, under a resolution adopted June 16, 1870, in relation to certain improvements proposed to the Congress Hall building, having procured and presented plans of such proposed improvements, therefore

*Resolved*, That the plans presented to this board being five sheets marked respectively A, B, C, D and E be, and they are hereby approved by this board, and the said committee are instructed to carry out the same with such modifications as in their judgment will be proper to carry out the end proposed.

At a meeting of the Commissioners of the Land Office, held at the office of the Secretary of State, on Thursday, the 7th day of April, 1871, at one o'clock P. M.

Present — Hon. Allen C. Beach, Lieutenant-Governor; Hon. Asher P. Nichols, Comptroller; Hon. Wheeler H. Bristol, Treasurer;

Hon. M. B. Champlain, Attorney-General; Hon. Van R. Richmond,  
State Engineer and Surveyor.

\* \* \* \* \*

The Treasurer submitted the following communication which was unanimously adopted by the board, and the clerk of this board was directed to transmit a certified copy thereof to the chairman of the Committee of Ways and Means of the Assembly :

*To the Honorable Committee of Ways and Means of the Assembly :*

By chapter 830, Laws of 1868, organizing the Commission of the New Capitol, it was provided that "the building known as Congress Hall buildings and the present Capitol and State Library building shall not be removed or disturbed until further directions by the Legislature," upon the faith of the enactment, the Commissioners of the Land Office leased the property known as Congress Hall building to Adam Blake upon the condition that the same was put in good repair, and make such improvements as should be necessary for the occupation of the building as a first-class hotel, the expense of such repairs to apply upon the rent. Mr. Blake was already in possession of the property and had invested considerable money in furnishing the same upon an uncertain term. The rent was fixed at \$2,500 per year for the portion he occupied, which includes all the building except that now occupied for the executive residence.

The buildings were then in such condition as to require immediate and expensive repairs ; the duration of the lease was until the same should be required by the Legislature. Mr. Blake proceeded and put the building in repair and furnished the same suitable for a first-class hotel in compliance with his lease ; it is represented to us that in the early part of the last summer, the Commissioners of the New Capitol considered it necessary to remove a portion of the west part of the main building and also the wing attached in order to greatly facilitate the construction of the walls of the New Capitol ; by so doing they destroyed a portion of the dining room and the whole of the kitchen and cooking arrangements connected therewith, and also the total destruction of thirty-five bed-rooms and parlors, rendering the entire house nearly unfit for occupation while the work was going on. The rear of the executive mansion was exposed, rendering it inconvenient for its occupant.

Mr. Blake, finding the property nearly useless under his lease availing himself of such means as he had, and such means as he could command by his personal credit, proceeded to rebuild the part so removed, and in compliance with his lease to put the same in condition for a first-class hotel, relying upon the State thereafter to do him justice in the premises. It is represented to us that such expenditures has involved him seriously and deeply in debt for nearly its whole cost. Mr. Blake has presented his vouchers for his claims to the Commissioners of the Land Office. The Commissioners have no power to make any adjustment of the claims and have taken no official cognizance or action in the matter, while they are of opinion Mr. Blake was dispossessed in violation of his lease and in violation of law, yet this board has no power to make reparation of the claim.

That authority is vested only in the Legislature. It is a simple case of a tenant wrongly dispossessed of the property held under his lease for which he could have a just claim for damages.

It may be mentioned that committee rooms were provided in the building in obedience to the requirements of the Legislature in the part newly erected, and that it has been the policy of former Legislatures and others connected with the work of the New Capitol, including citizens of Albany to preserve this property as a hotel for the accommodation of the public until the time should come for its final removal. Mr. Blake proposes to the Commissioners hereafter to pay an increased rental of \$3,500, making the total rent \$6,000 per year for the property in its improved condition. In the opinion of the Commissioners the case appeals strongly to the justice and liberality of the Legislature

Respectfully, etc.

W. H. BRISTOL,  
*Treasurer.*

At a meeting of the Commissioners of the Land Office, held at the office of the Secretary of State, on Wednesday, the 10th day of May, 1871, at twelve o'clock, m.

Present — Hon. Allen C. Beach, Lieutenant-Governor; Hon. Asher P. Nichols, Comptroller; Hon. Wheeler H. Bristol, Treasurer; Hon. Van R. Richmond, State Engineer and Surveyor.

The State Engineer and Surveyor offered the following resolution, which was adopted:

*Resolved*, That it be referred to the Treasurer and Attorney-General to examine the accounts of Adam Blake for expenditures on Congress Hall building, and report the amount due to him to be paid as provided for per chapter 715, Laws of 1871.

The Treasurer offered the following resolution, which was adopted:

*Resolved*, That the Comptroller be authorized to draw his warrant in favor of Adam Blake for the sum of \$20,000 on account of his expenses incurred in repairs upon Congress Hall building as per chapter 715, Laws of 1871.

At a meeting of the Commissioners of the Land Office, held at the office of the Secretary of State, the 17th day of June, 1871, at eleven o'clock, A. M.

Present — Hon. Allen C. Beach, Lieutenant-Governor; Hon. Asher P. Nichols, Comptroller; Hon. Wheeler H. Bristol, Treasurer; Hon. M. B. Champlain, Attorney-General; Hon. Van R. Richmond, State Engineer and Surveyor.

\* \* \* \* \*

The Treasurer presented the following report and account:

We have examined the annexed account of Adam Blake for expenses incurred in repairing Congress Hall buildings, and believe them to be correct, and recommend the payment of the bill.

W. H. BRISTOL,  
M. B. CHAMPLAIN,  
*Committee.*

STATE OF NEW YORK, TO ADAM BLAKE, *Dr.*

For expenses incurred in repairing Congress Hall Building as per following statement:

|   |                    |
|---|--------------------|
| Paid Clemishire & Bryce, carpenters .....     | \$10,366 87        |
| J. Bridgford, mason .....                     | 5,238 00           |
| J. Houghtailing, carpenter.....               | 471 81             |
| Tucker & Crawford, steam and gas-fitting..... | 2,503 05           |
| H. McKeon, mantles.....                       | 378 70             |
| T. B. Franklin, roofing.....                  | 876 50             |
| John Palmer, painting.....                    | 1,187 90           |
| William Stott, trimming.....                  | 43 26              |
| J. & J. Blackall, bell-hanging.....           | 259 94             |
| Branion & Bro., plumbing.....                 | 1,675 07           |
| J. H. Ingmire, papering.....                  | 830 49             |
| E. H. Seymour, carpenter.....                 | 75 65              |
| J. Strong, carpenter.....                     | 300 00             |
| J. McCann, gas-fitting.....                   | 265 58             |
| C. G. Palmer, carpenter.....                  | 80 63              |
| A. Weller, grates and ranges.....             | 412 79             |
| L. Prunyn & Son, hardware.....                | 106 60             |
| A. McClure, paints.....                       | 179 72             |
| J. N. Parker, carpenter.....                  | 72 32              |
| <b>Total.....</b>                             | <b>\$25,324 88</b> |

On motion the report was agreed to and adopted and the Comptroller directed to draw his warrant on the Treasurer in favor of Adam Blake for \$5,324.88, that being the balance due him upon said account.

On motion of the Treasurer it was

*Resolved*, That the buildings known as Congress Hall, be leased to Adam Blake until such time as the same shall be required by act of Legislature, at an annual rent of \$6,000 per year, subject to provisions of former lease.

At a meeting of the Commissioners of the Land Office, held at the office of the Secretary of State, on Saturday, the 16th day of December, 1871, at twelve o'clock, M.

Present—Hon. Allen C. Beach, Lieutenant-Governor; Hon. Asher P. Nichols, Comptroller; Hon. Wheeler H. Bristol, Treasurer; Hon. M. B. Champlain, Attorney-General; Hon. Van R. Richmond, State Engineer and Surveyor.

\* \* \* \* \*

The Treasurer offered the following resolution, which was adopted:

*Resolved*, That the sum of \$1,989.31 expended by Adam Blake in repairs upon Congress Hall buildings, and not included in former settlement as appears by vouchers, be allowed to said Blake to apply on rent of said buildings, and that the lease of said property com-

mence on the 1st day of October, 1871, at the rental provided for by chapter 715, Laws of 1871, subject to the conditions of the former lease.

At a meeting of the Commissioners of the Land Office, held at the office of the Secretary of State, on Thursday, the 5th day of December, 1872, at twelve o'clock, M.

Present — Hon. Allen C. Beach, Lieutenant-Governor; Hon. G. Hilton Scribner, Secretary of State; Hon. Nelson K. Hopkins, Comptroller; Hon. Francis C. Barlow, Attorney-General; Hon. William B. Taylor, State Engineer and Surveyor.

\* \* \* \* \*

On motion of the Comptroller it was

*Resolved*, That the Secretary of State be added to the committee to whom was referred the matter of selling the furniture and disposition of the rooms of the Governor's house, and that said committee be and they are hereby authorized to rent the Governor's house to Adam Blake for the sum of \$1,500 per annum.

At a meeting of the Commissioners of the Land Office, held at the office of the Secretary of State, on Wednesday, the 26th day of February, 1873, at four o'clock, P. M.

Present — Hon. John C. Robinson, Lieutenant-Governor; Hon. Francis E. Barlow, Attorney-General; Hon. William B. Taylor, State Engineer and Surveyor.

\* \* \* \* \*

A communication from the Assembly was read, asking for information regarding the length of time and the terms upon which the property known as Congress Hall is rented.

The clerk of the board submitted draft of report on the above communication, which was adopted and ordered transmitted.

\* \* \* \* \*

#### ASSEMBLY DOCUMENT No. 68, 1873.

*REPLY of the Commissioners of the Land Office to a resolution of the Assembly relative to the length of time and terms upon which Congress Hall is rented.*

#### STATE OF NEW YORK:

DEPARTMENT OF SECRETARY OF STATE, }  
ALBANY, February 27, 1873. }

Hon. ALONZO B. CORNELL, *Speaker of the Assembly.*

SIR. — By direction of the Commissioners of the Land Office I herewith transmit their reply to the resolution of the Assembly, adopted on the 19th day of February instant.

Very respectfully,

ANSON S. WOOD,

*Dep. Sec. of State, and Clerk of Com. of the Land Office.*



## REPORT.

*To the Honorable the Legislature :*

The Commissioners of the Land Office in reply to the following resolution of the Assembly :

“ *Resolved*, That the Commissioners of the Land Office report to this House, within five days, the length of time and the terms upon which the property known as Congress Hall is rented,” submit the following :

The Commissioners of the Land Office, on the 27th day of May, 1868, rented and leased Congress Hall to Adam Blake for the term, “ until the same shall be wanted by the State for the purpose of, and to make way for the New Capitol, and the improvements connected therewith, or the Legislature shall otherwise order ;” the rental of the building, exclusive of that portion subsequently known as the Executive Mansion, was fixed at \$2,500 per annum, the surplus over and above amount expended by said Blake in repairs and improvements, payable quarterly.

By the act, chapter 715, Laws of 1871, the rent was fixed not less than \$6,000 per annum, in the discretion of the Commissioners of the Land Office ; on the 5th day of December, 1872, the part formerly occupied as an Executive Mansion was leased to said Blake, upon being vacated by the Governor, for the annual rental of \$1,500, making in all a total annual rental of \$7,500.

ALBANY, *February* 26, 1873.

Respectfully submitted,

JOHN C. ROBINSON,

*Lieutenant-Governor.*

FRANCIS C. BARLOW,

*Attorney-General.*

W. B. TAYLOR,

*State Engineer and Surveyor.*

At a meeting of the Commissioners of the Land office, held at the office of the Secretary of State, on Thursday, the 19th day of March, 1874, at four o'clock, P. M.

Present — Hon. John C. Robinson, Lieutenant-Governor ; Hon. Diedrich Willers, Secretary of State ; Hon. Nelson K. Hopkins, Comptroller ; Hon. Thomas Raines, Treasurer ; Hon. James W. Husted, Speaker of the Assembly.

\* \* \* \* \*

The Treasurer presented the claim of the lessee of the Congress Hall property, Albany, for deduction from the rent to be paid by him to the State for said building.

On motion of the Comptroller, the claim was referred to the Treasurer and Attorney-General.

\* \* \* \* \*

At a meeting of the Commissioners of the Land Office, held at the office of the Secretary of State, on Tuesday, the 12th day of May, 1874, at four o'clock, P. M.

Present — Hon. Diedrich Willers, Jr., Secretary of State ; Hon.

Nelson K. Hopkins, Comptroller; Hon. Thomas Raines, Treasurer;  
Hon. Daniel Pratt, Attorney-General; Hon. Sylvanus H. Sweet,  
State Engineer and Surveyor; Hon. James W. Husted, Speaker of the  
Assembly.

\* \* \* \* \*

The Secretary of State called for information whether Adam Blake,  
lessee of the Congress Hall property, in the City of Albany, had paid  
up the rent due the State therefor to the 1st day of May instant.

On motion of the Comptroller, the matter was referred to the  
Treasurer to report to this Board thereon.

\* \* \* \* \*

At a meeting of the Commissioners of the Land Office, held at the  
office of the Secretary of State, on Tuesday, the 8th day of Septem-  
ber, 1874, at four o'clock, P. M.

Present—Hon. John C. Robinson, Lieutenant-Governor; Hon.  
Diedrich Willers, Jr., Secretary of State; Hon. Nelson K. Hopkins,  
Comptroller; Hon. Thomas Raines, Treasurer; Hon. Daniel Pratt,  
Attorney-General; Hon. Sylvanus H. Sweet, State Engineer and Sur-  
veyor; Hon. James W. Husted, Speaker of the Assembly.

\* \* \* \* \*

The Secretary of State presented the following report :

*To the Honorable the Commissioners of the Land Office of the State  
of New York :*

The undersigned respectfully begs leave to report to your honorable  
board, pursuant to its resolution of May 12, 1874, referring to the  
Treasurer, an inquiry in respect to payments of rent to the State by  
the lessee of Congress Hall.

That there are no entries upon the books of his office of any pay-  
ments made to the State by said lessee on account of rent, and that  
no money payments have been made by him for or on account of the  
rent of said property.

The undersigned begs leave, however, to submit herewith a state-  
ment of the account of the said lessee with the State in respect to  
said property derived from an examination of the records of the  
Land office, and showing the allowances made to said lessee by the  
State, and the amount of rents due from time to time and still  
remaining due from him.

He deems it not inappropriate to call the attention of the board  
in this connection to a statement also submitted herewith showing  
expenditures made by the State for, and on account, of the building  
repairs, furnishing, fitting, &c., of Congress Hall, with a reference to  
the legislative acts under which the expenditures or payments have  
been made, showing a total outlay by the State for the maintenance,  
preservation and furnishing of the property of \$70,564.19.

The attention of the board is called to the fact, however, that  
some portion of the outlays mentioned in the last statement have  
been made for furniture supplied to the Executive residence.

August 13, 1874.

All of which is respectfully submitted.

ABRAHAM LANSING,

Treasurer.

ADAM BLAKE, PROPRIETOR OF CONGRESS HALL, IN ACCOUNT WITH  
THE STATE OF NEW YORK.

|              |  |          |                    |
|--------------|--|----------|--------------------|
| 1870.        | <i>Dr.</i>   |          |                    |
| May 27.      | To rent to date at \$2,500 per year.....   | \$5,000  | 00                 |
| 1871.        |  |          |                    |
| October 1.   | To rent to date at \$2,500 per year.....   | 3,354    | 16                 |
| 1873.        |  |          |                    |
| January 1.   | To rent to date at \$6,000 per year.....   | 7,500    | 00                 |
| 1874.        |  |          |                    |
| January 1.   | To rent including that part previously<br>occupied by Governor Hoffman, \$7,500, | 10,000   | 00                 |
|              |  |          |                    |
|              |  |          | <u>\$25,854 16</u> |
| 1874.        |  |          |                    |
| May 1.       | To balance due for rent to date.....   | \$11,364 | 85                 |
| 1870.        | <i>Cr.</i>   |          |                    |
| May 4.       | By allowance for repairs.....  | \$12,500 | 00                 |
| 1871.        |  |          |                    |
| December 16. | By allowance for repairs.....  | 1,989    | 31                 |
|              | Balance .....  | 11,364   | 85                 |
|              |  |          |                    |
|              |  |          | <u>\$25,854 16</u> |

STATEMENT OF EXPENSES FOR REPAIRS AND REBUILDING PORTIONS  
OF CONGRESS HALL.

|                     |  |          |    |
|---------------------|--|----------|----|
| 1871.               |  |          |    |
| May 10 and June 17. | Appropriated by chapter 715,<br>Laws of 1871, for materials and buildings including<br>gas and steam fitting, painting, grates and ranges,<br>papering, plumbing, bell-hanging, etc..... | \$25,324 | 88 |
|                     | Appropriation per chapter 822, Laws of 1869, for re-<br>pairing, fitting and furnishing.....   | *25,000  | 00 |
|                     | Appropriation per chapter 492, Laws of 1870, for fit-<br>ting and furnishing.....  | *5,750   | 00 |
|                     | Add amount allowed to Adam Blake for repairing,<br>May, 1870, and December, 1871.....  | 14,498   | 31 |
|                     |  |          |    |
|                     | Total outlay.....  | \$70,564 | 19 |

On motion of the Comptroller, the report was laid upon the table.

At a meeting of the Commissioners of the Land Office, held at the office of the Secretary of State, on Wednesday, the 23d day of December, 1874, at two o'clock, P. M.

\*Items expended in fitting up and furnishing a portion of Congress Hall building for Governor Hoffman, as an Executive mansion.

Present—Hon. John C. Robinson, Lieutenant-Governor; Hon. Deidrich Willers, Jr., Secretary of State; Hon. Nelson K. Hopkins, Comptroller; Hon. Daniel Pratt, Attorney-General; Hon. Sylvanus H. Sweet, State Engineer and Surveyor.

\* \* \* \* \*

The Secretary of State presented the following preamble and resolutions:

*Whereas*, Adam Blake, lessee of the State property in the city of Albany known as Congress Hall, has made no payment into the State Treasury on account of rent of said premises, and there remained due the State on the first day of May, 1874, on account of rent due from him therefor, the sum of \$11,364.85, exclusive of interest thereon from time to time; and, whereas, the further sum of \$4,375 has accrued for rent of said premises for the period of seven months, from May 1st to December 1st, 1874, making a total amount of \$15,739.85, with the further sum of \$625 to fall due on the 1st day of January, 1875, subject to deduction for outlays for such necessary repairs as are authorized in the lease (since December, 1871,) as may be approved and audited by this Board; therefore,

*Resolved*, That the Attorney-General, on behalf of this Board, make a demand upon said Adam Blake for said amounts of rent due, with the interest accrued thereon, and in case the same are not paid, that said Attorney-General bring an action against said Blake for the recovery thereof, and take such steps as may be necessary, if any, to terminate the lease and occupancy of said property by said Adam Blake.

*Resolved*, That hereafter the rent for said premises be payable to the State Treasurer on the 1st day of each month.

*Resolved*, That hereafter no repairs or improvements upon said Congress Hall buildings, which would become chargeable against the State, be made, or charge therefor incurred, except upon the order and with the consent of this Board.

\* \* \* \* \*

The State Engineer and Surveyor moved to lay said preamble and resolution upon the table. Carried.

The Secretary of State voting in the negative.

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At a meeting of the Commissioners of the Land Office, held at the office of the Secretary of State, on Thursday, the 31st day of December, 1874, at two o'clock, P. M.

Present—Hon. John C. Robinson, Lieutenant-Governor; Hon. Deidrich Willers, Jr., Secretary of State; Hon. Nelson K. Hopkins, Comptroller; Hon. Daniel Pratt, Attorney-General; Hon. Sylvanus H. Sweet, State Engineer and Surveyor.

\* \* \* \* \*

On motion of the State Engineer and Surveyor the preamble and resolutions relative to Congress Hall in the city of Albany, offered by the Secretary of State at the last meeting of this Board were taken from the table.

Whereupon the State Engineer and Surveyor offered the following resolution as a substitute therefor, which was adopted :

*Resolved*, That the Attorney-General, on behalf of this Board make a demand upon Adam Blake, lessee of Congress Hall, in the city of Albany, for a settlement on account of rent of said property, and for payment of balance found due the State.

\* \* \* \* \*

At a meeting of the Commissioners of the Land Office, held at the office of the Secretary of State, on Thursday the 11th day of February, 1875, at four o'clock, P. M.

Present — Hon. William Dorsheimer, Lieutenant-Governor ; Hon. Diedrich Willers, Jr., Secretary of State ; Hon. Sylvanus H. Sweet, State Engineer and Surveyor ; Hon. Jeremiah McGuire, Speaker of the Assembly.

\* \* \* \* \*

The Secretary of State presented the following preamble and resolutions of the honorable, the Assembly :

### STATE OF NEW YORK :

IN ASSEMBLY,  
ALBANY, February 10, 1875. }

*Whereas*, It has gone forth through the public print and has been made a subject of remonstrance in the municipal councils of this city, that the lessee or tenant of the premises known as Congress Hall, which premises are the property of the State, has been permitted to the detriment of the work on the New Capitol, to retain possession of them at an almost nominal rent, and even to omit the payment of the same, and whereas, it is publicly asserted that such omission or non-payment has resulted in a loss of many thousand dollars to the State, and that the occupation of the premises under such circumstances is in violation of the spirit and intention with which the property was presented to the State by the city of Albany, therefore

*Resolved*, That the Land Commissioners be requested to report to this Assembly, as early as possible, the facts and figures bearing on the case, with the reasons for such alleged undue concessions and stated non-payment, and such other circumstances as may serve to indicate a remedy for the loss and grievances publicly alleged.

By order.

HIRAM CALKINS,  
Clerk.

Whereupon the Secretary of State offered the following resolution which was adopted :

*Resolved*, That it be referred to the Attorney-General, Speaker of the Assembly and Comptroller, to examine the records and proceedings of this Board, in relation to the leasing and maintenance of Congress Hall, in the city of Albany, and to submit to this board, for its consideration, at an adjourned meeting, to be held on Wednesday, the seventeenth inst., at four o'clock, P. M., such facts in answer to the resolution of the honorable the Assembly, of the tenth inst., as are called for by said resolution aforesaid.

\* \* \* \* \*

At a meeting of the Commissioners of the Land Office, held at the office of the Secretary of State, on Wednesday, the 3d day of March, 1875, at four o'clock, P. M.

Present — Hon. Diedrich Willers, Jr., Secretary of State ; Hon. Nelson K. Hopkins, Comptroller ; Hon. Thomas Raines, Treasurer ; Hon. Sylvanus H. Sweet, State Engineer and Surveyor ; Hon. Jeremiah McGuire, Speaker of the Assembly.

\* \* \* \* \*

The Attorney-General transmitted the following report :

The Attorney-General would respectfully report, that in obedience to your resolution of December 31, 1874, he presented to Adam Blake, an account of rent of Congress Hall, up to February 1, 1875 — said account is herewith transmitted, and amounts to \$17,570.11 ; that subsequently Adam Blake presented an account to the Attorney-General of rent due from him, and of certain deductions which he claims should be made from said rent for repairs and damages, rebate of rent, etc. ; also certain bills against the judges of the Court of Appeals, Commissioners of the New Capitol and Regents of the University, for rent of rooms in Congress Hall ; also certain vouchers, all of which are herewith transmitted. The balance due the State as shown by the account of said Adam Blake, exclusive of said bills for rent, is \$2,641.72 ; said bills for rent, amount to \$2,903.90, leaving a balance due from the State to said Adam Blake, of \$262.18 ; as the resolution of December 31, 1874, did not apparently contemplate such a balance, the Attorney-General has been unable to comply with the terms thereof.

The Attorney-General finds that he has no authority to allow the claims of said Adam Blake for rebate of rent, damages, etc. ; he also finds that many of the bills of said Adam Blake for repairs are unaccompanied by vouchers, and are not properly audited by the keeper of the Capitol as contemplated by the resolution of May 27, 1868 ; that many of the bills which are audited are for repairs not contemplated by said resolution of 1868.

The Attorney-General finds that he has no authority under your resolution of December 31, 1874, to enforce payment of any sum that may be due to the State, and he cannot accept a settlement of the account upon any basis presented by the account of said Adam Blake.

All of which is respectfully submitted.

DANIEL PRATT,  
*Attorney-General.*

On motion of the Comptroller, the report was laid upon the table.

The Secretary of State presented the following preamble and resolution :

*Whereas*, The Attorney-General has presented to Adam Blake, lessee of Congress Hall in the city of Albany, an account for rent due the State to the first day of February, 1875, and remaining unsettled (since the last settlement with said Blake in December, 1871) amounting to \$17,570.11, to which amount is to be added the rent of said property for the month of February, 1875, of \$625,

making the total amount of rent unsettled on the first day of March, 1875, \$18,195.11; and whereas, said Adam Blake has submitted claims as an offset to said rent for expenditures by him for repairs, etc., amounting to \$8,285.64, a part of which accrued prior to the settlement with said Blake in December, 1871, together with claims for certain damages and rebate upon said rent amounting to \$4,916.67, with a further claim of \$2,903.90 for rent of certain rooms sub-let by said Blake to the Regents of the University, Commissioners of the New Capitol and Judges, the aggregate of said claims amounting to \$16,016.21; and whereas, upon an examination of the claims presented for repairs, it is found that some of said claims accrued prior to last settlement with said Blake; some of them are unsupported by vouchers, while still others are unreceipted, and that a large proportion of said claims for gas-fitting, plumbing, paper-hanging, bills of locksmiths and bell-hangers, grate manufacturers, manufacturers of steam machinery, etc., etc., are not properly chargeable to the State as repairs under the terms of the lease, but cover movable articles not connected with the building, and should not therefore be allowed; therefore,

*Resolved*, That this board has no right or power to grant or allow any claim for rebate of rent or for alleged damages to furniture; nor can this board allow any reduction for rent of rooms sub-let by said Blake to the New Capitol Commissioners, Regents of the University and Judges, the duty of this board being limited by chapter 715, Laws of 1871, to the renting of the entire building, and being in no way authorized to settle claims for rooms sub-let by the lessee of said building.

*Resolved*, That this board can only allow, in reduction of said rent, such of the claims as accrued for necessary repairs of the buildings since December 16, 1871, the date of the last settlement with said Blake; to wit, the sum of \$

*Resolved*, That the Attorney-General make a demand upon said Blake for the sum of \$ , and that upon payment of said sum into the State Treasury, and the execution of a receipt in full of all demands against the State for all moneys disbursed by said lessee on account of repairs or improvements of said buildings, and the filing of said receipts with the clerk of this board, that the Treasurer be and is thereupon directed to balance the account of said Blake, on account of the rent of Congress Hall, with the State to March 1, 1875.

On motion of the Comptroller, said preamble and resolutions were laid upon the table.

\* \* \* \* \*

At a meeting of the Commissioners of the Land Office, held at the office of the Secretary of State, on Tuesday the 29th day of June, 1875, at four o'clock, P. M.

Present — Hon. William Dorsheimer, Lieutenant-Governor; Hon. Diedrich Willers, Jr., Secretary of State; Hon. Nelson K. Hopkins, Comptroller; Hon. Thomas Raines, Treasurer; Hon. Daniel Pratt, Attorney-General; Hon. Sylvanus H. Sweet, State Engineer and Surveyor.

\* \* \* \* \*

The Secretary of State offered the following preamble and resolutions.

*Whereas*, the Attorney-General has presented to Adam Blake, lessee of Congress Hall, in the city of Albany, an account for rent due the State of New York, to the 1st day of February, 1875, and remaining unsettled (since the last settlement with said Blake, in December, 1871), amounting to \$17,570.11 to which amount is to be added the rent of said property, for the months of February, March, April and May, 1875, of \$2,500, making the total amount of rent unsettled on the 1st day of June, 1875, \$20,070.11 with the further sum of \$625 to fall due July 1, 1875; and whereas, said Adam Blake has submitted claims as an offset to said rent, for expenditures by him for repairs etc., amounting to \$8,285.64, a part of which accrued prior to the settlement with said Blake in December, 1871, together with claims for certain damages, and rebate upon said rent, amounting to \$4,916.67, with a further claim of \$2,903.90 for rent of certain rooms, sub-let by said Blake to the Regents of the University, Commissioners of the New Capitol and judges, the aggregate of said claims amounting to \$16,000.21; and whereas, upon an examination of the claims presented for repairs it is found that in addition to said claims which accrued prior to last settlement with said Blake, some of them are unsupported by vouchers while still others are unreceipted and that a large proportion of said claims for gas-fitting, plumbing, paper-hanging, bills of locksmiths and bell-hangers, grate manufacturers, manufacturers of steam machinery etc., etc., are not properly chargeable to the State as repairs, under the terms of the lease, but cover movable articles, not connected with the building and should not therefore be allowed; therefore,

*Resolved*, That this board has no right or power to grant or allow any claims for rebate of rent of Congress Hall buildings or for alleged damages to furniture; nor can this board allow any reduction for rent of rooms sub-let by Adam Blake to the New Capitol Commissioners, Regents of the University and Judges, the duty of this board being limited by chapter 715, Laws of 1871, to the renting of the entire building, and being in no way authorized to settle claims for rooms sub-let by the lessee of said building.

*Resolved*, That this board can only allow, in reduction of said rent, such of the claims as accrued for necessary repairs of the building since December 16, 1871, the date of last settlement with said Adam Blake; to wit, say the sum of \$5,071.11.

*Resolved*, That the Attorney-General make a demand upon Adam Blake for the sum of \$15,000, and that upon the payment of said sum into the State treasury and the execution of a receipt in full of all demands against the State for all moneys disbursed by said lessee on account of repairs or improvements of said buildings, and the filing of said receipts with the clerk of this board, that the Treasurer be and is thereupon directed to balance the account of said Blake, on account of the rent of Congress Hall, with the State to June 1, 1875.

*Resolved*, That in case the rent of the Congress Hall property remaining due and unpaid be not settled and paid by the lessee into the State treasury on or before July 20, 1875, that the occupancy of



the said buildings and property by said lessee be terminated, and that proceedings be taken by the Attorney-General to remove said lessee, and that the said buildings and property be thereupon leased during their maintenance by the State, upon public notice, to the highest bidder, and that sealed proposals therefor be thereupon invited.

*Resolved*, That hereafter, so long as the Congress Hall buildings are maintained by the State, that the rent therefor be payable by the lessee to the State Treasurer, on the first day of each month.

*Resolved*, That hereafter, while maintained and leased, no repairs or improvements upon said Congress Hall buildings, at the expense of the State, be made or charges therefor incurred except upon the order and with the consent of this board, declared by resolution duly adopted.

The Secretary of State moved the adoption of the said preamble and resolutions.

The Treasurer moved that the said preamble and resolutions be referred to the Lieutenant-Governor, State Engineer and Surveyor, and Attorney-General. Carried.

\* \* \* \* \*

At a meeting of the Commissioners of the Land Office, held at the office of the Secretary of State, on Thursday, the 31st day of December, 1875, at ten o'clock, A. M.

Present—Hon. Diedrich Willers, Jr., Secretary of State; Hon. Nelson K. Hopkins, Comptroller; Hon. Thomas Raines, Treasurer; Hon. S. H. Sweet, State Engineer and Surveyor; Hon. Jeremiah McGuire, Speaker of the Assembly.

The Speaker of the Assembly submitted a statement, which was read as follows:

On the 27th day of May, 1868, the Commissioners of the Land Office, by resolution, leased to Adam Blake the property known as Congress Hall for an indefinite period upon the conditions therein provided. It must be assumed that the Commissioners had the power to perform what they then exercised. The lease in the main features has remained the same from that day to the present, the only alterations made relate to additional property included in the terms of the lease, and consequently an increased rental. By the terms of the lease Blake was to pay at the rate of \$4,000 for the entire property, except the Governor's part, and \$2,500 if the lessee did not occupy the part once occupied by the Misses Winne.

The term of the letting was so long as the buildings remained standing, or the State shall require the use and occupation of the same, or as expressed in the resolution of letting, "until the same shall be wanted by the State for the purposes of, and to make way for the New Capitol and the improvements connected therewith, or the Legislature shall otherwise order."

These provisions simply provide for the termination of the lease; so long as the lessee performed the commissioners could not put an end to the terms, but if it became necessary to remove the building in the erection of the New Capitol, or the Legislature should so order, then the

lease was terminated. These are the only limitations upon the term, and these are upon the entire property, and not a part thereof.

By chapter 715 of the Laws of 1871, it is enacted that thereafter the property shall not be leased for a less sum than \$6,000 per annum; this is not a grant of power, but a limitation upon the power of the Commissioners prohibiting or leasing for less than the sum named. It is not very material to inquire whether, after the Commissioners had made the contract in question on behalf of the State, it was competent for the Legislature to alter its provisions either in respect to the amount of rent to be paid or in any of the conditions to be performed; the only right reserved to the Legislature was to terminate the lease at pleasure, a right which it has not yet exercised or assumed to do.

In 1873 the Legislature directed the tearing down and removal of a part of the demised premises, which was carried into effect by the agents of the State, about sixteen feet of the west part of the building being removed, to the consequent damage of the lessee. There is no right reserved in the lease to do this act. When the removal of the building, as an entirety, became necessary, it is stipulated that the term shall cease, not that the Commissioners of the New Capitol or the Legislature shall tear down the building by piecemeal, rendering it for a time untenable, and greatly depreciating the value of the use and occupation.

The lessee claims that there should be an abatement of the rent in proportion as the value of the part removed bears to the value of the whole building. In the resolution before referred to, the power of this board to make the abatement is denied, and the implication therein is, that notwithstanding the spoliation of the property by the State, and if I am correct in the foregoing view, the unlawful eviction of the lessee by the lessor, of a portion of the demised premises, that the tenant is still bound to pay the entire rent; that this board has not the power to make any apportionment. The same rules of interpretation of the contract in question, and the same principles which regulate the rights of individuals in similar contracts, must be applied to and govern this.

It is a familiar and elementary rule that when a landlord wrongfully evicts a tenant from a portion of the demised premises, the entire rent is suspended until the tenant is restored to that portion from which he has been so unlawfully evicted.

In such case the tenant is absolutely discharged from the payment of the whole rent, in other words the obligations to pay rent ceases when the landlord enters and evicts the tenant from a part or withholds the possession of a part, and the tenant is not liable for any part of the rent under the lease, or for use and occupation of the part which he does occupy, until the landlord restores the whole of the premises demised. This principle is settled by numerous authorities and adjudications, ancient and modern, a few of which are referred to. 6 Bac. Abr. 49; Co. Litt. 148; 8 Cow. 728; 9 id. 135; 4 Wend. 423; 25 id. 445; 15 Mass. 268; 24 Wend. 445; Day on Land. and Ten. 443; 11 N. Y. 216; 24 Barb. 178.

So then we have the case before us; the State makes a lease with

be allowed therefor. That is a question the board must settle; and if it determines that the work was necessary, although not technically within the terms of the lease, I have no doubt of the power of (and there should certainly be a disposition) the board to allow all necessary and proper charges.

The people of this State do not ask Adam Blake to furnish apartments to their officers at his individual expense; neither do they desire such officers stored away in a dungeon or garret.

They have recently expressed their appreciation by increasing the salary of the Governor from \$4,000 to \$10,000 a year, and the Legislature, by permission of the same people, have more than doubled the salaries of the incoming members of this board; and when a citizen of this State has furnished necessary, proper and comfortable quarters to the most important and overworked branch of the Government, the present Court of Appeals, the people do not expect, and will not tolerate any person in an attempt to deprive such citizen of his just and equitable rights.

I do not mean to be understood as recommending the payment, without examination, of all claims or charges which Mr. Blake has presented, or without the board being satisfied of their justice, validity and equity; what I mean to be understood, is, that this board should allow the claimant—

1. That Mr. Blake should be allowed a proper abatement of rent for the portion of the property taken by the State, and all proper damages sustained by him by reason thereof.

2. A just abatement of rent, on account of a portion of the rented property being occupied by certain State officers for public purposes.

3. That all necessary fixtures, work and repairs made, done or performed by Blake, should be allowed and applied upon the rent.

By so doing, the State will do justice, and the board, in my judgment, will keep within its legitimate powers and duties.

At a meeting of the Commissioners of the Land Office, held at the office of the Secretary of State, on Wednesday, the 10th day of May, 1876, at three o'clock, P. M.

Present — Hon. John Bigelow, Secretary of State; Hon. Lucius Robinson, Comptroller; Hon. Charles S. Fairchild, Attorney-General; Hon. John D. Van Buren, Jr., State Engineer and Surveyor.

\* \* \* \* \*

On motion, which was carried, the clerk of the board was directed to make out and send to Mr. Adam Blake a bill for his occupancy of the Congress Hall property, and also to have prepared a full statement of the lease, &c., of said property.

\* \* \* \* \*

Pursuant to the above resolution, the following bill was presented to Mr. Blake:

ALBANY, *January 1, 1877.*

|  |            |
|--|------------|
| Adam Blake, to the State of New York :   | Dr.        |
| For rent of Congress Hall, from May 27, 1868, to October 1, 1871, at \$2,500 per year..... | \$8,354 16 |

|  |                           |
|--|---------------------------|
| For rent from October first to January 1, 1873, at<br>\$6,000 per year.....    | \$7,500 00                |
| For rent from January 1, 1873, to January 1, 1877, at<br>\$7,500 per year..... | 30,000 00                 |
| Total .....  | <u>\$45,854 16</u>        |
| Allowances for repairs thus far made :   |                           |
| May 4, 1870.....   | \$12,500 00               |
| December 16, 1871.....   | 1,989 31                  |
|  | <u>14,489 31</u>          |
| Balance due for rent up to date.....   | <u><u>\$31,364 85</u></u> |

## CHAPTER 830.

AN ACT making appropriations for the support of government.

PASSED, May 19, 1868; three-fifths being present.

*The People of the State of New York, represented in Senate and Assembly, do enact as follows :*

\* \* \* \* \*

Hamilton Harris, John V. L. Pruyn, Obadiah B. Latham, James S. Thayer, Alonzo B. Cornell, William A. Rice, James Terwilliger, John D. Hudson, are hereby appointed Commissioners for the purpose of erecting a New Capitol, in place of the present Board. They shall proceed to take additional land, comprising Hawk street and one-half of the block of land adjoining such street on the west thereof, between Washington avenue and State street, in the name of the State, and lay out a street running through from Washington avenue to State street, of such width as they may deem proper, on the west end of the land so taken, which land is hereby appropriated for the purposes of such New Capitol and street, and declared to be taken for public use. The Commissioners are hereby authorized to take possession of the said lands and tenements; and if they cannot agree with the owner or owners for the purchase thereof, they shall cause application to be made to the Supreme Court for a writ of inquiry of damages, and such proceedings shall thereupon be had as is provided in the fourth article of title two of chapter nine of the third part of the Revised Statutes. The said Commissioners shall review the plans which have been adopted for the New Capitol, and may change and modify the same, or adopt others in their place, as they may deem advisable and proper; provided, however, that they shall not proceed to the construction of the said New Capitol unless they shall be satisfied that the expense thereof shall not exceed, when completed, the sum of \$4,000,000. The building known as Congress Hall buildings, and the present Capitol and State Library buildings, shall not be removed or disturbed until further directions by the Legislature.

\* \* \* \* \*

At a meeting of the Commissioners of the Land Office, held at the office of the Secretary of State, on Thursday, the 25th day of January, 1877, at ten and a-half o'clock, A. M.

Present — Hon. John Bigelow, Secretary of State; Hon. Frederic P. Olcott, Comptroller; Hon. Charles N. Ross, Treasurer; Hon. Charles S. Fairchild, Attorney-General; Hon. John D. Van Buren, Jr., State Engineer and Surveyor; Hon. George B. Sloan, Speaker of the Assembly.

\* \* \* \* \*

On motion of the Treasurer, the bill against Adam Blake, lessee of Congress Hall for rent, was referred to the Attorney-General for collection.

On motion of the Treasurer, the Secretary of State was authorized to answer a resolution of the Assembly, dated January 15, 1877, relative to Congress Hall buildings, and to transmit to the Legislature all proceedings of the Commissioners of the Land Office relative to said Congress Hall.

\* \* \* \* \*

#### CHAPTER 715.

AN ACT making appropriations for certain expenses of government, and for supplying deficiencies in former appropriations.

PASSED April 26, 1871; by a two-thirds vote.

*The People of the State of New York, represented in Senate and Assembly, do enact as follows:*

\* \* \* \* \*

For work done and being done with the approval of the Commissioners of the Land Office, in repairing and improving the Executive Mansion, Geological Hall and other buildings belonging to the State, and for fitting up committee rooms for the Senate and Assembly, the sum of \$28,394.25, or so much thereof as may be necessary, said expenses to be paid by the Comptroller, upon vouchers approved by the Commissioners of the Land Office. Hereafter the lessee of Congress Hall shall pay an annual rental for said building of not less than \$6,000, in the discretion of the Commissioners of the Land Office.

\* \* \* \* \*

#### MEMORANDUM FROM TREASURY.

Paid Adam Blake for use of committee rooms for Senate and Assembly:

|                      |          |
|----------------------|----------|
| 1871, May .....      | \$250 00 |
| 1872, May .....      | 500 00   |
| 1873, July .....     | 500 00   |
| 1874, June .....     | 400 00   |
| 1874, April .....    | 176 23   |
| 1874, December ..... | 50 00    |
| 1875, April .....    | 68 25    |
| 1876, March .....    | 500 00   |

\$2,444 48

# STATE OF NEW YORK.

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No. 42.

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## IN ASSEMBLY,

February 8, 1877.

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### REPLIES

OF THE INSURANCE COMPANIES TO THE RESOLUTION OF THE ASSEMBLY, GIVING IN DETAIL, A REPORT OF THE AMOUNT OF MONEYS LOANED ON REAL ESTATE, THE CIRCUMSTANCES UNDER WHICH SUCH LOANS WERE MADE, AND THE AMOUNT OF COUNSEL FEES PAID TO SECURE THESE LOANS.

MUTUAL LIFE INSURANCE COMPANY OF NEW YORK,  
No. 140 TO 146 BROADWAY,  
NEW YORK, February 7, 1877. }

HON. GEORGE B. SLOAN, *Speaker of the House, Assembly Chamber, Albany, N. Y.:*

SIR. — We had the honor to receive from the Clerk of the Assembly, on Saturday the twenty-seventh ultimo, the following resolution :

“ *Resolved*, That all life insurance companies of this State be directed to report to this House, within fifteen days, the amount of all money loaned on real estate, where such real estate is situated, when such loans were made, the amount of interest paid thereon from date of said loans, and the amount of interest defaulted thereon. Also, what amount of counsel fees were paid to or received by the counsel of any such company upon such loan made.

By order of the Assembly.”

In response to this resolution we respectfully report to your honorable body that we have prepared with care a tabulated statement, intending to embrace each item in regard to which information is required of us, and present the same herewith.

This company holds as investments, seven thousand one hundred

and fifty-six (7,156) bonds and mortgages on improved property, mainly located in different towns and cities throughout the State of New York and in its vicinity.

The aggregate amount of said bonds and mortgages is sixty million eight hundred and fifty-six thousand two hundred dollars and eighteen cents (\$60,856,200.18). (See note.)

The loans made for the past five years have been at about forty per cent of the appraised value of the property loaned upon.

They are mostly due and subject to call should the company require a portion or the whole amount to increase its security or for other purposes.

The interest charged is at the rate of seven (7) per cent, which has been the rate, with the exception of two short intervals, during the continuance of the loans. All borrowers pay the same rate of interest.

No commissions, premiums or bonus has ever been allowed to be paid to any one connected with the company for the procurement of loans.

The aggregate amount of interest collected on these loans since they were made is nineteen million seven hundred and twenty thousand one hundred and eighty dollars and seventy-two cents (\$19,720,180.72).

The interest in arrears is three hundred and twenty thousand seven hundred and eighty-five dollars and fourteen cents (\$320,785.14).

Some of these loans have been reduced from their original amount by payments from time to time, and the interest has varied from six to seven per cent, according as the rate was fixed by the company with consent of the mortgagors.

In answer to the question asking the amount paid by the company to counsel, we reply, that nothing was paid by the company upon such loans until July 1, 1876.

The counsel or attorney acted for and on behalf of the mortgagors, and made such terms with them in regard to fees as were mutually satisfactory, and which, as a rule, were not reported to the company. The company has, therefore, no knowledge upon this point of inquiry.

The following by-law of the company was intended to limit the counsel in their charges: "No commissions, direct or indirect, shall be received by the counsel of this company for procuring or facilitating loans from the company, and the charges made by them for examining titles, etc., shall not exceed the usual charges made by the profession to their individual clients for similar services."

Since the first of July, 1876, the company has established a law department in its own office for the purpose of benefiting borrowers and securing desirable loans, and no charges are made to the borrower for legal fees in examining or certifying titles here, except for disbursements actually incurred and paid out in examining such titles.

The amount in salary paid to the counsel of that department for the purposes expressed in the inquiry and for other services connected

with the legal business of the company, is seven thousand two hundred dollars (\$7,200,) up to the first of the present year.

This company has uniformly prepared a yearly schedule and statement in detail of its bonds and mortgages, and placed the same on file in the office of the Insurance Department at the capital.

A list of those now held corresponding with the one herewith submitted, is in the office of the Superintendent of Insurance. This list was examined and checked by himself and his assistants, in his recent examination of this company, and the Legislature is respectfully referred to it in confirmation of the report now made.

This report is intended and believed to be in full compliance with the resolution of your honorable body and I trust will be satisfactory. If not, any further information desired will be cheerfully furnished, as this company has uniformly in the past and desires in the future to observe all the requirements of the Legislature of the State.

We are, with great respect,  
Your obedient servants.

F. S. WINSTON, *President.*

**NOTE.** — The amount of interest in arrear, as shown by the accompanying schedules, is one and six-tenths per cent of the accrued interest on the loans therein itemised. This is equivalent to the statement that the company has received in cash ninety-eight and four-tenths per cent of all interest due to it on loans since the origin of the company. Since the date of this report about \$25,000 of the amount then in arrear has been paid off. The average rate of interest received has been six and eighty-four one-hundredths per cent on the whole amount reported.

F. S. W.



## VOLUME No. 1.

SCHEDULES to report of bonds and mortgages in force January 1, 1877, held by The Mutual Life Insurance Company of New York, with amount of interest collected and unpaid thereon, made to the Legislature of the State of New York, in pursuance of a resolution passed by them January, 1877.

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan.    | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|------------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |                  |                          |                                |
| \$2,500 00      | Kings.....                | New York.. | Oct. 1, 1844..   | \$3, 671 87              | .....                          |
| 5,000 00        | New York                  | "          | Jan. 23, 1845..  | 6, 375 00                | .....                          |
| 1,750 00        | Kings.....                | "          | March 25, 1845.. | 2, 406 25                | .....                          |
| 2,600 00        | Kings.....                | "          | Feb. 1, 1849..   | 3, 575 00                | .....                          |
| 1,000 00        | New York                  | "          | Oct. 13, 1849..  | 7, 898 56                | .....                          |
| 25,000 00       | New York                  | "          | July 11, 1850..  | 14, 577 52               | .....                          |
| 30,631 22       | Albany                    | "          | July 27, 1850..  | 41, 693 72               | .....                          |
| 8,000 00        | New York                  | "          | Dec. 31, 1850..  | 8, 775 00                | .....                          |
| 4,000 00        | New York                  | "          | Sept. 5, 1854..  | 5, 500 00                | .....                          |
| 3,250 00        | New York                  | "          | Aug. 22, 1855..  | 4, 550 00                | .....                          |
| 3,500 00        | Kings.....                | "          | June 30, 1851..  | 4, 812 50                | .....                          |
| 5,000 00        | New York                  | "          | Sept. 24, 1851.. | 7, 000 00                | .....                          |
| 10,000 00       | Monroe                    | "          | Nov. 6, 1851..   | 7, 244 18                | .....                          |
| 1,750 00        | Kings.....                | "          | April 9, 1852..  | 2, 485 00                | .....                          |
| 1,750 00        | Kings.....                | "          | April 9, 1852..  | 2, 485 00                | .....                          |
| 4,500 00        | Monroe                    | "          | March 5, 1852..  | 6, 265 80                | .....                          |
| 4,000 00        | Kings.....                | "          | May 7, 1852..    | 5, 500 00                | .....                          |
| 5,000 00        | New York                  | "          | May 25, 1852..   | 6, 375 00                | .....                          |
| 6,000 00        | Kings.....                | "          | June 5, 1852..   | 10, 151 88               | .....                          |
| 4,000 00        | New York                  | "          | June 30, 1852..  | 6, 278 88                | \$140 00                       |
| 6,000 00        | New York                  | "          | July 17, 1852..  | 5, 754 75                | .....                          |
| 4,900 00        | Kings.....                | "          | Sept. 14, 1852.. | 6, 580 00                | .....                          |
| 10,000 00       | New York                  | "          | Sept. 13, 1852.. | 10, 225 84               | .....                          |
| 8,000 00        | New York                  | "          | Sept. 15, 1852.. | 11, 000 00               | .....                          |
| 23,000 00       | New York                  | "          | April 16, 1853.. | 31, 625 00               | .....                          |
| 1,446 00        | Monroe                    | "          | July 13, 1853..  | 2, 056 72                | .....                          |
| 10,000 00       | Rockland                  | "          | July 22, 1853..  | 11, 659 30               | 1, 400 00                      |
| 7,000 00        | New York                  | "          | April 19, 1853.. | 5, 537 98                | .....                          |
| 30,000 00       | New York                  | "          | May 11, 1853..   | 32, 755 48               | .....                          |
| 2,500 00        | Kings.....                | "          | May 23, 1854..   | 3, 549 26                | .....                          |
| 2,700 00        | Kings.....                | "          | June 1, 1854..   | 3, 841 50                | .....                          |
| 400 00          | Monroe                    | "          | Dec. 22, 1853..  | 938 58                   | .....                          |
| 5,000 00        | New York                  | "          | April 14, 1854.. | 7, 000 00                | .....                          |
| 8,500 00        | Richmond                  | "          | March 14, 1854.. | 12, 966 53               | .....                          |
| 500 00          | New York                  | "          | April 5, 1854..  | 3, 735 00                | .....                          |
| 1,000 00        | New York                  | "          | April 5, 1854..  | 2, 206 88                | .....                          |
| 15,000 00       | New York                  | "          | March 13, 1855.. | 19, 734 27               | 525 00                         |
| 3,000 00        | Queens                    | "          | Oct. 11, 1854..  | 4, 125 00                | .....                          |
| 2,000 00        | New York                  | "          | Feb. 17, 1855..  | 2, 750 00                | .....                          |
| 2,000 00        | New York                  | "          | Feb. 17, 1855..  | 2, 750 00                | .....                          |
| 5,000 00        | Onondaga                  | "          | Feb. 1, 1855..   | 7, 332 05                | .....                          |
| 6,000 00        | New York                  | "          | July 10, 1855..  | 8, 250 00                | .....                          |
| 7,000 00        | Onondaga                  | "          | July 14, 1855..  | 9, 280 00                | 245 00                         |
| 3,000 00        | Oswego                    | "          | Aug. 28, 1855..  | 5, 111 44                | .....                          |
| 3,000 00        | Erie                      | "          | Sept. 1, 1855..  | 4, 125 00                | .....                          |
| 6,000 00        | Erie                      | "          | Dec. 4, 1855..   | 7, 463 19                | .....                          |
| 4,200 00        | Orange                    | "          | Jan. 30, 1856..  | 4, 585 50                | .....                          |
| 2,500 00        | Kings.....                | "          | March 1, 1856..  | 3, 500 00                | .....                          |
| 5,000 00        | Onondaga                  | "          | March 5, 1856..  | 6, 375 00                | .....                          |
| 6,200 00        | New York                  | "          | March 11, 1856.. | 5, 445 52                | .....                          |
| 4,700 00        | New York                  | "          | March 11, 1856.. | 4, 303 75                | .....                          |
| 5,000 00        | New York                  | "          | March 11, 1856.. | 4, 886 59                | .....                          |
| 2,700 00        | New York                  | "          | March 11, 1856.. | 3, 780 00                | .....                          |
| 2,500 00        | New York                  | "          | March 11, 1856.. | 3, 567 50                | .....                          |
| 2,200 00        | New York                  | "          | March 11, 1856.. | 3, 252 50                | .....                          |
| 5,460 00        | New York                  | "          | May 1, 1856..    | 7, 507 50                | .....                          |
| 2,940 00        | New York                  | "          | May 19, 1856..   | 4, 049 02                | .....                          |
| 3,000 00        | New York                  | "          | July 8, 1856..   | 4, 125 00                | .....                          |
| 40,000 00       | New York                  | "          | July 29, 1856..  | 41, 922 19               | .....                          |
| 11,000 00       | Erie                      | "          | Aug. 25, 1856..  | 11, 180 95               | .....                          |
| 3,000 00        | New York                  | "          | Dec. 6, 1856..   | 4, 121 84                | .....                          |
| 24,000 00       | New York                  | "          | Dec. 9, 1856..   | 17, 953 11               | .....                          |
| 6,000 00        | New York                  | "          | Dec. 29, 1856..  | 8, 232 16                | .....                          |
| 1,600 00        | Erie                      | "          | Feb. 21, 1857..  | 2, 238 69                | .....                          |
| 17,000 00       | New York                  | "          | Feb. 26, 1857..  | 16, 616 37               | .....                          |
| 3,000 00        | New York                  | "          | March 12, 1857.. | 5, 864 37                | .....                          |

SCHEDULE—(Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |          | Date of loan.  | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|----------|----------------|--------------------------|--------------------------------|
|                 | County.                   | State.   |                |                          |                                |
| \$5,500 00      | New York                  | New York | March 30, 1857 | \$7,496 45               |                                |
| 6,000 00        | Kings                     | "        | May 27, 1857   | 8,278 06                 |                                |
| 4,000 00        | Kings                     | "        | June 18, 1857  | 5,383 33                 |                                |
| 2,500 00        | New York                  | "        | June 24, 1857  | 6,267 98                 |                                |
| 2,500 00        | New York                  | "        | June 27, 1857  | 6,941 23                 |                                |
| 20,000 00       | New York                  | "        | July 8, 1857   | 26,610 49                |                                |
| 37,825 00       | New York                  | "        | July 20, 1857  | 65,851 99                |                                |
| 4,550 00        | New York                  | "        | July 23, 1857  | 7,063 64                 |                                |
| 20,000 00       | New York                  | "        | Aug. 14, 1857  | 32,352 00                |                                |
| 4,000 00        | Erie                      | "        | Aug. 19, 1857  | 5,299 73                 |                                |
| 10,000 00       | New York                  | "        | Oct. 23, 1857  | 13,707 24                |                                |
| 2,200 00        | Genesee                   | "        | Feb. 26, 1858  | 5,044 18                 |                                |
| 10,000 00       | New York                  | "        | March 16, 1858 | 6,809 06                 |                                |
| 21,000 00       | New York                  | "        | April 12, 1858 | 38,887 87                |                                |
| 4,000 00        | Erie                      | "        | May 13, 1858   | 5,094 57                 |                                |
| 2,000 00        | New York                  | "        | June 11, 1858  | 8,392 70                 |                                |
| 10,000 00       | Putnam                    | "        | June 15, 1858  | 8,638 58                 |                                |
| 4,000 00        | Chemung                   | "        | July 8, 1858   | 5,032 00                 |                                |
| 6,300 00        | Westchester               | "        | July 12, 1858  | 6,736 11                 |                                |
| 2,500 00        | Oswego                    | "        | July 28, 1858  | 4,159 59                 |                                |
| 22,500 00       | New York                  | "        | Aug. 6, 1858   | 23,292 37                |                                |
| 7,000 00        | Oswego                    | "        | Aug. 10, 1858  | 8,551 70                 | \$345 00                       |
| 1,400 00        | Wyoming                   | "        | Aug. 16, 1858  | 1,757 46                 |                                |
| 1,600 00        | Wyoming                   | "        | Aug. 17, 1858  | 2,008 53                 |                                |
| 8,000 00        | Onondaga                  | "        | Sept. 15, 1858 | 9,998 14                 |                                |
| 5,000 00        | Chemung                   | "        | Sept. 23, 1858 | 6,241 16                 |                                |
| 1,000 00        | Wyoming                   | "        | Oct. 1, 1858   | 1,246 70                 |                                |
| 1,000 00        | Niagara                   | "        | Oct. 9, 1858   | 1,245 16                 |                                |
| 1,000 00        | Livingston and Alleg'y    | "        | Oct. 9, 1858   | 1,100 75                 | 140 00                         |
| 2,100 00        | Genesee                   | "        | Oct. 12, 1858  | 2,770 41                 |                                |
| 1,600 00        | Genesee                   | "        | Oct. 26, 1858  | 1,967 51                 |                                |
| 500 00          | Niagara                   | "        | Nov. 8, 1858   | 1,232 60                 |                                |
| 4,000 00        | Chemung                   | "        | Nov. 22, 1858  | 4,946 90                 |                                |
| 2,500 00        | Wyoming                   | "        | Nov. 22, 1858  | 3,091 80                 |                                |
| 1,500 00        | Livingston                | "        | Nov. 22, 1858  | 1,855 09                 |                                |
| 1,800 00        | Niagara                   | "        | Nov. 25, 1858  | 2,225 07                 |                                |
| 500 00          | Genesee                   | "        | Nov. 25, 1858  | 689 22                   |                                |
| 4,500 00        | Cayuga                    | "        | Nov. 30, 1858  | 5,558 38                 |                                |
| 2,000 00        | Livingston                | "        | Dec. 31, 1858  | 3,687 45                 |                                |
| 4,000 00        | Wyoming                   | "        | Jan. 7, 1859   | 3,273 52                 |                                |
| 1,300 00        | Allegany                  | "        | Jan. 7, 1859   | 1,596 15                 |                                |
| 1,000 00        | Genesee                   | "        | Jan. 12, 1859  | 1,226 85                 |                                |
| 1,000 00        | Wyoming                   | "        | Feb. 8, 1859   | 1,221 97                 |                                |
| 1,600 00        | Niagara                   | "        | Feb. 28, 1859  | 1,948 54                 |                                |
| 2,000 00        | Allegany                  | "        | April 4, 1859  | 4,145 68                 | 105 00                         |
| 2,500 00        | Chemung                   | "        | April 7, 1859  | 3,026 37                 |                                |
| 400 00          | Kings                     | "        | April 11, 1859 | 483 91                   |                                |
| 1,000 00        | Wyoming                   | "        | April 21, 1859 | 1,207 86                 |                                |
| 1,000 00        | Wayne                     | "        | April 23, 1859 | 1,207 48                 |                                |
| 1,300 00        | Cattaraugus               | "        | May 19, 1859   | 1,442 99                 |                                |
| 2,900 00        | New York                  | "        | May 30, 1859   | 11,468 24                |                                |
| 10,000 00       | Greene                    | "        | June 7, 1859   | 12,089 45                |                                |
| 842 00          | Allegany                  | "        | June 8, 1859   | 1,375 85                 |                                |
| 1,500 00        | Allegany                  | "        | June 20, 1859  | 1,970 70                 |                                |
| 500 00          | Allegany                  | "        | June 23, 1859  | 605 88                   |                                |
| 10,000 00       | Allegany                  | "        | Aug. 2, 1859   | 11,982 06                |                                |
| 5,000 00        | Livingston                | "        | Aug. 6, 1859   | 5,987 19                 |                                |
| 2,800 00        | Livingston                | "        | Aug. 24, 1859  | 3,215 16                 |                                |
| 1,000 00        | Allegany                  | "        | Sept. 28, 1859 | 1,177 27                 |                                |
| 1,600 00        | Allegany                  | "        | Oct. 3, 1859   | 1,882 10                 |                                |
| 12,500 00       | Westchester               | "        | Oct. 14, 1859  | 14,677 56                |                                |
| 4,500 00        | Livingston                | "        | Nov. 23, 1859  | 5,245 09                 |                                |
| 7,000 00        | Chemung                   | "        | Dec. 31, 1859  | 8,220 40                 |                                |
| 2,250 00        | Onondaga                  | "        | Dec. 31, 1859  | 2,608 53                 |                                |
| 25,000 00       | New York                  | "        | Jan. 12, 1860  | 24,200 71                |                                |
| 1,500 00        | Livingston                | "        | Jan. 13, 1860  | 2,051 10                 |                                |
| 3,480 00        | Livingston                | "        | Jan. 13, 1860  | 4,538 35                 |                                |
| 1,000 00        | Allegany                  | "        | Jan. 30, 1860  | 1,153 59                 |                                |
| 15,000 00       | New York                  | "        | Jan. 31, 1860  | 17,300 96                |                                |
| 5,000 00        | Genesee                   | "        | Feb. 1, 1860   | 5,766 03                 |                                |
| 2,000 00        | Livingston                | "        | April 2, 1860  | 2,693 37                 |                                |
| 1,000 00        | Livingston                | "        | April 23, 1860 | 1,137 48                 |                                |
| 3,000 00        | New York                  | "        | April 24, 1860 | 3,411 86                 |                                |
| 1,000 00        | Livingston                | "        | April 27, 1860 | 1,246 06                 |                                |
| 1,300 00        | Wyoming                   | "        | April 27, 1860 | 1,477 73                 |                                |
| 1,600 00        | Livingston                | "        | May 7, 1860    | 1,815 97                 |                                |

## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |          | Date of loan.  | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|----------|----------------|--------------------------|--------------------------------|
|                 | County.                   | State.   |                |                          |                                |
| \$7,000 00      | New York                  | New York | May 2, 1860    | \$7,950 27               |                                |
| 1,000 00        | Wyoming                   | "        | May 28, 1860   | 1,180 77                 |                                |
| 2,500 00        | New York                  | "        | June 1, 1860   | 2,955 00                 |                                |
| 2,000 00        | Livingston                | "        | June 15, 1860  | 4,194 64                 |                                |
| 1,000 00        | Wyoming                   | "        | June 8, 1860   | 1,128 75                 |                                |
| 1,200 00        | Cattaraugus               | "        | June 12, 1860  | 1,258 58                 |                                |
| 200 00          | Wyoming                   | "        | June 20, 1860  | 255 95                   |                                |
| 5,000 00        | Chemung                   | "        | June 26, 1860  | 5,626 51                 |                                |
| 1,000 00        | Cattaraugus               | "        | July 7, 1860   | 1,123 19                 |                                |
| 1,000 00        | Wyoming                   | "        | Aug. 16, 1860  | 1,115 52                 |                                |
| 1,000 00        | Allegheny                 | "        | Aug. 16, 1860  | 1,115 52                 |                                |
| 1,800 00        | Cattaraugus               | "        | Aug. 17, 1860  | 2,061 05                 |                                |
| 1,200 00        | Cattaraugus               | "        | Sept. 7, 1860  | 1,233 56                 |                                |
| 1,118 78        | Allegheny                 | "        | Sept. 24, 1860 | 1,209 18                 |                                |
| 1,200 00        | Cattaraugus               | "        | Sept. 25, 1860 | 1,289 42                 |                                |
| 1,000 00        | Allegheny                 | "        | Oct. 8, 1860   | 1,105 26                 |                                |
| 1,000 00        | Allegheny                 | "        | Oct. 15, 1860  | 1,104 01                 |                                |
| 600 00          | St. Lawrence              | "        | Oct. 28, 1860  | 778 90                   |                                |
| 1,000 00        | St. Lawrence              | "        | Oct. 30, 1860  | 1,101 14                 |                                |
| 2,500 00        | New York                  | "        | Oct. 30, 1860  | 2,973 22                 |                                |
| 1,000 00        | Wyoming                   | "        | Nov. 2, 1860   | 1,100 56                 |                                |
| 1,200 00        | Cattaraugus               | "        | Nov. 8, 1860   | 1,319 02                 |                                |
| 2,000 00        | St. Lawrence              | "        | Nov. 14, 1860  | 2,069 27                 |                                |
| 1,100 00        | Allegheny                 | "        | Nov. 14, 1860  | 1,208 09                 |                                |
| 1,600 00        | Wyoming                   | "        | Nov. 16, 1860  | 1,756 60                 |                                |
| 2,500 00        | St. Lawrence              | "        | Nov. 16, 1860  | 2,744 69                 |                                |
| 1,000 00        | Wyoming                   | "        | Nov. 26, 1860  | 1,095 96                 |                                |
| 600 00          | St. Lawrence              | "        | Dec. 6, 1860   | 768 24                   |                                |
| 589 22          | Allegheny                 | "        | Jan. 8, 1861   | 545 65                   |                                |
| 1,000 00        | Allegheny                 | "        | Jan. 8, 1861   | 1,067 62                 |                                |
| 840 00          | St. Lawrence              | "        | Jan. 8, 1861   | 940 47                   |                                |
| 1,000 00        | Wyoming                   | "        | Jan. 9, 1861   | 1,067 42                 |                                |
| 1,100 00        | Wyoming                   | "        | Jan. 10, 1861  | 1,466 47                 |                                |
| 10,000 00       | New York                  | "        | Jan. 18, 1861  | 10,852 19                |                                |
| 1,000 00        | Wyoming                   | "        | Jan. 21, 1861  | 1,065 12                 |                                |
| 600 00          | Cattaraugus               | "        | Jan. 26, 1861  | 914 55                   |                                |
| 1,000 00        | Allegheny                 | "        | Feb. 4, 1861   | 1,069 44                 |                                |
| 1,000 00        | St. Lawrence              | "        | Feb. 6, 1861   | 1,062 46                 |                                |
| 1,700 00        | Allegheny                 | "        | Feb. 8, 1861   | 1,832 84                 |                                |
| 5,000 00        | Jefferson                 | "        | Feb. 7, 1861   | 5,409 22                 |                                |
| 1,400 00        | St. Lawrence              | "        | Feb. 15, 1861  | 1,512 46                 |                                |
| 1,100 00        | Allegheny                 | "        | Feb. 14, 1861  | 1,188 57                 |                                |
| 1,400 00        | St. Lawrence              | "        | Feb. 14, 1861  | 1,690 12                 |                                |
| 1,250 00        | St. Lawrence              | "        | Feb. 14, 1861  | 1,250 65                 |                                |
| 1,200 00        | Wyoming                   | "        | Feb. 18, 1861  | 1,295 70                 |                                |
| 2,000 00        | St. Lawrence              | "        | March 2, 1861  | 2,262 26                 |                                |
| 1,000 00        | Allegheny                 | "        | March 2, 1861  | 1,077 45                 |                                |
| 1,000 00        | Allegheny                 | "        | March 9, 1861  | 1,076 11                 |                                |
| 1,500 00        | St. Lawrence              | "        | March 9, 1861  | 1,614 16                 |                                |
| 1,600 00        | St. Lawrence              | "        | March 9, 1861  | 1,721 78                 |                                |
| 1,000 00        | Wyoming                   | "        | March 15, 1861 | 1,074 96                 |                                |
| 1,000 00        | Allegheny                 | "        | March 18, 1861 | 1,451 52                 |                                |
| 1,000 00        | Cattaraugus               | "        | March 18, 1861 | 799 21                   |                                |
| 400 00          | Allegheny                 | "        | March 18, 1861 | 671 22                   |                                |
| 2,200 00        | St. Lawrence              | "        | March 25, 1861 | 1,729 27                 |                                |
| 1,000 00        | Chautauque                | "        | March 29, 1861 | 1,072 27                 |                                |
| 2,200 00        | St. Lawrence              | "        | April 2, 1861  | 2,178 15                 |                                |
| 1,100 00        | Cattaraugus               | "        | April 2, 1861  | 1,177 81                 |                                |
| 2,000 00        | Allegheny                 | "        | April 11, 1861 | 2,179 24                 |                                |
| 5,000 00        | Chemung                   | "        | April 16, 1861 | 5,119 15                 |                                |
| 5,500 00        | St. Lawrence              | "        | April 16, 1861 | 5,260 06                 |                                |
| 2,000 00        | St. Lawrence              | "        | April 18, 1861 | 1,426 52                 |                                |
| 1,000 00        | Allegheny                 | "        | April 25, 1861 | 1,067 10                 |                                |
| 1,000 00        | Allegheny                 | "        | April 26, 1861 | 1,066 90                 |                                |
| 900 00          | Wyoming                   | "        | May 5, 1861    | 1,059 22                 |                                |
| 500 00          | Allegheny                 | "        | May 10, 1861   | 508 25                   |                                |
| 1,000 00        | Wyoming                   | "        | May 20, 1861   | 1,062 20                 |                                |
| 1,200 00        | Chemung                   | "        | May 27, 1861   | 1,273 15                 |                                |
| 850 00          | Allegheny                 | "        | May 29, 1861   | 1,207 28                 |                                |
| 400 00          | Allegheny & Cattaraugus   | "        | June 3, 1861   | 455 75                   |                                |
| 1,000 00        | St. Lawrence              | "        | June 15, 1861  | 1,027 41                 |                                |
| 2,000 00        | Erie                      | "        | June 18, 1861  | 2,215 51                 |                                |
| 2,250 00        | St. Lawrence              | "        | June 20, 1861  | 2,247 96                 |                                |
| 1,100 00        | Allegheny                 | "        | June 21, 1861  | 1,161 69                 |                                |
| 1,000 00        | St. Lawrence              | "        | June 24, 1861  | 1,055 69                 |                                |
| 1,000 00        | Cattaraugus               | "        | June 25, 1861  | 1,065 49                 |                                |

## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |          | Date of loan.  | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|----------|----------------|--------------------------|--------------------------------|
|                 | County.                   | State.   |                |                          |                                |
| \$10,000 00     | Westchester               | New York | June 1, 1861   | \$7,502 54               | \$700 00                       |
| 730 00          | Westchester               | "        | "              | "                        | "                              |
| 1,800 00        | Wyoming                   | "        | July 1, 1861   | 1,965 21                 | "                              |
| 10,000 00       | Richmond                  | "        | July 1, 1861   | 20,242 06                | "                              |
| 5,000 00        | Jefferson                 | "        | July 18, 1861  | 5,255 41                 | "                              |
| 800 00          | Wyoming                   | "        | Aug. 8, 1861   | 769 05                   | "                              |
| 1,800 00        | Cattaraugus               | "        | Aug. 14, 1861  | 1,181 98                 | "                              |
| 1,500 00        | St. Lawrence              | "        | Oct. 5, 1861   | 2,407 80                 | "                              |
| 500 00          | Allegany                  | "        | Oct. 7, 1861   | 650 55                   | "                              |
| 6,000 00        | Richmond                  | "        | March 18, 1862 | 6,026 80                 | "                              |
| 800 00          | St. Lawrence              | "        | April 9, 1862  | 944 16                   | "                              |
| 5,000 00        | New York                  | "        | May 14, 1862   | 9,854 45                 | "                              |
| 2,000 00        | St. Lawrence              | "        | July 15, 1862  | 1,893 32                 | 70 00                          |
| 3,500 00        | Kings                     | "        | July 21, 1862  | 3,160 13                 | "                              |
| 1,500 00        | St. Lawrence              | "        | Aug. 15, 1862  | 1,464 07                 | "                              |
| 4,700 00        | St. Lawrence              | "        | Sept. 2, 1862  | 4,004 03                 | "                              |
| 1,500 00        | Allegany                  | "        | Sept. 26, 1862 | 1,451 49                 | "                              |
| 3,000 00        | St. Lawrence              | "        | Sept. 27, 1862 | 1,618 56                 | "                              |
| 1,000 00        | St. Lawrence              | "        | Nov. 21, 1862  | 957 28                   | "                              |
| 2,800 00        | St. Lawrence              | "        | Nov. 25, 1862  | 1,575 12                 | "                              |
| 6,500 00        | New York                  | "        | Feb. 14, 1863  | 6,255 18                 | "                              |
| 1,800 00        | St. Lawrence              | "        | March 4, 1863  | 1,130 48                 | "                              |
| 15,800 00       | Westchester               | "        | March 16, 1863 | 16,036 17                | 553 00                         |
| 50,000 00       | Monroe                    | "        | June 20, 1863  | 44,906 31                | "                              |
| 2,000 00        | Monroe                    | "        | Sept. 7, 1863  | 1,795 29                 | "                              |
| 15,000 00       | Monroe                    | "        | Sept. 19, 1863 | 8,180 47                 | "                              |
| 40,000 00       | New York                  | "        | Oct. 15, 1863  | 35,909 04                | "                              |
| 10,000 00       | Westchester               | "        | Oct. 19, 1863  | 8,970 69                 | "                              |
| 6,500 00        | Richmond                  | "        | Nov. 6, 1863   | 4,917 60                 | "                              |
| 6,000 00        | New York                  | "        | Nov. 14, 1863  | 4,664 54                 | "                              |
| 6,000 00        | Queens                    | "        | Dec. 3, 1863   | 5,768 62                 | "                              |
| 8,000 00        | Kings                     | "        | Dec. 19, 1863  | 4,145 25                 | "                              |
| 3,000 00        | New York                  | "        | Dec. 23, 1863  | 3,000 00                 | "                              |
| 25,000 00       | New York                  | "        | Jan. 4, 1864   | 22,112 33                | "                              |
| 2,000 00        | Monroe                    | "        | Jan. 11, 1864  | 1,771 95                 | "                              |
| 15,000 00       | Monroe                    | "        | Jan. 11, 1864  | 6,645 21                 | "                              |
| 2,500 00        | New York                  | "        | Feb. 17, 1864  | 2,193 15                 | "                              |
| 8,000 00        | Kings                     | "        | Feb. —, 1864   | 7,710 36                 | "                              |
| 6,000 00        | New York                  | "        | March 28, 1864 | 6,000 00                 | "                              |
| 100,000 00      | Richmond                  | "        | April 6, 1864  | 76,658 89                | 14,000 00                      |
| 11,978 52       | Richmond                  | "        | "              | "                        | "                              |
| 4,500 00        | New York                  | "        | April 11, 1864 | 3,840 23                 | "                              |
| 6,000 00        | Rockland                  | "        | April 14, 1864 | 5,307 34                 | "                              |
| 2,800 00        | Allegany                  | "        | April 23, 1864 | 1,906 10                 | "                              |
| 25,000 00       | New York                  | "        | April 25, 1864 | 20,348 26                | "                              |
| 20,000 00       | New York                  | "        | April 30, 1864 | 24,880 82                | "                              |
| 3,000 00        | Monroe                    | "        | May 27, 1864   | 4,485 75                 | "                              |
| 25,000 00       | New York                  | "        | June 1, 1864   | 21,500 00                | "                              |
| 6,000 00        | New York                  | "        | June 13, 1864  | 5,010 31                 | "                              |
| 30,000 00       | New York                  | "        | July 14, 1864  | 25,191 95                | "                              |
| 15,000 00       | New York                  | "        | July 19, 1864  | 8,069 64                 | "                              |
| 6,000 00        | Monroe                    | "        | July 19, 1864  | 5,118 15                 | "                              |
| 20,000 00       | New York                  | "        | July 21, 1864  | 21,146 20                | "                              |
| 14,000 00       | New York                  | "        | July 25, 1864  | 11,916 88                | "                              |
| 4,000 00        | New York                  | "        | Aug. 27, 1864  | 3,989 69                 | "                              |
| 8,000 00        | New York                  | "        | Sept. 9, 1864  | 6,749 15                 | "                              |
| 4,000 00        | Kings                     | "        | Sept. 9, 1864  | 3,814 57                 | "                              |
| 8,000 00        | Monroe                    | "        | Sept. 19, 1864 | 6,256 00                 | "                              |
| 35,000 00       | New York                  | "        | Oct. 11, 1864  | 27,652 13                | "                              |
| 15,000 00       | New York                  | "        | Nov. 21, 1864  | 12,872 33                | "                              |
| 1,000 00        | New York                  | "        | Nov. 21, 1864  | 12,845 73                | "                              |
| 5,000 00        | New York                  | "        | May 2, 1864    | 4,300 00                 | "                              |
| 5,000 00        | New York                  | "        | Dec. 5, 1864   | 4,503 46                 | "                              |
| 8,000 00        | Suffolk                   | "        | Dec. 12, 1864  | 6,445 86                 | "                              |
| 25,000 00       | New York                  | "        | Dec. 19, 1864  | 20,673 97                | "                              |
| 15,000 00       | New York                  | "        | Dec. 19, 1864  | 12,404 38                | "                              |
| 25,000 00       | New York                  | "        | Dec. 21, 1864  | 20,154 38                | "                              |
| 20,000 00       | New York                  | "        | Dec. 21, 1864  | 16,532 60                | "                              |
| 18,000 00       | New York                  | "        | Jan. 11, 1865  | 14,296 44                | "                              |
| 19,000 00       | New York                  | "        | Jan. 12, 1865  | 14,146 13                | "                              |
| 4,000 00        | Monroe                    | "        | Jan. 13, 1865  | 3,271 40                 | "                              |
| 22,500 00       | Westchester               | "        | Jan. 26, 1865  | 16,232 63                | "                              |
| 140,000 00      | New York                  | "        | Jan. 27, 1865  | 109,035 40               | "                              |
| 2,500 00        | Kings                     | "        | Feb. 14, 1865  | 2,081 47                 | "                              |

\* Insurance premium.

† Taxes.

## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |          | Date of loan.   | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|----------|-----------------|--------------------------|--------------------------------|
|                 | County.                   | State.   |                 |                          |                                |
| \$15,000 00     | New York                  | New York | Feb. 21, 1865   | \$11,871 58              |                                |
| 22,500 00       | New York                  | "        | Feb. 22, 1865   | 10,188 04                |                                |
| 27,375 00       | New York                  | "        | Feb. 24, 1865   | 23,018 50                |                                |
| 200,000 00      | New York                  | "        | Feb. 25, 1865   | 111,351 64               |                                |
| 7,000 00        | New York                  | "        | Dec. 14, 1864   | 5,478 62                 |                                |
| 10,000 00       | Kings                     | "        | March 1, 1865   | 7,901 23                 |                                |
| 6,000 00        | Kings                     | "        | March 2, 1865   | 4,488 52                 |                                |
| 11,000 00       | New York                  | "        | March 2, 1865   | 8,678 96                 |                                |
| 50,000 00       | New York                  | "        | March 12, 1865  | 40,513 01                |                                |
| 29,000 00       | New York                  | "        | March 16, 1865  | 18,722 51                |                                |
| 25,000 00       | New York                  | "        | March 24, 1865  | 26,181 94                |                                |
| 4,000 00        | Monroe                    | "        | March 31, 1865  | 3,000 77                 | \$140 00                       |
| 5,000 00        | Kings                     | "        | April 1, 1865   | 4,025 14                 |                                |
| 5,000 00        | New York                  | "        | April 4, 1865   | 4,022 67                 |                                |
| 5,000 00        | New York                  | "        | April 4, 1865   | 4,022 67                 |                                |
| 60,000 00       | New York                  | "        | April 7, 1865   | 35,642 47                |                                |
| 2,000 00        | St. Lawrence              | "        | April 10, 1865  | 1,610 18                 |                                |
| 12,000 00       | New York                  | "        | April 26, 1865  | 8,157 70                 |                                |
| 8,500 00        | Kings                     | "        | April 28, 1865  | 6,465 00                 |                                |
| 15,000 00       | New York                  | "        | May 9, 1865     | 11,981 71                |                                |
| 6,000 00        | Columbia                  | "        | May 15, 1865    | 4,786 76                 |                                |
| 10,300 00       | New York                  | "        | May 17, 1865    | 8,414 65                 |                                |
| 1,500 00        | St. Lawrence              | "        | May 23, 1865    | 1,457 68                 |                                |
| 60,000 00       | New York                  | "        | May 23, 1865    | 45,086 77                |                                |
| 5,000 00        | St. Lawrence              | "        | May 29, 1865    | 4,025 00                 |                                |
| 1,000 00        | St. Lawrence              | "        | May 29, 1865    | 805 00                   |                                |
| 9,000 00        | New York                  | "        | June 5, 1865    | 6,406 99                 |                                |
| 25,000 00       | New York                  | "        | June 5, 1865    | 14,716 37                |                                |
| 18,000 00       | New York                  | "        | June 20, 1865   | 14,940 27                |                                |
| 10,000 00       | New York                  | "        | June 22, 1865   | 8,166 43                 |                                |
| 125,000 00      | New York                  | "        | June 24, 1865   | 75,941 37                |                                |
| 15,000 00       | New York                  | "        | July 1, 1865    | 7,860 46                 |                                |
| 14,000 00       | New York                  | "        | July 10, 1865   | 11,166 63                |                                |
| 10,000 00       | Onondaga                  | "        | July 15, 1865   | 7,966 57                 |                                |
| 2,000 00        | Rockland                  | "        | August 24, 1865 | 1,064 93                 |                                |
| 15,000 00       | New York                  | "        | August 25, 1865 | 11,831 92                |                                |
| 21,000 00       | New York                  | "        | Sept. 5, 1865   | 16,520 38                |                                |
| 1,000 00        | Allegany                  | "        | Sept. 14, 1865  | 784 96                   |                                |
| 13,000 00       | New York                  | "        | Sept. 15, 1865  | 12,275 88                |                                |
| 11,000 00       | New York                  | "        | Sept. 20, 1865  | 8,603 19                 |                                |
| 12,000 00       | New York                  | "        | Sept. 20, 1865  | 9,368 30                 |                                |
| 148,000 00      | New York                  | "        | May 25, 1866    | 154,753 08               |                                |
| 3,500 00        | New York                  | "        | Sept. 25, 1865  | 2,684 31                 |                                |
| 3,500 00        | New York                  | "        | Sept. 25, 1865  | 2,689 21                 |                                |
| 3,500 00        | New York                  | "        | June 2, 1866    | 2,572 40                 |                                |
| 835 00          | St. Lawrence              | "        | Oct. 4, 1865    | 665 72                   |                                |
| 1,200 00        | Allegany                  | "        | Oct. 11, 1865   | 935 75                   |                                |
| 25,000 00       | New York                  | "        | Oct. 27, 1865   | 18,417 88                |                                |
| 1,000 00        | St. Lawrence              | "        | Oct. 31, 1865   | 2,274 21                 |                                |
| 900 00          | Allegany                  | "        | Nov. 2, 1865    | 994 44                   |                                |
| 12,000 00       | New York                  | "        | Nov. 9, 1865    | 9,290 63                 |                                |
| 40,000 00       | New York                  | "        | Nov. 20, 1865   | 31,824 89                |                                |
| 10,000 00       | New York                  | "        | Nov. 21, 1865   | 11,788 29                |                                |
| 4,700 00        | St. Lawrence              | "        | Dec. 1, 1865    | 3,068 92                 |                                |
| 5,000 00        | New York                  | "        | Dec. 9, 1865    | 3,976 19                 |                                |
| 25,000 00       | New York                  | "        | Dec. 9, 1865    | 19,048 23                |                                |
| 3,000 00        | St. Lawrence              | "        | Dec. 27, 1865   | 2,284 75                 |                                |
| 3,350 00        | St. Lawrence              | "        | Dec. 30, 1865   | 2,560 59                 |                                |
| 9,000 00        | New York                  | "        | Dec. 30, 1865   | 6,881 00                 |                                |
| 150,000 00      | New York                  | "        | Jan. 2, 1866    | 114,565 07               |                                |
| 54,000 00       | New York                  | "        | Jan. 3, 1866    | 41,895 00                |                                |
| 5,000 00        | Dutchess                  | "        | Jan. 4, 1866    | 3,590 76                 |                                |
| 15,000 00       | Kings                     | "        | Jan. 9, 1866    | 11,436 37                |                                |
| 10,000 00       | Richmond and N. York      | "        | Jan. 10, 1866   | 7,758 33                 |                                |
| 50,000 00       | New York                  | "        | Jan. 12, 1866   | 38,092 47                |                                |
| 9,000 00        | New York                  | "        | Jan. 12, 1866   | 6,856 64                 |                                |
| 4,000 00        | St. Lawrence              | "        | Jan. 13, 1866   | 3,046 63                 |                                |
| 1,000 00        | St. Lawrence              | "        | Jan. 15, 1866   | 761 97                   |                                |
| 3,000 00        | St. Lawrence              | "        | Jan. 16, 1866   | 2,228 75                 |                                |
| 12,000 00       | New York                  | "        | Jan. 17, 1866   | 9,130 68                 |                                |
| 2,600 00        | St. Lawrence              | "        | Jan. 19, 1866   | 2,215 02                 |                                |
| 10,000 00       | New York                  | "        | Feb. 3, 1866    | 7,576 30                 |                                |
| 10,000 00       | New York                  | "        | Feb. 3, 1866    | 7,576 30                 |                                |
| 2,400 00        | Seneca                    | "        | Feb. 9, 1866    | 2,371 90                 |                                |
| 25,000 00       | New York                  | "        | Feb. 15, 1866   | 14,426 85                |                                |
| 25,000 00       | New York                  | "        | Feb. 27, 1866   | 22,934 11                |                                |

## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |          | Date of loan.    | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|----------|------------------|--------------------------|--------------------------------|
|                 | County.                   | State.   |                  |                          |                                |
| \$12,000 00     | New York                  | New York | Feb. 17, 1866    | \$9,263 83               |                                |
| 15,000 00       | New York                  | "        | Feb. 23, 1866    | 13,588 30                |                                |
| 5,000 00        | New York                  | "        | Feb. 23, 1866    | 3,768 97                 |                                |
| 5,000 00        | New York                  | "        | Feb. 28, 1866    | 3,819 80                 |                                |
| 6,000 00        | New York                  | "        | March 2, 1866    | 4,308 16                 |                                |
| 7,000 00        | New York                  | "        | March 3, 1866    | 5,265 82                 |                                |
| 18,000 00       | New York                  | "        | March 7, 1866    | 13,526 88                |                                |
| 6,000 00        | New York                  | "        | March 9, 1866    | 4,506 66                 |                                |
| 15,000 00       | New York                  | "        | March 9, 1866    | 9,846 12                 |                                |
| 4,500 00        | New York                  | "        | March 9, 1866    | 6,324 43                 |                                |
| 50,000 00       | New York                  | "        | March 10, 1866   | 117,767 79               |                                |
| 6,000 00        | New York                  | "        | March 19, 1866   | 4,200 40                 |                                |
| 3,100 00        | Oneida                    | "        | March 28, 1866   | 5,976 65                 |                                |
| 4,400 00        | New York                  | "        | March 28, 1866   | 2,989 96                 |                                |
| 3,000 00        | New York                  | "        | March 28, 1866   | 2,242 40                 |                                |
| 3,000 00        | New York                  | "        | March 28, 1866   | 2,242 40                 |                                |
| 3,000 00        | New York                  | "        | March 28, 1866   | 2,242 40                 |                                |
| 40,000 00       | New York                  | "        | March 29, 1866   | 29,690 96                |                                |
| 5,000 00        | New York                  | "        | April 7, 1866    | 3,727 74                 |                                |
| 15,000 00       | New York                  | "        | April 11, 1866   | 11,171 71                |                                |
| 2,300 00        | St. Lawrence              | "        | April 11, 1866   | 1,638 52                 |                                |
| 15,000 00       | New York                  | "        | April 13, 1866   | 11,165 96                |                                |
| 9,000 00        | New York                  | "        | April 17, 1866   | 7,266 23                 |                                |
| 3,000 00        | St. Lawrence              | "        | April 21, 1866   | 2,228 59                 |                                |
| 15,000 00       | New York                  | "        | April 28, 1866   | 11,129 81                |                                |
| 3,800 00        | Wyoming                   | "        | April 30, 1866   | 2,816 32                 |                                |
| 25,000 00       | New York                  | "        | April 30, 1866   | 11,506 17                |                                |
| 10,500 00       | New York                  | "        | May 1, 1866      | 5,779 92                 |                                |
| 6,000 00        | New York                  | "        | May 2, 1866      | 4,444 50                 |                                |
| 4,900 00        | Wyoming                   | "        | May 4, 1866      | 3,553 35                 |                                |
| 1,100 00        | St. Lawrence              | "        | May 5, 1866      | 918 30                   |                                |
| 1,600 00        | Livingston                | "        | May 11, 1866     | 1,182 45                 |                                |
| 100,000 00      | New York                  | "        | May 12, 1866     | 73,833 56                |                                |
| 7,000 00        | New York                  | "        | May 12, 1866     | 5,208 10                 |                                |
| 30,000 00       | New York                  | "        | May 14, 1866     | 9,406 28                 |                                |
| 8,000 00        | New York                  | "        | May 18, 1866     | 5,901 43                 |                                |
| 25,900 00       | New York                  | "        | May 22, 1866     | 21,970 56                |                                |
| 1,300 00        | St. Lawrence              | "        | June 1, 1866     | 955 50                   |                                |
| 5,000 00        | New York                  | "        | May 30, 1866     | 3,676 92                 |                                |
| 30,000 00       | Queens                    | "        | May 31, 1866     | 22,100 00                |                                |
| 8,000 00        | Kings                     | "        | June 2, 1866     | 5,595 20                 | \$380 00                       |
| 8,000 00        | New York                  | "        | June 5, 1866     | 6,574 63                 |                                |
| 50,000 00       | Otsego                    | "        | June 14, 1866    | 36,538 61                |                                |
| 15,000 00       | New York                  | "        | June 18, 1866    | 11,867 87                |                                |
| 20,000 00       | New York                  | "        | June 18, 1866    | 8,208 69                 |                                |
| 2,500 00        | St. Lawrence              | "        | June 19, 1866    | 6,104 58                 |                                |
| 23,000 00       | Kings                     | "        | June 22, 1866    | 1,737 87                 |                                |
| 10,000 00       | New York                  | "        | June 29, 1866    | 17,922 78                | 2,310 00                       |
| 7,500 00        | Onondaga                  | "        | June 3, 1866     | 7,289 58                 |                                |
| 20,000 00       | Westchester               | "        | June 6, 1866     | 5,462 87                 |                                |
| 15,000 00       | New York                  | "        | June 10, 1866    | 13,765 07                |                                |
| 14,000 00       | New York                  | "        | June 31, 1866    | 11,511 45                |                                |
| 7,500 00        | New York                  | "        | August 1, 1866   | 13,021 15                |                                |
| 7,500 00        | New York                  | "        | August 1, 1866   | 5,373 84                 |                                |
| 4,000 00        | New York                  | "        | August 7, 1866   | 5,777 97                 |                                |
| 8,000 00        | New York                  | "        | August 7, 1866   | 5,795 75                 |                                |
| 8,000 00        | New York                  | "        | August 7, 1866   | 5,795 75                 |                                |
| 7,000 00        | New York                  | "        | August 7, 1866   | 5,795 75                 |                                |
| 20,300 00       | New York                  | "        | August 10, 1866  | 14,433 42                |                                |
| 10,000 00       | New York                  | "        | August 25, 1866  | 7,187 95                 |                                |
| 1,500 00        | Chemung and Steuben       | "        | August 27, 1866  | 1,077 61                 |                                |
| 11,000 00       | New York                  | "        | Sept. 1, 1866    | 7,891 97                 |                                |
| 10,000 00       | New York                  | "        | Sept. 10, 1866   | 6,416 60                 |                                |
| 10,000 00       | New York                  | "        | Sept. 19, 1866   | 10,815 76                |                                |
| 1,000 00        | Allegany                  | "        | Sept. 15, 1866   | 714 76                   |                                |
| 700 00          | Allegany                  | "        | Sept. 15, 1866   | 787 72                   |                                |
| 25,000 00       | New York                  | "        | Sept. 18, 1866   | 17,854 79                |                                |
| 86,000 00       | New York                  | "        | Sept. 18, 1866   | 62,095 06                |                                |
| 12,000 00       | Monroe                    | "        | Sept. 19, 1866   | 8,563 00                 |                                |
| 8,000 00        | New York                  | "        | Sept. 24, 1866   | 5,704 33                 |                                |
| 2,500 00        | St. Lawrence              | "        | Sept. 26, 1866   | 1,465 88                 |                                |
| 6,000 00        | New York                  | "        | Sept. 29, 1866   | 5,696 66                 |                                |
| 10,000 00       | New York                  | "        | October 9, 1866  | 6,900 85                 |                                |
| 35,000 00       | Kings                     | "        | October 15, 1866 | 15,973 90                |                                |
| 11,000 00       | New York                  | "        | October 17, 1866 | 5,976 46                 |                                |

## SCHEDULE -- (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |          | Date of loan.  | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|----------|----------------|--------------------------|--------------------------------|
|                 | County.                   | State.   |                |                          |                                |
| \$1,100 00      | Allegheny                 | New York | Oct. 19, 1866  | \$779 07                 |                                |
| 60,000 00       | New York                  | "        | Oct. 22, 1866  | 42,460 27                |                                |
| 9,000 00        | Monroe                    | "        | Oct. 25, 1866  | 6,363 86                 |                                |
| 4,000 00        | Monroe                    | "        | Nov. 3, 1866   | 2,821 48                 |                                |
| 8,000 00        | New York                  | "        | Nov. 7, 1866   | 5,636 82                 |                                |
| 9,000 00        | New York                  | "        | Nov. 7, 1866   | 6,341 43                 |                                |
| 1,000 00        | Allegheny                 | "        | Nov. 8, 1866   | 704 41                   |                                |
| 1,400 00        | Allegheny                 | "        | Nov. 12, 1866  | 985 10                   |                                |
| 1,000 00        | Allegheny                 | "        | Nov. 12, 1866  | 703 65                   |                                |
| 8,000 00        | New York                  | "        | Nov. 13, 1866  | 5,780 18                 |                                |
| 3,000 00        | Genesee                   | "        | Nov. 27, 1866  | 3,016 91                 |                                |
| 7,500 00        | New York                  | "        | Dec. 1, 1866   | 6,108 35                 |                                |
| 14,000 00       | New York                  | "        | Dec. 8, 1866   | 9,793 29                 |                                |
| 2,000 00        | Allegheny                 | "        | Dec. 11, 1866  | 1,395 97                 |                                |
| 1,000 00        | St. Lawrence              | "        | Dec. 12, 1866  | 697 79                   |                                |
| 7,000 00        | Richmond                  | "        | Dec. 13, 1866  | 4,883 22                 |                                |
| 11,000 00       | New York                  | "        | Dec. 14, 1866  | 7,671 52                 |                                |
| 4,000 00        | Ontario                   | "        | Dec. 18, 1866  | 2,786 57                 |                                |
| 3,000 00        | New York                  | "        | Dec. 19, 1866  | 2,121 49                 |                                |
| 1,500 00        | St. Lawrence              | "        | Dec. 27, 1866  | 1,042 33                 |                                |
| 15,000 00       | New York                  | "        | Dec. 31, 1866  | 8,878 97                 |                                |
| 5,000 00        | New York                  | "        | Jan. 2, 1867   | 8,729 96                 |                                |
| 20,000 00       | Westchester               | "        | Jan. 12, 1867  | 11,687 05                |                                |
| 3,000 00        | New York                  | "        | Jan. 5, 1867   | 2,119 56                 |                                |
| 12,000 00       | New York                  | "        | Jan. 9, 1867   | 8,309 10                 |                                |
| 10,000 00       | New York                  | "        | Jan. 14, 1867  | 3,914 66                 |                                |
| 4,000 00        | Jefferson                 | "        | Jan. 15, 1867  | 2,800 00                 |                                |
| 1,400 00        | St. Lawrence              | "        | Jan. 16, 1867  | 967 51                   |                                |
| 10,000 00       | New York                  | "        | Jan. 26, 1867  | 7,967 24                 |                                |
| 1,200 00        | St. Lawrence              | "        | Jan. 28, 1867  | 826 54                   |                                |
| 8,000 00        | Kings                     | "        | Jan. 30, 1867  | 5,507 18                 |                                |
| 105,000 00      | New York                  | "        | Jan. 31, 1867  | 71,471 44                |                                |
| 12,000 00       | Westchester               | "        | Jan. 31, 1867  | 8,197 86                 |                                |
| 40,000 00       | Erie                      | "        | Jan. 31, 1867  | 27,443 84                |                                |
| 4,500 00        | New York                  | "        | Feb. 19, 1867  | 3,080 53                 |                                |
| 1,000 00        | Wyoming                   | "        | Feb. 19, 1867  | 684 56                   |                                |
| 1,000 00        | Cattaraugus               | "        | Feb. 19, 1867  | 684 56                   |                                |
| 2,800 00        | Genesee                   | "        | Feb. 20, 1867  | 1,574 05                 |                                |
| 3,500 00        | Genesee                   | "        | Feb. 20, 1867  | 2,278 21                 |                                |
| 4,000 00        | New York                  | "        | Feb. 21, 1867  | 2,816 49                 |                                |
| 11,000 00       | New York                  | "        | March 1, 1867  | 7,507 50                 |                                |
| 1,000 00        | Allegheny                 | "        | March 2, 1867  | 682 45                   |                                |
| 2,500 00        | Monroe                    | "        | March 7, 1867  | 1,703 73                 |                                |
| 2,000 00        | St. Lawrence              | "        | March 12, 1867 | 1,361 07                 |                                |
| 20,000 00       | Monroe                    | "        | March 16, 1867 | 13,595 34                |                                |
| 4,500 00        | St. Lawrence              | "        | March 16, 1867 | 3,058 95                 |                                |
| 4,500 00        | St. Lawrence              | "        | March 16, 1867 | 3,058 95                 |                                |
| 6,000 00        | New York                  | "        | March 20, 1867 | 6,000 00                 |                                |
| 2,000 00        | St. Lawrence              | "        | March 20, 1867 | 1,358 00                 |                                |
| 10,000 00       | Monroe                    | "        | March 20, 1867 | 6,790 00                 |                                |
| 1,000 00        | St. Lawrence              | "        | March 21, 1867 | 678 81                   |                                |
| 3,000 00        | Jefferson                 | "        | March 23, 1867 | 1,080 27                 |                                |
| 3,000 00        | New York                  | "        | April 1, 1867  | 1,085 10                 |                                |
| 5,000 00        | New York                  | "        | April 1, 1867  | 3,383 49                 |                                |
| 20,000 00       | Monroe                    | "        | April 3, 1867  | 13,526 30                |                                |
| 900 00          | St. Lawrence              | "        | April 5, 1867  | 1,354 06                 |                                |
| 4,500 00        | New York                  | "        | April 5, 1867  | 3,041 69                 |                                |
| 1,700 00        | St. Lawrence              | "        | April 6, 1867  | 1,148 76                 |                                |
| 45,000 00       | New York                  | "        | April 6, 1867  | 30,408 29                |                                |
| 8,000 00        | Monroe                    | "        | April 8, 1867  | 5,402 85                 |                                |
| 30,000 00       | Westchester               | "        | April 8, 1867  | 20,260 68                |                                |
| 3,000 00        | New York                  | "        | April 9, 1867  | 2,025 49                 |                                |
| 6,000 00        | New York                  | "        | April 13, 1867 | 3,386 33                 |                                |
| 5,000 00        | Otego and Delaware        | "        | April 15, 1867 | 3,370 07                 |                                |
| 2,000 00        | St. Lawrence              | "        | April 15, 1867 | 1,348 03                 |                                |
| 4,000 00        | New York                  | "        | April 17, 1867 | 2,694 52                 |                                |
| 2,000 00        | Wyoming                   | "        | April 18, 1867 | 1,346 88                 |                                |
| 3,500 00        | New York                  | "        | April 20, 1867 | 2,355 69                 |                                |
| 3,000 00        | Kings                     | "        | April 20, 1867 | 2,019 16                 |                                |
| 5,000 00        | New York                  | "        | April 23, 1867 | 3,021 99                 |                                |
| 8,500 00        | Westchester               | "        | April 24, 1867 | 5,714 45                 |                                |
| 8,000 00        | New York                  | "        | April 25, 1867 | 5,085 23                 | \$250 00                       |
| *20 00          |                           |          |                |                          |                                |
| 7,000 00        | New York                  | New York | April 26, 1869 | 4,708 33                 |                                |

\* Insurance premium.

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED |          | Date of loan.  | Amount of interest paid. | Amount of interest in default. |
|-----------------|--------------------------|----------|----------------|--------------------------|--------------------------------|
|                 | County.                  | State.   |                |                          |                                |
| \$5,000 00      | New York                 | New York | April 26, 1867 | \$4,703 83               |                                |
| 2,000 00        | New York                 | "        | April 26, 1867 | 5,375 23                 |                                |
| 10,000 00       | New York                 | "        | April 26, 1867 | 6,441 34                 |                                |
| 4,000 00        | New York                 | "        | April 26, 1867 | 2,687 62                 |                                |
| 1,200 00        | Allegany                 | "        | April 26, 1867 | 806 29                   |                                |
| 1,000 00        | Genesee                  | "        | April 29, 1867 | 671 83                   |                                |
| 5,000 00        | New York                 | "        | May 1, 1867    | 3,179 73                 | \$175 00                       |
| 22,000 00       | New York                 | "        | May 1, 1867    | 17,727 07                |                                |
| 3,000 00        | Kings                    | "        | May 1, 1867    | 2,012 84                 |                                |
| 20,000 00       | New York                 | "        | May 2, 1867    | 13,415 07                |                                |
| 45,000 00       | New York                 | "        | May 2, 1867    | 30,183 90                |                                |
| 10,000 00       | New York                 | "        | May 2, 1867    | 6,707 53                 |                                |
| 6,000 00        | New York                 | "        | May 3, 1867    | 4,023 87                 |                                |
| 10,000 00       | New York                 | "        | May 4, 1867    | 6,703 70                 |                                |
| 1,000 00        | Allegany                 | "        | May 6, 1867    | 669 98                   |                                |
| 500 00          | Allegany                 | "        | May 6, 1867    | 596 48                   |                                |
| 5,000 00        | New York                 | "        | May 7, 1867    | 3,128 42                 |                                |
| 15,000 00       | New York                 | "        | May 8, 1867    | 10,044 04                |                                |
| 10,000 00       | Kings                    | "        | May 9, 1867    | 6,694 11                 |                                |
| 12,000 00       | New York                 | "        | May 15, 1867   | 8,019 12                 |                                |
| 6,500 00        | New York                 | "        | May 17, 1867   | 4,341 20                 |                                |
| 2,500 00        | New York                 | "        | May 17, 1867   | 1,669 21                 |                                |
| 5,000 00        | Westchester              | "        | May 20, 1867   | 3,198 04                 |                                |
| 15,000 00       | New York                 | "        | May 21, 1867   | 10,006 64                |                                |
| 15,000 00       | New York                 | "        | May 22, 1867   | 11,995 61                |                                |
| 8,000 00        | New York                 | "        | May 23, 1867   | 5,333 81                 |                                |
| 2,000 00        | Chemung                  | "        | May 25, 1867   | 1,392 69                 |                                |
| 1,500 00        | Wyoming                  | "        | May 27, 1867   | 1,146 73                 |                                |
| 6,000 00        | New York                 | "        | May 27, 1867   | 3,995 75                 |                                |
| 60,000 00       | New York                 | "        | May 28, 1867   | 26,630 68                |                                |
| 6,000 00        | New York                 | "        | May 30, 1867   | 3,992 30                 |                                |
| 1,900 00        | Livingston               | "        | May 31, 1867   | 1,537 06                 | 87 80                          |
| 15,000 00       | New York                 | "        | May 31, 1867   | 11,973 45                |                                |
| 1,200 00        | Allegany                 | "        | June 1, 1867   | 714 00                   |                                |
| 5,000 00        | New York                 | "        | June 3, 1867   | 3,393 56                 |                                |
| 100,000 00      | New York                 | "        | June 4, 1867   | 58,612 63                |                                |
| 15,000 00       | Queens                   | "        | June 4, 1867   | 8,199 10                 |                                |
| 20,000 00       | New York                 | "        | June 5, 1867   | 47,119 08                |                                |
| 1,500 00        | St. Lawrence             | "        | June 5, 1867   | 1,590 49                 |                                |
| 1,000 00        | New York                 | "        | June 8, 1867   | 8,763 57                 |                                |
| 4,000 00        | New York                 | "        | June 10, 1867  | 2,653 48                 |                                |
| 4,500 00        | Kings                    | "        | June 14, 1867  | 2,705 69                 |                                |
| 1,500 00        | St. Lawrence             | "        | June 15, 1867  | 1,192 34                 |                                |
| 25,000 00       | New York                 | "        | June 21, 1867  | 16,531 51                |                                |
| 12,000 00       | New York                 | "        | June 21, 1867  | 7,995 12                 |                                |
| 15,000 00       | Kings                    | "        | June 24, 1867  | 11,588 54                |                                |
| 12,000 00       | New York                 | "        | June 27, 1867  | 7,921 32                 |                                |
| 3,000 00        | Livingston               | "        | June 27, 1867  | 1,980 33                 |                                |
| 4,500 00        | Kings                    | "        | June 27, 1867  | 2,970 49                 |                                |
| 10,000 00       | Westchester              | "        | July 2, 1867   | 6,591 71                 |                                |
| 50,000 00       | New York                 | "        | July 2, 1867   | 32,957 53                |                                |
| 2,000 00        | Cattaraugus              | "        | July 3, 1867   | 1,845 08                 |                                |
| 2,000 00        | Allegany                 | "        | July 5, 1867   | 1,317 15                 |                                |
| 7,000 00        | New York                 | "        | July 8, 1867   | 4,606 00                 |                                |
| 55,000 00       | New York                 | "        | July 9, 1867   | 26,179 45                |                                |
| 100,000 00      | New York                 | "        | July 10, 1867  | 62,148 50                |                                |
| 2,500 00        | St. Lawrence             | "        | July 15, 1867  | 1,018 84                 |                                |
| 6,000 00        | Erle                     | "        | July 16, 1867  | 4,207 24                 |                                |
| 5,000 00        | New York                 | "        | July 16, 1867  | 3,266 66                 |                                |
| 1,000 00        | Allegany                 | "        | July 16, 1867  | 656 47                   |                                |
| 1,000 00        | Steuben                  | "        | July 16, 1867  | 656 47                   |                                |
| 14,000 00       | Kings                    | "        | July 20, 1867  | 9,179 78                 |                                |
| 6,000 00        | New York                 | "        | July 23, 1867  | 3,930 74                 |                                |
| 4,000 00        | Kings                    | "        | July 25, 1867  | 2,620 86                 |                                |
| 5,000 00        | New York                 | "        | July 26, 1867  | 3,272 74                 |                                |
| 9,000 00        | New York                 | "        | July 31, 1867  | 5,682 30                 |                                |
| 7,000 00        | New York                 | "        | Aug. 1, 1867   | 4,573 78                 |                                |
| 10,000 00       | Queens                   | "        | Aug. 2, 1867   | 6,336 42                 |                                |
| 5,000 00        | New York                 | "        | Aug. 5, 1867   | 4,621 05                 |                                |
| 16,000 00       | New York                 | "        | Aug. 7, 1867   | 10,435 95                |                                |
| 6,500 00        | New York                 | "        | Aug. 8, 1867   | 5,066 68                 |                                |
| 10,000 00       | New York                 | "        | Aug. 8, 1867   | 6,520 55                 |                                |
| 2,500 00        | Monroe                   | "        | Aug. 9, 1867   | 1,629 66                 |                                |
| 12,000 00       | New York                 | "        | Aug. 9, 1867   | 8,264 22                 |                                |
| 15,000 00       | New York                 | "        | Aug. 13, 1867  | 9,768 44                 |                                |
| 9,000 00        | New York                 | "        | Aug. 14, 1867  | 5,858 14                 |                                |



SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |          | Date of loan.  | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|----------|----------------|--------------------------|--------------------------------|
|                 | County.                   | State.   |                |                          |                                |
| \$3,300 00      | St. Lawrence              | New York | Aug. 14, 1867  | \$3,625 48               |                                |
| 1,000 00        | Genesee                   | "        | Aug. 17, 1867  | 650 33                   |                                |
| 1,100 00        | Allegany                  | "        | Aug. 20, 1867  | 763 29                   |                                |
| 1,100 00        | Steuben                   | "        | Aug. 21, 1867  | 1,074 77                 |                                |
| 6,000 00        | Albany                    | "        | Aug. 23, 1867  | 3,889 32                 |                                |
| 2,800 00        | Orleans                   | "        | Aug. 29, 1867  | 2,504 61                 |                                |
| 500 00          | Kings                     | "        | Sept. 2, 1867  | 459 89                   |                                |
| 7,000 00        | New York                  | "        | Sept. 3, 1867  | 4,529 48                 |                                |
| 5,000 00        | Kings                     | "        | Aug. 26, 1867  | 3,243 01                 |                                |
| 5,000 00        | Onondaga                  | "        | Sept. 4, 1867  | 3,242 71                 |                                |
| 6,000 00        | New York                  | "        | Sept. 6, 1867  | 3,751 58                 |                                |
| 5,800 00        | New York                  | "        | Sept. 6, 1867  | 3,629 35                 |                                |
| 5,500 00        | New York                  | "        | Sept. 6, 1867  | 3,446 02                 |                                |
| 5,200 00        | New York                  | "        | Sept. 6, 1867  | 3,263 69                 |                                |
| 4,000 00        | Chautauqua                | "        | Sept. 7, 1867  | 2,585 21                 |                                |
| 1,500 00        | Chautauqua                | "        | Sept. 7, 1867  | 969 45                   |                                |
| 5,500 00        | New York                  | "        | Sept. 7, 1867  | 3,833 46                 |                                |
| 1,752 00        | Chautauqua                | "        | Sept. 20, 1867 | 1,254 30                 |                                |
| 15,000 00       | Monroe                    | "        | Sept. 23, 1867 | 9,648 49                 |                                |
| 10,000 00       | New York                  | "        | Sept. 23, 1867 | 6,432 33                 |                                |
| 1,600 00        | St. Lawrence              | "        | Sept. 25, 1867 | 1,028 50                 |                                |
| 3,000 00        | New York                  | "        | Sept. 26, 1867 | 5,341 26                 |                                |
| 18,000 00       | New York                  | "        | Sept. 27, 1867 | 11,564 38                |                                |
| 5,000 00        | New York                  | "        | Sept. 27, 1867 | 3,754 80                 |                                |
| 3,000 00        | New York                  | "        | Sept. 27, 1867 | 1,927 40                 |                                |
| 2,800 00        | Steuben                   | "        | Sept. 27, 1867 | 948 65                   |                                |
| 50,000 00       | New York                  | "        | Sept. 28, 1867 | 3,763 70                 |                                |
| \$3,838 40      |                           |          |                |                          |                                |
| 6,000 00        | New York                  | New York | Oct. 2, 1867   | 3,849 04                 |                                |
| 6,000 00        | New York                  | "        | Oct. 2, 1867   | 3,849 04                 |                                |
| 65,000 00       | New York                  | "        | Oct. 7, 1867   | 69,090 96                |                                |
| 1,000 00        | Chautauqua                | "        | Oct. 9, 1867   | 640 16                   |                                |
| 1,000 00        | Chautauqua                | "        | Oct. 9, 1867   | 832 21                   |                                |
| 7,000 00        | New York                  | "        | Oct. 10, 1867  | 4,479 81                 |                                |
| 9,000 00        | New York                  | "        | Oct. 12, 1867  | 5,984 08                 |                                |
| 1,000 00        | New York                  | "        | Oct. 14, 1867  | 1,212 97                 |                                |
| 20,000 00       | New York                  | "        | Oct. 14, 1867  | 25,180 19                |                                |
| 7,500 00        | New York                  | "        | Oct. 14, 1867  | 5,367 14                 |                                |
| 6,500 00        | New York                  | "        | Oct. 14, 1867  | 5,084 64                 |                                |
| 2,600 00        | Chautauqua                | "        | Oct. 18, 1867  | 1,659 94                 |                                |
| 1,000 00        | Allegany                  | "        | Oct. 18, 1867  | 638 44                   |                                |
| 4,000 00        | Schuyler                  | "        | Oct. 18, 1867  | 2,553 74                 |                                |
| 1,000 00        | Steuben                   | "        | Oct. 18, 1867  | 628 44                   |                                |
| 5,400 00        | Kings                     | "        | Oct. 18, 1867  | 4,279 61                 |                                |
| 3,000 00        | New York                  | "        | Oct. 24, 1867  | 1,923 94                 |                                |
| 5,500 00        | New York                  | "        | Oct. 25, 1867  | 5,226 08                 |                                |
| 10,000 00       | Erie                      | "        | Oct. 28, 1867  | 9,438 01                 |                                |
| 16,000 00       | New York                  | "        | Oct. 28, 1867  | 10,184 33                |                                |
| 3,500 00        | Kings                     | "        | Oct. 31, 1867  | 2,225 81                 |                                |
| 1,000 00        | Wyoming                   | "        | Oct. 31, 1867  | 635 94                   |                                |
| 10,000 00       | New York                  | "        | Oct. 31, 1867  | 6,359 45                 |                                |
| 25,000 00       | Kings                     | "        | Oct. 31, 1867  | 15,898 63                |                                |
| 3,000 00        | New York                  | "        | Nov. 1, 1867   | 5,086 03                 |                                |
| 10,000 00       | New York                  | "        | Nov. 1, 1867   | 6,677 81                 |                                |
| 20,000 00       | New York                  | "        | Nov. 2, 1867   | 12,680 06                |                                |
| 50,000 00       | New York                  | "        | Nov. 2, 1867   | 25,773 00                | \$3,500 00                     |
| 775 00          |                           |          |                |                          |                                |
| 4,000 00        | New York                  | New York | Nov. 4, 1867   | 2,159 54                 |                                |
| 18,000 00       | New York                  | "        | Nov. 6, 1867   | 11,424 38                |                                |
| 1,400 00        | Chautauqua                | "        | Nov. 6, 1867   | 888 70                   |                                |
| 1,800 00        | St. Lawrence              | "        | Nov. 6, 1867   | 1,142 63                 |                                |
| 3,500 00        | Kings                     | "        | Nov. 7, 1867   | 2,221 11                 |                                |
| 1,000 00        | St. Lawrence              | "        | Nov. 7, 1867   | 634 60                   |                                |
| 2,000 00        | St. Lawrence              | "        | Nov. 9, 1867   | 1,460 55                 |                                |
| 9,000 00        | New York                  | "        | Nov. 11, 1867  | 5,704 52                 |                                |
| 9,000 00        | New York                  | "        | Nov. 11, 1867  | 8,850 21                 |                                |
| 16,000 00       | Kings                     | "        | Nov. 14, 1867  | 9,572 16                 | 560 00                         |
| +88 25          |                           |          |                |                          |                                |
| 80,000 00       | New York                  | New York | Nov. 14, 1867  | 50,660 82                |                                |
| 62,500 00       | New York                  | "        | Nov. 15, 1867  | 32,339 04                |                                |
| 1,000 00        | Allegany                  | "        | Nov. 15, 1867  | 633 07                   |                                |
| 20,000 00       | Westchester               | "        | Nov. 15, 1867  | 18,992 05                |                                |
| +4,500 00       | New York                  | "        | Nov. 16, 1867  | 4,718 54                 |                                |
| 7,000 00        | New York                  | "        | Nov. 16, 1867  | 4,480 14                 |                                |

\* Taxes.

† Insurance premium.

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |          | Date of loan. |          | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|----------|---------------|----------|--------------------------|--------------------------------|
|                 | County.                   | State.   |               |          |                          |                                |
| \$10,000 00     | New York                  | New York | Nov.          | 18, 1867 | \$6,324 98               |                                |
| 7,000 00        | Westchester               | "        | Nov.          | 18, 1867 | 3,923 86                 |                                |
| 8,000 00        | Westchester               | "        | Nov.          | 18, 1867 | 5,059 94                 |                                |
| 600 00          | Allegany                  | "        | Nov.          | 19, 1867 | 527 30                   |                                |
| 1,200 00        | Livingston                | "        | Nov.          | 19, 1867 | 857 22                   |                                |
| 3,000 00        | Westchester               | "        | Nov.          | 21, 1867 | 1,895 75                 |                                |
| 65,000 00       | New York                  | "        | Nov.          | 22, 1867 | 41,062 19                |                                |
| 20,000 00       | Queens                    | "        | Nov.          | 22, 1867 | 10,826 51                | \$700 00                       |
| 7,000 00        | New York                  | "        | Nov.          | 26, 1867 | 4,416 71                 |                                |
| 6,000 00        | New York                  | "        | Nov.          | 26, 1867 | 3,785 75                 |                                |
| 6,000 00        | New York                  | "        | Nov.          | 26, 1867 | 3,785 75                 |                                |
| 6,000 00        | New York                  | "        | Nov.          | 26, 1867 | 3,785 75                 |                                |
| 6,000 00        | New York                  | "        | Nov.          | 26, 1867 | 3,785 75                 |                                |
| 6,000 00        | New York                  | "        | Nov.          | 26, 1867 | 3,785 75                 |                                |
| 6,000 00        | New York                  | "        | Nov.          | 26, 1867 | 3,785 75                 |                                |
| 125,000 00      | Westchester               | "        | Nov.          | 26, 1867 | 62,264 05                |                                |
| 500 00          | Chautauqua                | "        | Nov.          | 27, 1867 | 813 15                   |                                |
| 12,500 00       | New York                  | "        | Nov.          | 29, 1867 | 3,504 79                 |                                |
| 2,000 00        | Chautauqua                | "        | Nov.          | 30, 1867 | 1,260 88                 |                                |
| 450 00          | Kings                     | "        | Nov.          | 30, 1867 | 1,099 78                 |                                |
| 800 00          | St. Lawrence              | "        | Nov.          | 30, 1867 | 616 19                   |                                |
| 3,000 00        | St. Lawrence              | "        | Nov.          | 30, 1867 | 1,890 57                 |                                |
| 1,000 00        | St. Lawrence              | "        | Dec.          | 3, 1867  | 639 70                   |                                |
| 732 00          | Allegany                  | "        | Dec.          | 3, 1867  | 569 92                   |                                |
| 6,000 00        | Kings                     | "        | Dec.          | 6, 1867  | 3,439 21                 |                                |
| 7,000 00        | Putnam                    | "        | Dec.          | 6, 1867  | 4,403 96                 |                                |
| 5,000 00        | Kings                     | "        | Dec.          | 10, 1867 | 3,141 85                 |                                |
| 10,000 00       | New York                  | "        | Dec.          | 11, 1867 | 6,171 32                 |                                |
| 12,300 00       | New York                  | "        | Dec.          | 13, 1867 | 3,416 87                 |                                |
| 1,000 00        | St. Lawrence              | "        | Dec.          | 14, 1867 | 627 60                   |                                |
| 173,000 00      | New York                  | "        | Dec.          | 16, 1867 | 107,446 60               |                                |
| 163,000 00      | New York                  | "        | Dec.          | 16, 1867 | 88,775 82                |                                |
| 6,000 00        | Kings                     | "        | Dec.          | 16, 1867 | 3,763 31                 |                                |
| 4,500 00        | Kings                     | "        | Dec.          | 17, 1867 | 2,821 62                 |                                |
| 3,000 00        | Kings                     | "        | Dec.          | 20, 1867 | 1,911 38                 |                                |
| 5,700 00        | Chemung and Schuyler      | "        | Dec.          | 23, 1867 | 2,667 50                 |                                |
| 9,600 00        | New York                  | "        | Dec.          | 30, 1867 | 5,995 53                 |                                |
| 60,000 00       | New York                  | "        | Jan.          | 4, 1868  | 35,063 70                | 2,100 00                       |
| 42,000 00       | New York                  | "        | Jan.          | 4, 1868  | 26,190 16                |                                |
| 2,500 00        | Genesee                   | "        | Jan.          | 6, 1868  | 2,755 65                 |                                |
| 10,000 00       | New York                  | "        | Jan.          | 7, 1868  | 6,230 00                 |                                |
| 400 00          | St. Lawrence              | "        | Jan.          | 8, 1868  | 1,145 46                 |                                |
| 300 00          | Allegany                  | "        | Jan.          | 8, 1868  | 594 81                   |                                |
| 1,000 00        | St. Lawrence              | "        | Jan.          | 11, 1868 | 622 23                   |                                |
| 700 00          | St. Lawrence              | "        | Jan.          | 11, 1868 | 545 23                   |                                |
| 1,200 00        | St. Lawrence              | "        | Jan.          | 11, 1868 | 827 57                   |                                |
| 11,000 00       | New York                  | "        | Jan.          | 13, 1868 | 7,431 41                 |                                |
| 7,000 00        | New York                  | "        | Jan.          | 14, 1868 | 4,351 60                 |                                |
| 7,000 00        | New York                  | "        | Jan.          | 14, 1868 | 4,351 60                 |                                |
| 1,200 00        | Livingston                | "        | Jan.          | 16, 1868 | 966 27                   |                                |
| 1,000 00        | Livingston                | "        | Jan.          | 16, 1868 | 621 27                   |                                |
| 6,861 87        | Queens                    | "        | Jan.          | 16, 1868 | 4,263 13                 |                                |
| 5,000 00        | New York                  | "        | Jan.          | 17, 1868 | 3,105 41                 |                                |
| 6,000 00        | New York                  | "        | Jan.          | 20, 1868 | 3,723 04                 |                                |
| 6,000 00        | New York                  | "        | Jan.          | 20, 1868 | 3,723 04                 |                                |
| 6,000 00        | New York                  | "        | Jan.          | 21, 1868 | 3,721 89                 |                                |
| 2,500 00        | Chemung                   | "        | Jan.          | 22, 1868 | 1,550 31                 |                                |
| 1,000 00        | St. Lawrence              | "        | Jan.          | 22, 1868 | 620 12                   |                                |
| 2,500 00        | St. Lawrence              | "        | Jan.          | 22, 1868 | 1,550 15                 |                                |
| 2,500 00        | St. Lawrence              | "        | Jan.          | 24, 1868 | 1,549 35                 |                                |
| 40,000 00       | New York                  | "        | Jan.          | 25, 1868 | 24,781 92                |                                |
| 400 00          | Steuben                   | "        | Jan.          | 25, 1868 | 595 96                   |                                |
| 1,600 00        | Livingston                | "        | Jan.          | 25, 1868 | 991 28                   |                                |
| 25,000 00       | New York                  | "        | Jan.          | 27, 1868 | 15,479 11                |                                |
| 1,800 00        | Kings                     | "        | Nov.          | 30, 1867 | 1,134 84                 |                                |
| 7,000 00        | New York                  | "        | Jan.          | 31, 1868 | 4,328 78                 |                                |
| 2,844 00        | Kings                     | "        | May           | 1, 1869  | 1,592 64                 |                                |
| 2,484 00        | Kings                     | "        | May           | 1, 1869  | 1,391 04                 |                                |
| 4,000 00        | Kings                     | "        | Feb.          | 1, 1868  | 2,472 00                 |                                |
| 4,000 00        | New York                  | "        | Feb.          | 1, 1868  | 2,472 82                 |                                |
| 500 00          | St. Lawrence              | "        | Feb.          | 3, 1868  | 355 82                   |                                |
| 4,500 00        | New York                  | "        | Feb.          | 6, 1868  | 2,777 61                 |                                |
| 2,500 00        | New York                  | "        | Feb.          | 7, 1868  | 3,421 27                 |                                |
| 1,000 00        | Allegany                  | "        | Feb.          | 8, 1868  | 616 86                   |                                |
| 700 00          | Allegany                  | "        | Feb.          | 8, 1868  | 616 86                   |                                |
| 6,000 00        | Allegany                  | "        | Feb.          | 11, 1868 | 2,972 79                 |                                |
| 5,000 00        | Allegany                  | "        | Feb.          | 11, 1868 | 3,061 44                 |                                |

## SCHEDULE—(Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |          | Date of loan.  | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|----------|----------------|--------------------------|--------------------------------|
|                 | County.                   | State.   |                |                          |                                |
| \$11,500 00     | New York                  | New York | Feb. 13, 1868  | \$6,645 39               | \$402 50                       |
| * 84 20         |                           |          |                |                          |                                |
| 6,000 00        | Kings                     | New York | Feb. 15, 1868  | 3,693 12                 |                                |
| 2,500 00        | Kings                     | "        | Feb. 18, 1868  | 2,111 93                 |                                |
| 3,500 00        | Kings                     | "        | Feb. 18, 1868  | 2,111 93                 |                                |
| 3,500 00        | Kings                     | "        | Feb. 18, 1868  | 2,111 93                 |                                |
| 3,500 00        | Kings                     | "        | Feb. 18, 1868  | 2,111 93                 |                                |
| 5,000 00        | Kings                     | "        | Feb. 18, 1868  | 3,179 17                 |                                |
| 80,000 00       | New York                  | "        | Feb. 18, 1868  | 18,443 36                |                                |
| 1,500 00        | Chemung                   | "        | Feb. 18, 1868  | 922 42                   |                                |
| 2,500 00        | Chautauqua                | "        | Feb. 19, 1868  | 1,536 88                 |                                |
| 2,000 00        | Livingston                | "        | Feb. 20, 1868  | 1,229 12                 |                                |
| 19,000 00       | New York                  | "        | Feb. 20, 1868  | 13,118 48                |                                |
| 1,100 00        | St. Lawrence              | "        | Feb. 26, 1868  | 674 75                   |                                |
| 8,000 00        | St. Lawrence              | "        | Feb. 26, 1868  | 1,840 23                 |                                |
| 25,000 00       | New York                  | "        | Feb. 28, 1868  | 12,232 25                |                                |
| 20,000 00       | Monroe                    | "        | Feb. 29, 1868  | 12,256 71                |                                |
| 1,000 00        | Chautauqua                | "        | March 2, 1868  | 710 42                   |                                |
| 6,000 00        | New York                  | "        | March 13, 1868 | 3,663 20                 |                                |
| 500 00          | Chautauqua                | "        | March 14, 1868 | 617 73                   |                                |
| 15,000 00       | New York                  | "        | March 14, 1868 | 24,955 48                |                                |
| 20,000 00       | New York                  | "        | March 14, 1868 | 12,203 01                |                                |
| 1,500 00        | Genesee                   | "        | March 20, 1868 | 1,014 30                 |                                |
| 4,000 00        | St. Lawrence              | "        | March 21, 1868 | 2,435 23                 |                                |
| 12,500 00       | New York                  | "        | March 23, 1868 | 8,384 52                 |                                |
| 5,000 00        | New York                  | "        | March 24, 1868 | 3,041 16                 |                                |
| 7,000 00        | New York                  | "        | March 25, 1868 | 4,286 29                 |                                |
| 20,000 00       | New York                  | "        | March 25, 1868 | 12,160 82                |                                |
| 1,800 00        | St. Lawrence              | "        | March 28, 1868 | 1,093 44                 |                                |
| 2,000 00        | Allegany                  | "        | March 28, 1868 | 1,214 95                 |                                |
| 1,500 00        | St. Lawrence              | "        | March 30, 1868 | 910 62                   |                                |
| 1,000 00        | St. Lawrence              | "        | March 30, 1868 | 607 03                   |                                |
| 1,000 00        | St. Lawrence              | "        | March 30, 1868 | 606 86                   |                                |
| 3,500 00        | St. Lawrence              | "        | March 30, 1868 | 2,393 33                 |                                |
| 15,000 00       | New York                  | "        | March 31, 1868 | 9,103 36                 |                                |
| 4,000 00        | Kings                     | "        | April 1, 1868  | 2,436 79                 |                                |
| 2,000 00        | Livingston                | "        | April 2, 1868  | 1,452 27                 |                                |
| 2,000 00        | St. Lawrence              | "        | April 3, 1868  | 1,212 45                 |                                |
| 10,000 00       | Monroe                    | "        | April 3, 1868  | 6,063 15                 |                                |
| 25,000 00       | New York                  | "        | April 3, 1868  | 8,167 88                 | 7,000 00                       |
| * 380 00        |                           |          |                |                          |                                |
| 3,500 00        | St. Lawrence              | New York | April 7, 1868  | 2,119 42                 |                                |
| 1,200 00        | Allegany                  | "        | April 8, 1868  | 726 43                   |                                |
| 4,000 00        | St. Lawrence              | "        | April 9, 1868  | 2,420 66                 |                                |
| 7,000 00        | New York                  | "        | April 9, 1868  | 4,236 15                 |                                |
| 8,000 00        | New York                  | "        | April 9, 1868  | 4,841 31                 |                                |
| 4,500 00        | New York                  | "        | April 10, 1868 | 4,234 81                 |                                |
| 1,000 00        | Chemung                   | "        | April 13, 1868 | 604 40                   |                                |
| 8,000 00        | Kings                     | "        | April 14, 1868 | 4,839 64                 |                                |
| 5,000 00        | Rockland                  | "        | April 15, 1868 | 2,845 07                 |                                |
| 6,000 00        | New York                  | "        | April 15, 1868 | 3,634 08                 | 175 00                         |
| 5,500 00        | New York                  | "        | April 15, 1868 | 3,497 06                 |                                |
| 1,000 00        | Chautauqua                | "        | April 18, 1868 | 603 44                   |                                |
| 8,000 00        | Monroe                    | "        | April 18, 1868 | 4,827 51                 |                                |
| 4,000 00        | Kings                     | "        | April 20, 1868 | 2,412 22                 |                                |
| 2,150 00        | St. Lawrence              | "        | April 21, 1868 | 1,524 87                 |                                |
| 2,000 00        | St. Lawrence              | "        | April 22, 1868 | 1,205 73                 |                                |
| 1,000 00        | St. Lawrence              | "        | April 23, 1868 | 602 86                   |                                |
| 25,000 00       | New York                  | "        | April 22, 1868 | 15,066 78                |                                |
| 3,000 00        | Kings                     | "        | April 22, 1868 | 2,027 68                 |                                |
| 12,000 00       | New York                  | "        | April 23, 1868 | 7,229 75                 |                                |
| 4,000 00        | St. Lawrence              | "        | April 27, 1868 | 2,406 85                 |                                |
| 12,000 00       | New York                  | "        | April 27, 1868 | 7,220 55                 |                                |
| 35,000 00       | New York                  | "        | April 27, 1868 | 21,069 93                |                                |
| 7,000 00        | Kings                     | "        | April 27, 1868 | 4,221 96                 |                                |
| 1,000 00        | Stauben                   | "        | April 28, 1868 | 601 52                   |                                |
| 1,000 00        | Stauben                   | "        | April 29, 1868 | 601 33                   |                                |
| 5,000 00        | New York                  | "        | April 30, 1868 | 3,005 68                 |                                |
| 13,000 00       | New York                  | "        | April 30, 1868 | 7,814 78                 |                                |
| 40,000 00       | New York                  | "        | May 1, 1868    | 44,604 68                |                                |
| 56,287 77       | New York                  | "        | May 1, 1868    | 33,832 83                |                                |
| 12,000 00       | New York                  | "        | May 1, 1868    | 7,211 34                 |                                |
| 700 00          | St. Lawrence              | "        | May 7, 1868    | 563 30                   |                                |
| 2,500 00        | St. Lawrence              | "        | May 8, 1868    | 1,498 58                 |                                |

\* Insurance premium.

SCHEDULE—(Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |          | Date of loan. | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|----------|---------------|--------------------------|--------------------------------|
|                 | County.                   | State.   |               |                          |                                |
| \$1,000 00      | St. Lawrence              | New York | May 9, 1868   | \$509 03                 |                                |
| 27,000 00       | Kings                     | "        | May 11, 1868  | 11,980 55                |                                |
| 3,000 00        | Kings                     | "        | May 12, 1868  | 1,796 50                 |                                |
| 2,000 00        | New York                  | "        | May 12, 1868  | 4,191 85                 |                                |
| 3,000 00        | Kings                     | "        | May 12, 1868  | 1,796 50                 |                                |
| 5,000 00        | New York                  | "        | May 13, 1868  | 2,619 10                 |                                |
| 7,300 00        | Kings                     | "        | May 13, 1868  | 4,489 83                 |                                |
| 1,300 00        | Kings                     | "        | May 13, 1868  | 897 97                   |                                |
| 9,300 00        | Monroe                    | "        | May 14, 1868  | 5,386 07                 |                                |
| 2,000 00        | Westchester               | "        | May 16, 1868  | 2,948 53                 |                                |
| 5,000 00        | New York                  | "        | May 18, 1868  | 4,781 48                 |                                |
| 2,000 00        | New York                  | "        | May 18, 1868  | 10,758 33                |                                |
| 450 00          | Steuben                   | "        | May 20, 1868  | 594 95                   |                                |
| 4,000 00        | Kings                     | "        | May 20, 1868  | 2,389 20                 |                                |
| 3,000 00        | Kings                     | "        | May 20, 1868  | 1,791 90                 |                                |
| 3,000 00        | Kings                     | "        | May 20, 1868  | 1,791 90                 |                                |
| 1,000 00        | Chautauqua                | "        | May 20, 1868  | 597 30                   |                                |
| 400 00          | St. Lawrence              | "        | May 20, 1868  | 682 45                   |                                |
| 3,500 00        | New York                  | "        | May 22, 1868  | 2,089 21                 |                                |
| 25,000 00       | Niagara                   | "        | May 23, 1868  | 13,887 19                |                                |
| 7,500 00        | New York                  | "        | May 23, 1868  | 4,475 45                 |                                |
| 4,500 00        | New York                  | "        | May 23, 1868  | 4,346 56                 |                                |
| 7,500 00        | New York                  | "        | May 23, 1868  | 4,475 45                 |                                |
| 2,500 00        | Kings                     | "        | May 23, 1868  | 1,491 81                 |                                |
| 35,000 00       | New York                  | "        | May 25, 1868  | 20,871 99                |                                |
| 500 00          | Steuben                   | "        | May 26, 1868  | 456 15                   |                                |
| 1,000 00        | Steuben                   | "        | May 26, 1868  | 596 15                   |                                |
| 1,100 00        | Steuben                   | "        | May 28, 1868  | 655 94                   |                                |
| 14,000 00       | New York                  | "        | May 28, 1868  | 8,340 74                 |                                |
| 10,000 00       | New York                  | "        | June 2, 1868  | 50,490 41                |                                |
| 1,000 00        | Allegany                  | "        | June 2, 1868  | 594 90                   |                                |
| 4,000 00        | Kings                     | "        | June 2, 1868  | 2,379 03                 |                                |
| 3,000 00        | Kings                     | "        | June 2, 1868  | 1,744 71                 |                                |
| 30,000 00       | New York                  | "        | June 3, 1868  | 10,173 28                |                                |
| 3,000 00        | Kings                     | "        | June 4, 1868  | 1,783 56                 |                                |
| 12,000 00       | New York                  | "        | June 4, 1868  | 7,134 25                 |                                |
| 10,000 00       | New York                  | "        | June 4, 1868  | 5,945 20                 |                                |
| 6,000 00        | Livingston                | "        | June 5, 1868  | 3,199 61                 |                                |
| 7,500 00        | New York                  | "        | June 5, 1868  | 4,127 50                 |                                |
| 1,200 00        | Allegany                  | "        | June 6, 1868  | 712 96                   |                                |
| 2,000 00        | Kings                     | "        | June 8, 1868  | 1,187 32                 |                                |
| 2,000 00        | New York                  | "        | June 9, 1868  | 1,976 19                 |                                |
| 4,000 00        | New York                  | "        | June 9, 1868  | 2,374 25                 |                                |
| 9,000 00        | Kings                     | "        | June 9, 1868  | 5,027 05                 | \$315 00                       |
| 10,000 00       | New York                  | "        | June 10, 1868 | 5,935 70                 |                                |
| 1,500 00        | Kings                     | "        | June 11, 1868 | 889 77                   |                                |
| 20,000 00       | New York                  | "        | June 11, 1868 | 83,515 34                |                                |
| 3,000 00        | Genesee                   | "        | June 12, 1868 | 1,778 96                 |                                |
| 1,600 00        | Chemung                   | "        | June 12, 1868 | 948 78                   |                                |
| 4,000 00        | Kings                     | "        | June 15, 1868 | 2,369 64                 |                                |
| 3,000 00        | St. Lawrence              | "        | June 15, 1868 | 1,777 23                 |                                |
| 25,000 00       | New York                  | "        | June 15, 1868 | 14,810 27                |                                |
| 1,200 00        | St. Lawrence              | "        | June 16, 1868 | 710 66                   |                                |
| 400 00          | Livingston                | "        | June 20, 1868 | 563 45                   |                                |
| 4,000 00        | New York                  | "        | June 22, 1868 | 2,364 27                 |                                |
| 2,000 00        | Westchester               | "        | June 26, 1868 | 1,180 60                 |                                |
| 3,000 00        | New York                  | "        | June 27, 1868 | 1,770 33                 |                                |
| 5,000 00        | Kings                     | "        | June 27, 1868 | 2,960 55                 |                                |
| 2,600 00        | St. Lawrence              | "        | June 29, 1868 | 1,533 29                 |                                |
| 5,000 00        | New York                  | "        | June 30, 1868 | 2,947 67                 |                                |
| 3,000 00        | Kings                     | "        | June 30, 1868 | 1,779 07                 |                                |
| 12,000 00       | New York                  | "        | June 30, 1868 | 3,264 42                 |                                |
| 1,500 00        | New York                  | "        | June 30, 1868 | 831 60                   | 52 50                          |
| 2,000 00        | New York                  | "        | June 30, 1868 | 1,111 24                 | 70 00                          |
| 2,500 00        | New York                  | "        | June 30, 1868 | 1,473 84                 |                                |
| 2,500 00        | New York                  | "        | June 30, 1868 | 1,473 84                 |                                |
| 2,500 00        | New York                  | "        | June 30, 1868 | 1,473 84                 |                                |
| 2,500 00        | New York                  | "        | June 30, 1868 | 1,473 84                 |                                |
| 2,500 00        | New York                  | "        | June 30, 1868 | 1,473 84                 |                                |
| 10,000 00       | New York                  | "        | May 22, 1868  | 5,969 18                 |                                |
| 20,000 00       | New York                  | "        | May 22, 1868  | 11,938 36                |                                |
| 15,000 00       | New York                  | "        | July 1, 1868  | 5,893 42                 |                                |
| 5,500 00        | New York                  | "        | July 1, 1868  | 5,165 10                 |                                |
| 2,000 00        | Allegany                  | "        | July 1, 1868  | 1,178 63                 |                                |
| 13,000 00       | New York                  | "        | July 2, 1868  | 7,376 24                 | 455 00                         |
| 2,000 00        | Kings                     | "        | July 2, 1868  | 1,178 36                 |                                |

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |             | Date of loan. | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|-------------|---------------|--------------------------|--------------------------------|
|                 | County.                   | State.      |               |                          |                                |
| \$2,500 00      | Westchester.....          | New York..  | July 2, 1868  | \$2,068 08               |                                |
| 6,000 00        | New York.....             | "           | July 9, 1868  | 3,318 14                 |                                |
| 6,000 00        | New York.....             | "           | July 9, 1868  | 3,318 14                 |                                |
| 6,000 00        | New York.....             | "           | July 9, 1868  | 3,318 14                 |                                |
| 6,000 00        | New York.....             | "           | July 9, 1868  | 3,318 14                 |                                |
| 6,000 00        | New York.....             | "           | July 9, 1868  | 3,318 14                 |                                |
| 6,000 00        | New York.....             | "           | July 9, 1868  | 3,318 14                 |                                |
| 6,000 00        | New York.....             | "           | July 9, 1868  | 3,318 14                 |                                |
| 6,000 00        | New York.....             | "           | July 9, 1868  | 3,318 14                 |                                |
| 6,000 00        | New York.....             | "           | July 9, 1868  | 3,318 14                 |                                |
| 6,000 00        | New York.....             | "           | July 9, 1868  | 3,318 14                 |                                |
| 6,000 00        | New York.....             | "           | July 9, 1868  | 3,318 14                 |                                |
| 1,000 00        | Stenben.....              | "           | July 9, 1868  | 587 81                   |                                |
| 2,000 00        | Westchester.....          | "           | July 10, 1868 | 802 64                   |                                |
| 5,000 00        | New York.....             | "           | July 10, 1868 | 2,938 08                 |                                |
| 2,500 00        | St. Lawrence.....         | "           | July 11, 1868 | 1,468 40                 |                                |
| 1,500 00        | St. Lawrence.....         | "           | July 11, 1868 | 891 14                   |                                |
| 5,500 00        | New York.....             | "           | July 11, 1868 | 3,629 54                 |                                |
| 15,000 00       | Westchester.....          | "           | July 11, 1868 | 8,811 37                 |                                |
| 10,000 00       | New York.....             | "           | July 16, 1868 | 5,864 66                 |                                |
| 800 00          | Chautauqua.....           | "           | July 17, 1868 | 494 40                   |                                |
| 2,400 00        | St. Lawrence.....         | "           | July 22, 1868 | 1,404 75                 |                                |
| 2,000 00        | Westchester.....          | "           | July 25, 1868 | 1,201 67                 |                                |
| 4,000 00        | Bergen.....               | New Jersey. | July 29, 1868 | 1,848 14                 |                                |
| 7,000 00        | Essex.....                | "           | July 29, 1868 | 4,087 81                 |                                |
| 3,500 00        | Kings.....                | New York..  | July 30, 1868 | 1,920 78                 | \$122 50                       |
| 110,000 00      | New York.....             | "           | July 30, 1868 | 71,491 30                |                                |
| 8,000 00        | Kings.....                | "           | July 30, 1868 | 2,918 90                 |                                |
| 8,000 00        | Westchester.....          | "           | July 30, 1868 | 4,419 27                 | 280 00                         |
| * 60 00         |                           |             |               |                          |                                |
| 8,000 00        | Erie.....                 | New York..  | July 30, 1868 | 4,670 25                 |                                |
| 8,000 00        | Union.....                | New Jersey. | July 31, 1868 | 4,668 71                 |                                |
| 6,500 00        | Union.....                | "           | July 31, 1868 | 3,793 33                 |                                |
| 2,800 00        | St. Lawrence.....         | New York..  | Aug. 1, 1868  | 1,635 51                 |                                |
| 12,500 00       | Westchester.....          | "           | Aug. 1, 1868  | 7,071 96                 |                                |
| 10,000 00       | New York.....             | "           | Aug. 1, 1868  | 5,533 97                 |                                |
| 12,000 00       | New York.....             | "           | Aug. 4, 1868  | 6,993 86                 |                                |
| 8,000 00        | New York.....             | "           | Aug. 4, 1868  | 4,662 57                 |                                |
| 6,000 00        | Kings.....                | "           | Aug. 5, 1868  | 3,495 78                 |                                |
| 3,500 00        | Kings.....                | "           | Aug. 5, 1868  | 2,089 20                 |                                |
| * 7 00          |                           |             |               |                          |                                |
| 6,000 00        | Kings.....                | New York..  | Aug. 6, 1868  | 3,494 63                 |                                |
| 6,000 00        | New York.....             | "           | Aug. 6, 1868  | 3,494 63                 |                                |
| 6,000 00        | Orange.....               | "           | Aug. 7, 1868  | 3,493 48                 |                                |
| 6,000 00        | New York.....             | "           | Aug. 7, 1868  | 4,932 47                 |                                |
| 2,000 00        | Kings.....                | "           | Aug. 7, 1868  | 1,164 49                 |                                |
| 3,000 00        | Kings.....                | "           | Aug. 7, 1868  | 1,746 74                 |                                |
| 2,000 00        | Hudson.....               | New Jersey. | Aug. 10, 1868 | 1,177 27                 |                                |
| 10,000 00       | New York.....             | New York..  | Aug. 10, 1868 | 5,816 71                 |                                |
| 6,000 00        | Queens.....               | "           | Aug. 11, 1868 | 3,488 88                 |                                |
| 4,000 00        | Kings.....                | "           | Aug. 11, 1868 | 2,325 92                 |                                |
| 5,000 00        | Kings.....                | "           | Aug. 11, 1868 | 2,907 40                 |                                |
| 2,000 00        | Morris.....               | New Jersey. | Aug. 12, 1868 | 1,162 67                 |                                |
| 5,000 00        | Kings.....                | New York..  | Aug. 12, 1868 | 2,906 44                 |                                |
| 9,000 00        | New York.....             | "           | Aug. 13, 1868 | 5,226 86                 |                                |
| 15,000 00       | Hudson.....               | New Jersey. | Aug. 14, 1868 | 8,713 56                 |                                |
| 1,000 00        | Allegany.....             | New York..  | Aug. 15, 1868 | 580 71                   |                                |
| 4,000 00        | Kings.....                | "           | Aug. 18, 1868 | 2,320 55                 |                                |
| 1,000 00        | Chautauqua.....           | "           | Aug. 19, 1868 | 579 94                   |                                |
| 1,000 00        | Chautauqua.....           | "           | Aug. 19, 1868 | 579 94                   |                                |
| 1,800 00        | New York.....             | "           | Aug. 20, 1868 | 1,043 55                 |                                |
| 4,000 00        | New York.....             | "           | Aug. 20, 1868 | 2,319 01                 |                                |
| 4,500 00        | Onondaga.....             | "           | Aug. 20, 1868 | 2,918 52                 |                                |
| 2,500 00        | Hudson.....               | New Jersey. | Aug. 22, 1868 | 1,443 42                 |                                |
| 5,000 00        | Passaic.....              | "           | Aug. 26, 1868 | 2,893 01                 |                                |
| 5,000 00        | New York.....             | New York..  | Aug. 26, 1868 | 2,893 01                 |                                |
| 5,000 00        | Bergen.....               | New Jersey. | Aug. 27, 1868 | 2,892 05                 |                                |
| 3,000 00        | Hudson.....               | "           | Aug. 27, 1868 | 1,156 83                 |                                |
| 7,000 00        | Bergen.....               | "           | Aug. 27, 1868 | 3,170 13                 |                                |
| 20,000 00       | New York.....             | New York..  | Aug. 27, 1868 | 1,488 22                 |                                |
| 3,000 00        | Morris.....               | New Jersey. | Aug. 29, 1868 | 1,734 08                 |                                |
| * 15 00         |                           |             |               |                          |                                |
| 2,500 00        | Kings.....                | New York..  | Aug. 31, 1868 | 1,197 00                 |                                |
| 65,000 00       | New York.....             | "           | Sept. 1, 1868 | 29,382 73                |                                |
| 8,000 00        | Passaic.....              | New Jersey. | Sept. 1, 1868 | 4,619 62                 |                                |
| 5,000 00        | New York.....             | New York..  | Sept. 2, 1868 | 3,697 81                 |                                |

\* Insurance premium.

## SCHEDULE — (Continued).

| Amount of<br>loan. | PROPERTY, WHERE SITUATED. |            | Date of loan.  | Amount of<br>interest paid. | Amount of<br>interest<br>in default. |
|--------------------|---------------------------|------------|----------------|-----------------------------|--------------------------------------|
|                    | County.                   | State.     |                |                             |                                      |
| \$10,000 00        | New York                  | New York   | Sept. 2, 1868  | \$5,692 44                  |                                      |
| 1,300 00           | Essex                     | New Jersey | Sept. 2, 1868  | 865 89                      |                                      |
| 2,700 00           | Essex                     | "          | Sept. 2, 1868  | 1,463 15                    |                                      |
| 6,000 00           | Middlesex                 | "          | Sept. 2, 1868  | 3,463 56                    |                                      |
| 4,000 00           | Union                     | "          | Sept. 2, 1868  | 2,045 15                    | \$100 00                             |
| 6,000 00           | Union                     | "          | Sept. 2, 1868  | 3,463 56                    |                                      |
| 6,000 00           | Erie                      | New York   | Sept. 2, 1868  | 3,463 56                    |                                      |
| 10,000 00          | Morris                    | New Jersey | Sept. 3, 1868  | 5,770 68                    |                                      |
| 2,000 00           | Chautauqua                | New York   | Sept. 7, 1868  | 1,152 60                    |                                      |
| 6,000 00           | Bergen                    | New Jersey | Sept. 9, 1868  | 3,455 51                    |                                      |
| 2,300 00           | Hudson                    | "          | Sept. 9, 1868  | 1,439 79                    |                                      |
| 7,100 00           | New York                  | New York   | Sept. 12, 1868 | 4,084 98                    |                                      |
| 3,000 00           | Essex                     | New Jersey | Sept. 14, 1868 | 1,724 88                    |                                      |
| 4,000 00           | Hudson                    | "          | Sept. 14, 1868 | 2,019 84                    | 280 00                               |
| 5,000 00           | New York                  | New York   | Sept. 15, 1868 | 2,873 84                    |                                      |
| 12,500 00          | Hudson                    | New Jersey | Sept. 18, 1868 | 4,368 77                    |                                      |
| 2,750 00           | Kings                     | New York   | Sept. 18, 1868 | 2,889 87                    |                                      |
| 6,000 00           | Westchester               | "          | Sept. 18, 1868 | 3,501 53                    |                                      |
| 4,500 00           | Essex                     | New Jersey | Sept. 18, 1868 | 2,009 87                    |                                      |
| 4,000 00           | Union                     | "          | Sept. 19, 1868 | 1,722 00                    |                                      |
| 1,000 00           | Somerset                  | "          | Sept. 19, 1868 | 574 00                      |                                      |
| 3,000 00           | Hudson                    | "          | Sept. 19, 1868 | 2,870 00                    |                                      |
| 3,000 00           | New York                  | New York   | Sept. 19, 1868 | 4,592 00                    |                                      |
| 1,800 00           | St. Lawrence              | "          | Sept. 22, 1868 | 1,506 25                    |                                      |
| 2,500 00           | Hudson                    | New Jersey | Sept. 22, 1868 | 1,346 06                    | 87 80                                |
| 2,500 00           | Kings                     | New York   | Sept. 22, 1868 | 1,483 56                    |                                      |
| 2,300 00           | Kings                     | "          | Sept. 23, 1868 | 1,493 06                    |                                      |
| 2,000 00           | Union                     | New Jersey | Sept. 23, 1868 | 1,146 47                    |                                      |
| 40,000 00          | New York                  | New York   | Sept. 24, 1868 | 23,921 64                   |                                      |
| 4,000 00           | Hudson                    | New Jersey | Sept. 25, 1868 | 1,145 70                    |                                      |
| 7,000 00           | New York                  | New York   | Sept. 25, 1868 | 4,012 89                    |                                      |
| 4,000 00           | Hudson                    | New Jersey | Sept. 26, 1868 | 2,319 67                    | 140 00                               |
| 2,500 00           | Kings                     | New York   | Sept. 26, 1868 | 1,481 64                    |                                      |
| 4,000 00           | Hudson                    | New Jersey | Sept. 26, 1868 | 2,290 63                    |                                      |
| 40,000 00          | Essex                     | "          | Sept. 26, 1868 | 10,300 13                   |                                      |
| 5,000 00           | Union                     | "          | Sept. 26, 1868 | 3,063 41                    |                                      |
| 12,000 00          | New York                  | New York   | Sept. 28, 1868 | 7,346 69                    |                                      |
| 14,000 00          | New York                  | "          | Sept. 28, 1868 | 7,933 09                    |                                      |
| 14,000 00          | New York                  | "          | Sept. 28, 1868 | 7,933 09                    |                                      |
| 14,000 00          | New York                  | "          | Sept. 28, 1868 | 7,933 85                    |                                      |
| 14,000 00          | New York                  | "          | Sept. 28, 1868 | 7,939 85                    |                                      |
| 4,500 00           | Bergen                    | New Jersey | Sept. 29, 1868 | 2,624 71                    |                                      |
| 10,000 00          | Morris                    | "          | Sept. 30, 1868 | 5,018 90                    | 700 00                               |
| * 162 84           |                           |            |                |                             |                                      |
| † 43 56            |                           |            |                |                             |                                      |
| 4,000 00           | New York                  | New York   | Sept. 30, 1868 | 2,287 56                    |                                      |
| 4,000 00           | New York                  | "          | Sept. 30, 1868 | 2,287 56                    |                                      |
| 4,000 00           | New York                  | "          | Sept. 30, 1868 | 2,287 56                    |                                      |
| 13,000 00          | Union                     | New Jersey | Sept. 30, 1868 | 6,379 58                    | 455 00                               |
| 3,000 00           | Essex                     | "          | Sept. 30, 1868 | 1,715 67                    |                                      |
| 5,000 00           | Westchester               | New York   | Sept. 30, 1868 | 2,859 45                    |                                      |
| 2,000 00           | Kings                     | "          | Oct. 3, 1868   | 1,143 63                    |                                      |
| 2,500 00           | Kings                     | "          | Oct. 3, 1868   | 1,999 60                    |                                      |
| 1,500 00           | Hudson                    | New Jersey | Oct. 3, 1868   | 856 97                      |                                      |
| 7,500 00           | Union                     | New Jersey | Oct. 3, 1868   | 8,750 17                    |                                      |
| 5,000 00           | New York                  | New York   | Oct. 5, 1868   | 2,854 66                    |                                      |
| 10,000 00          | New York                  | "          | Oct. 5, 1868   | 5,359 31                    | 350 00                               |
| 8,000 00           | New York                  | "          | Oct. 5, 1868   | 4,567 45                    |                                      |
| 2,500 00           | Allegany                  | "          | Oct. 6, 1868   | 1,476 85                    |                                      |
| 2,000 00           | Essex                     | New Jersey | Oct. 6, 1868   | 1,141 48                    |                                      |
| 5,000 00           | Bergen                    | "          | Oct. 6, 1868   | 2,853 70                    |                                      |
| 4,000 00           | Passaic                   | "          | Oct. 7, 1868   | 2,005 04                    | 280 00                               |
| 7,500 00           | Bergen                    | "          | Oct. 8, 1868   | 3,693 94                    | 262 50                               |
| 3,000 00           | Kings                     | New York   | Oct. 8, 1868   | 1,711 07                    |                                      |
| 4,000 00           | Union                     | New Jersey | Oct. 9, 1868   | 2,000 66                    | 280 00                               |
| † 18 00            |                           |            |                |                             |                                      |
| 4,000 00           | Bergen                    | New Jersey | Oct. 9, 1868   | 2,280 66                    |                                      |
| 2,500 00           | Bergen                    | "          | Oct. 9, 1868   | 1,425 41                    |                                      |
| 3,000 00           | Passaic                   | "          | Oct. 9, 1868   | 1,710 49                    |                                      |
| 5,000 00           | New York                  | New York   | Oct. 10, 1868  | 3,419 84                    |                                      |
| 6,000 00           | New York                  | "          | Oct. 10, 1868  | 3,419 84                    |                                      |
| 5,000 00           | Westchester               | "          | Oct. 12, 1868  | 2,646 39                    |                                      |
| 8,000 00           | Bergen                    | New Jersey | Oct. 13, 1868  | 4,653 55                    | 560 00                               |
| 5,000 00           | New York                  | New York   | Oct. 13, 1868  | 4,555 18                    |                                      |

\* Taxes.

† Insurance.

‡ Insurance premium.

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan. | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|---------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |               |                          |                                |
| \$4,000 00      | Westchester               | New York   | Oct. 13, 1868 | \$2,277 59               |                                |
| 3,500 00        | Morris                    | New Jersey | Oct. 14, 1868 | 1,747 32                 | \$945 00                       |
| 16,000 00       | Westchester               | New York   | Oct. 14, 1868 | 8,547 39                 | 560 00                         |
| 5,000 00        | Union                     | New Jersey | Oct. 14, 1868 | 2,846 08                 |                                |
| 1,200 00        | Hudson                    | "          | Oct. 15, 1868 | 682 82                   |                                |
| 6,000 00        | New York                  | New York   | Oct. 15, 1868 | 2,838 74                 |                                |
| 5,000 00        | Bergen                    | New Jersey | Oct. 17, 1868 | 3,024 48                 | 175 00                         |
| 1,800 00        | Allegany                  | New York   | Oct. 17, 1868 | 961 33                   | 63 00                          |
| 6,000 00        | New York                  | "          | Oct. 17, 1868 | 3,411 78                 |                                |
| 10,000 00       | New York                  | "          | Oct. 19, 1868 | 5,650 05                 |                                |
| 60,000 00       | New York                  | "          | Oct. 20, 1868 | 34,090 43                |                                |
| 2,300 00        | Morris                    | New Jersey | Oct. 21, 1868 | 1,249 65                 |                                |
| 5,000 00        | Somerset                  | "          | Oct. 21, 1868 | 2,839 31                 |                                |
| 5,500 00        | Kings                     | New York   | Oct. 21, 1868 | 3,123 25                 |                                |
| 2,500 00        | Putnam                    | "          | Oct. 21, 1868 | 1,419 66                 |                                |
| 2,000 00        | Livingston                | "          | Oct. 21, 1868 | 1,381 35                 |                                |
| 6,000 00        | Kings                     | "          | Oct. 15, 1868 | 3,414 08                 |                                |
| 6,000 00        | Kings                     | "          | Oct. 15, 1868 | 3,414 08                 |                                |
| 2,500 00        | Kings                     | "          | Oct. 23, 1868 | 1,619 64                 |                                |
| 18,000 00       | Kings                     | "          | Oct. 23, 1868 | 11,081 86                |                                |
| 1,000 00        | St. Lawrence              | "          | Oct. 23, 1868 | 567 48                   |                                |
| 1,500 00        | Hudson                    | New Jersey | Oct. 24, 1868 | 850 93                   |                                |
| 33,000 00       | Monroe                    | New York   | Oct. 26, 1868 | 12,062 32                | 1,320 00                       |
| 1,000 00        | St. Lawrence              | "          | Oct. 26, 1868 | 566 90                   |                                |
| 1,200 00        | St. Lawrence              | "          | Oct. 26, 1868 | 680 28                   |                                |
| 2,000 00        | New York                  | "          | Oct. 26, 1868 | 1,133 81                 |                                |
| 6,000 00        | Morris                    | New Jersey | Oct. 27, 1868 | 3,393 86                 |                                |
| *90 00          |                           |            |               |                          |                                |
| 10,000 00       | Bergen                    | New Jersey | Oct. 27, 1868 | 5,317 13                 | * 350 00                       |
| 38,000 00       | New York                  | New York   | Oct. 28, 1868 | 21,527 73                |                                |
| 35,000 00       | New York                  | "          | Oct. 28, 1868 | 21,301 09                |                                |
| 4,000 00        | Kings                     | "          | Oct. 29, 1868 | 2,290 33                 |                                |
| 3,000 00        | New York                  | "          | Oct. 30, 1868 | 1,794 76                 |                                |
| 2,500 00        | Kings                     | "          | Oct. 30, 1868 | 1,415 34                 |                                |
| 5,000 00        | Middlesex                 | New Jersey | Oct. 30, 1868 | 2,530 68                 |                                |
| 12,000 00       | Union                     | "          | Oct. 30, 1868 | 6,798 24                 |                                |
| 7,000 00        | Kings                     | New York   | Oct. 31, 1868 | 3,961 62                 |                                |
| 4,000 00        | Westchester               | "          | Oct. 31, 1868 | 2,713 13                 |                                |
| 7,000 00        | Kings                     | "          | Nov. 2, 1868  | 3,958 93                 |                                |
| 4,000 00        | Passaic                   | New Jersey | Nov. 2, 1868  | 1,982 25                 | 380 00                         |
| *56 25          |                           |            |               |                          |                                |
| 5,000 00        | Morris and Essex          | New Jersey | Nov. 2, 1868  | 2,452 81                 | 175 00                         |
| 11,000 00       | Essex                     | "          | Nov. 3, 1868  | 6,219 07                 |                                |
| 6,000 00        | Westchester               | New York   | Nov. 3, 1868  | 3,555 62                 |                                |
| 940 00          | St. Lawrence              | "          | Nov. 3, 1868  | 571 98                   |                                |
| 2,000 00        | Hudson                    | New Jersey | Nov. 4, 1868  | 1,130 35                 |                                |
| 5,000 00        | Essex                     | "          | Nov. 5, 1868  | 2,324 93                 |                                |
| 5,000 00        | Essex                     | "          | Nov. 5, 1868  | 2,324 93                 |                                |
| 25,000 00       | Essex                     | "          | Nov. 5, 1868  | 11,008 52                | 875 00                         |
| 5,000 00        | Hudson                    | "          | Nov. 5, 1868  | 2,324 93                 |                                |
| 10,000 00       | New York                  | New York   | Nov. 5, 1868  | 5,649 86                 |                                |
| 3,000 00        | New York                  | "          | Nov. 6, 1868  | 7,907 12                 |                                |
| 14,000 00       | New York                  | "          | Nov. 6, 1868  | 8,292 03                 |                                |
| 12,000 00       | New York                  | "          | Nov. 6, 1868  | 6,777 53                 |                                |
| 5,000 00        | Kings                     | "          | Nov. 6, 1868  | 2,823 97                 |                                |
| 1,500 00        | Westchester               | "          | Nov. 7, 1868  | 846 80                   |                                |
| 1,500 00        | Orleans                   | "          | Nov. 7, 1868  | 846 80                   |                                |
| 5,000 00        | Chemung                   | "          | Nov. 7, 1868  | 1,709 96                 |                                |
| 3,000 00        | New York                  | "          | Nov. 9, 1868  | 1,692 66                 |                                |
| 2,000 00        | Hudson                    | New Jersey | Nov. 9, 1868  | 1,128 44                 |                                |
| 6,000 00        | New York                  | New York   | Nov. 9, 1868  | 7,962 17                 |                                |
| 6,000 00        | New York                  | "          | Nov. 9, 1868  | 3,285 32                 |                                |
| 22,000 00       | New York                  | "          | Nov. 10, 1868 | 12,408 60                |                                |
| 25,000 00       | New York                  | "          | Nov. 10, 1868 | 14,100 68                |                                |
| 25,000 00       | New York                  | "          | Nov. 10, 1868 | 14,100 68                |                                |
| 6,000 00        | New York                  | "          | Nov. 11, 1868 | 3,382 01                 |                                |
| 3,500 00        | New York                  | "          | Nov. 11, 1868 | 3,328 40                 |                                |
| 7,000 00        | New York                  | "          | Nov. 11, 1868 | 3,946 85                 |                                |
| 7,000 00        | New York                  | "          | Nov. 11, 1868 | 3,946 85                 |                                |
| 7,000 00        | New York                  | "          | Nov. 11, 1868 | 3,946 85                 |                                |
| 1,200 00        | Steuben                   | "          | Nov. 11, 1868 | 676 60                   |                                |
| 10,000 00       | New York                  | "          | Nov. 11, 1868 | 5,637 36                 |                                |
| 5,000 00        | New York                  | "          | Nov. 12, 1868 | 2,818 22                 |                                |
| 25,000 00       | New York                  | "          | Nov. 12, 1868 | 14,091 10                |                                |

\* Insurance premium.

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |             | Date of loan.   | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|-------------|-----------------|--------------------------|--------------------------------|
|                 | County.                   | State.      |                 |                          |                                |
| \$10,000 00     | Westchester.....          | New York..  | Nov. 12, 1868.. | \$5,636 44               |                                |
| 12,000 00       | Westchester.....          | "           | Nov. 13, 1868.. | 6,761 43                 |                                |
| 12,000 00       | New York.....             | "           | Nov. 13, 1868.. | 6,761 43                 |                                |
| 5,000 00        | Somerset.....             | New Jersey. | Nov. 14, 1868.. | 2,816 53                 |                                |
| 4,000 00        | Middlesex.....            | "           | Nov. 14, 1868.. | 1,633 04                 | \$430 00                       |
| 2,500 00        | Monmouth.....             | "           | Nov. 14, 1868.. | 1,408 15                 |                                |
| 1,500 00        | Monmouth.....             | "           | Nov. 14, 1868.. | 844 99                   |                                |
| 2,000 00        | Middlesex.....            | "           | Nov. 14, 1868.. | 1,126 53                 |                                |
| 3,000 00        | Union.....                | "           | Nov. 14, 1868.. | 1,694 78                 |                                |
| 1,000 00        | Livingston.....           | New York..  | Nov. 16, 1868.. | 562 98                   |                                |
| 1,000 00        | St. Lawrence.....         | "           | Nov. 16, 1868.. | 562 98                   |                                |
| 16,000 00       | New York.....             | "           | Nov. 16, 1868.. | 9,006 09                 |                                |
| 8,500 00        | New York.....             | "           | Nov. 16, 1868.. | 4,784 45                 |                                |
| 6,000 00        | New York.....             | "           | Nov. 16, 1868.. | 3,377 26                 |                                |
| 2,000 00        | Kings.....                | "           | Nov. 16, 1868.. | 1,055 75                 | 70 00                          |
| 2,500 00        | New York.....             | "           | Nov. 17, 1868.. | 1,406 71                 |                                |
| 2,500 00        | Westchester.....          | "           | Nov. 17, 1868.. | 1,413 47                 |                                |
| 2,000 00        | Westchester.....          | "           | Nov. 17, 1868.. | 1,125 37                 |                                |
| 10,000 00       | Dutchess.....             | "           | Nov. 17, 1868.. | 3,059 96                 | \$,100 00                      |
| 3,000 00        | New York.....             | "           | Nov. 17, 1868.. | 2,813 42                 |                                |
| 1,500 00        | New York.....             | "           | Nov. 17, 1868.. | 2,770 99                 |                                |
| 1,500 00        | New York.....             | "           | Nov. 17, 1868.. | 2,770 99                 |                                |
| 2,500 00        | Hudson.....               | New Jersey. | Nov. 18, 1868.. | 1,406 23                 |                                |
| 9,000 00        | Hudson.....               | "           | Nov. 19, 1868.. | 5,414 63                 |                                |
| 3,000 00        | Bergen.....               | "           | Nov. 19, 1868.. | 1,261 26                 |                                |
| 1,500 00        | New York.....             | New York..  | Nov. 20, 1868.. | 1,967 38                 |                                |
| 1,500 00        | New York.....             | "           | Nov. 20, 1868.. | 1,967 38                 |                                |
| 1,500 00        | New York.....             | "           | Nov. 20, 1868.. | 1,967 38                 |                                |
| 1,500 00        | New York.....             | "           | Nov. 20, 1868.. | 1,967 38                 |                                |
| 3,000 00        | New York.....             | "           | Nov. 20, 1868.. | 1,967 38                 |                                |
| 9,000 00        | New York.....             | "           | Nov. 20, 1868.. | 4,743 98                 | 815 00                         |
| 2,500 00        | Essex.....                | New Jersey. | Nov. 21, 1868.. | 1,404 79                 |                                |
| 9,000 00        | Monmouth.....             | "           | Nov. 21, 1868.. | 5,057 26                 |                                |
| 2,400 00        | St. Lawrence.....         | New York..  | Nov. 21, 1868.. | 1,246 60                 |                                |
| 5,000 00        | Westchester.....          | "           | Nov. 21, 1868.. | 2,909 59                 |                                |
| 25,000 00       | New York.....             | "           | Nov. 21, 1868.. | 12,576 51                | 375 00                         |
| 2,400 00        | St. Lawrence.....         | "           | Nov. 21, 1868.. | 1,246 60                 |                                |
| 4,000 00        | New York.....             | "           | Nov. 21, 1868.. | 2,247 87                 |                                |
| 2,000 00        | Kings.....                | "           | Nov. 21, 1868.. | 1,123 84                 |                                |
| 2,000 00        | Kings.....                | "           | Nov. 21, 1868.. | 1,123 84                 |                                |
| 2,000 00        | Kings.....                | "           | Nov. 21, 1868.. | 1,123 84                 |                                |
| 2,500 00        | New York.....             | "           | Nov. 21, 1868.. | 1,404 79                 |                                |
| 2,000 00        | Bergen.....               | New Jersey. | Nov. 23, 1868.. | 1,123 07                 |                                |
| 2,000 00        | Hudson.....               | "           | Nov. 24, 1868.. | 1,123 08                 |                                |
| 40,000 00       | Westchester.....          | New York..  | Nov. 24, 1868.. | 21,151 50                |                                |
| 2,000 00        | Kings.....                | "           | Nov. 24, 1868.. | 1,122 68                 |                                |
| 4,000 00        | Essex.....                | New Jersey. | Nov. 24, 1868.. | 2,245 37                 |                                |
| 5,000 00        | New York.....             | New York..  | Nov. 24, 1868.. | 2,906 71                 |                                |
| 4,000 00        | Kings.....                | "           | Nov. 25, 1868.. | 2,244 60                 |                                |
| 11,000 00       | New York.....             | "           | Nov. 25, 1868.. | 6,172 66                 |                                |
| 4,000 00        | Hudson.....               | New Jersey. | Nov. 25, 1868.. | 2,545 81                 |                                |
| 6,000 00        | New York.....             | New York..  | Nov. 25, 1868.. | 3,266 90                 |                                |
| 6,000 00        | New York.....             | "           | Nov. 25, 1868.. | 3,266 90                 |                                |
| 6,000 00        | New York.....             | "           | Nov. 25, 1868.. | 3,266 90                 |                                |
| 3,200 00        | New York.....             | "           | Nov. 25, 1868.. | 1,633 84                 |                                |
| 10,000 00       | New York.....             | "           | Nov. 25, 1868.. | 5,611 50                 |                                |
| 50,000 00       | Union.....                | New Jersey. | Nov. 25, 1868.. | 25,560 55                | 1,750 00                       |
| 9,000 00        | Morris.....               | "           | Nov. 28, 1868.. | 5,045 18                 |                                |
| 2,500 00        | Kings.....                | New York..  | Nov. 30, 1868.. | 1,400 48                 |                                |
| 2,000 00        | Hudson.....               | New Jersey. | Nov. 30, 1868.. | 1,120 28                 |                                |
| 2,000 00        | Bergen.....               | "           | Nov. 30, 1868.. | 1,120 28                 |                                |
| 3,000 00        | Morris.....               | "           | Nov. 30, 1868.. | 1,680 87                 |                                |
| 12,000 00       | New York.....             | New York..  | Dec. 1, 1868..  | 6,720 00                 |                                |
| 5,000 00        | Hudson.....               | New Jersey. | Dec. 2, 1868..  | 2,798 56                 |                                |
| 1,100 00        | Allegany.....             | New York..  | Dec. 3, 1868..  | 615 68                   |                                |
| 7,000 00        | New York.....             | "           | Dec. 2, 1868..  | 3,917 99                 |                                |
| 7,000 00        | New York.....             | "           | Dec. 2, 1868..  | 3,917 99                 |                                |
| 8,000 00        | New York.....             | "           | Dec. 2, 1868..  | 4,732 41                 |                                |
| 2,000 00        | Morris.....               | New Jersey. | Dec. 2, 1868..  | 1,119 42                 |                                |
| 2,000 00        | Hudson.....               | "           | Dec. 3, 1868..  | 1,119 04                 |                                |
| 150,000 00      | New York.....             | New York..  | Dec. 3, 1868..  | 31,428 10                |                                |
| 25,000 00       | New York.....             | "           | Dec. 3, 1868..  | 20,673 63                | 375 00                         |
| 2,000 00        | Kings.....                | "           | Dec. 3, 1868..  | 1,678 66                 |                                |
| 8,000 00        | Hudson.....               | New Jersey. | Dec. 3, 1868..  | 4,476 16                 |                                |
| 2,250 00        | Bergen.....               | "           | Dec. 3, 1868..  | 1,264 92                 |                                |
| 5,000 00        | Essex.....                | "           | Dec. 4, 1868..  | 2,796 64                 |                                |
| 2,500 00        | Passaic.....              | "           | Dec. 4, 1868..  | 1,398 23                 |                                |



## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |              | Date of loan.   | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|--------------|-----------------|--------------------------|--------------------------------|
|                 | County.                   | State.       |                 |                          |                                |
| \$3,000 00      | Kings.....                | New York..   | Dec. 4, 1868..  | \$1, 118 66              | .....                          |
| 10,000 00       | New York.....             | "            | Dec. 4, 1868..  | 5, 568 99                | .....                          |
| 5,000 00        | New York.....             | "            | Dec. 4, 1868..  | 4, 942 29                | .....                          |
| 1,000 00        | Somerset.....             | New Jersey.. | Dec. 4, 1868..  | 4, 559 83                | .....                          |
| 8,000 00        | New York.....             | New York..   | Dec. 5, 1868..  | 4, 473 10                | .....                          |
| 2,250 00        | Hudson.....               | New Jersey.. | Dec. 7, 1868..  | 1, 179 81                | \$78 75                        |
| 2,500 00        | Bergen.....               | "            | Dec. 7, 1868..  | 1, 296 88                | .....                          |
| 8,000 00        | Kings.....                | New York..   | Dec. 8, 1868..  | 4, 522 05                | .....                          |
| 20,000 00       | Union.....                | New Jersey.. | Dec. 8, 1868..  | 10, 471 23               | 700 00                         |
| 2,500 00        | Bergen.....               | "            | Dec. 10, 1868.. | 1, 307 94                | 87 50                          |
| 1,400 00        | Somerset.....             | "            | Dec. 10, 1868.. | 781 45                   | .....                          |
| 12,500 00       | New York.....             | New York..   | Dec. 10, 1868.. | 6, 977 23                | .....                          |
| 8,000 00        | New York.....             | "            | Dec. 10, 1868.. | 3, 345 42                | 1, 120 00                      |
| 15,000 00       | Monroe.....               | "            | Dec. 11, 1868.. | 8, 369 79                | .....                          |
| 5,500 00        | Hudson.....               | New Jersey.. | Dec. 11, 1868.. | 3, 068 92                | .....                          |
| 9,000 00        | New York.....             | New York..   | Dec. 11, 1868.. | 5, 021 88                | .....                          |
| 5,000 00        | New York.....             | "            | Dec. 14, 1868.. | 2, 787 05                | .....                          |
| 4,000 00        | Kings.....                | "            | Dec. 14, 1868.. | 2, 229 64                | .....                          |
| 2,500 00        | St. Lawrence..            | "            | Dec. 15, 1868.. | 1, 393 05                | .....                          |
| 12,500 00       | Kings.....                | "            | Dec. 15, 1868.. | 6, 965 24                | .....                          |
| 1,000 00        | Hudson.....               | New Jersey.. | Dec. 15, 1868.. | 557 22                   | .....                          |
| 1,500 00        | Bergen.....               | "            | Dec. 15, 1868.. | 2, 678 33                | .....                          |
| 2,000 00        | Hudson.....               | "            | Dec. 15, 1868.. | 1, 114 44                | .....                          |
| 3,500 00        | Kings.....                | New York..   | Dec. 15, 1868.. | 1, 960 26                | .....                          |
| 40,000 00       | New York.....             | "            | Dec. 15, 1868.. | 18, 068 77               | 4, 200 00                      |
| 10,000 00       | New York.....             | "            | Dec. 16, 1868.. | 5, 570 27                | .....                          |
| 2,250 00        | Queens.....               | "            | Dec. 16, 1868.. | 1, 243 81                | .....                          |
| 2,500 00        | Essex.....                | New Jersey.. | Dec. 16, 1868.. | 1, 392 57                | .....                          |
| 9,000 00        | New York.....             | New York..   | Dec. 16, 1868.. | 5, 018 25                | .....                          |
| 12,000 00       | Westchester..             | "            | Dec. 16, 1868.. | 6, 584 33                | .....                          |
| 4,000 00        | New York.....             | "            | Dec. 17, 1868.. | 2, 237 84                | .....                          |
| 250,000 00      | New York.....             | "            | Dec. 18, 1868.. | 93, 399 67               | .....                          |
| 6,000 00        | Union.....                | New Jersey.. | Dec. 18, 1868.. | 3, 430 00                | .....                          |
| 2,500 00        | Hudson.....               | "            | Dec. 18, 1868.. | 1, 391 61                | .....                          |
| 1,500 00        | Hudson.....               | "            | Dec. 18, 1868.. | 854 97                   | .....                          |
| 2,000 00        | Hudson.....               | "            | Dec. 18, 1868.. | 1, 113 29                | .....                          |
| 2,500 00        | New York.....             | New York..   | Dec. 19, 1868.. | 1, 616 27                | .....                          |
| 30,000 00       | Queens.....               | "            | Dec. 19, 1868.. | 15, 622 46               | .....                          |
| 1,500 00        | Hudson.....               | New Jersey.. | Dec. 21, 1868.. | 854 10                   | .....                          |
| 4,000 00        | New York.....             | New York..   | Dec. 21, 1868.. | 2, 234 27                | .....                          |
| 14,000 00       | New York.....             | "            | Dec. 21, 1868.. | 7, 391 96                | 490 00                         |
| 1,000 00        | Allegany.....             | "            | Dec. 21, 1868.. | 556 07                   | .....                          |
| 2,311 50        | St. Lawrence..            | "            | Dec. 21, 1868.. | 1, 672 47                | .....                          |
| 1,400 00        | St. Lawrence..            | "            | Dec. 21, 1868.. | 778 50                   | .....                          |
| 3,500 00        | Warron.....               | New Jersey.. | Dec. 22, 1868.. | 1, 947 32                | .....                          |
| 6,000 00        | Hudson.....               | "            | Dec. 22, 1868.. | 3, 335 26                | .....                          |
| 5,000 00        | Kings.....                | New York..   | Dec. 22, 1868.. | 2, 079 89                | .....                          |
| 4,500 00        | Westchester..             | "            | Dec. 23, 1868.. | 1, 900 58                | .....                          |
| 2,500 00        | Kings.....                | "            | Dec. 23, 1868.. | 1, 389 21                | .....                          |
| 5,000 00        | Bergen.....               | New Jersey.. | Dec. 23, 1868.. | 2, 632 09                | .....                          |
| 1,200 00        | Allegany.....             | New York..   | Dec. 23, 1868.. | 666 62                   | .....                          |
| 5,000 00        | Hudson.....               | New Jersey.. | Dec. 24, 1868.. | 2, 777 47                | .....                          |
| 10,000 00       | New York.....             | New York..   | Dec. 24, 1868.. | 5, 554 93                | .....                          |
| 2,500 00        | St. Lawrence..            | "            | Dec. 24, 1868.. | 1, 388 73                | .....                          |
| 30,000 00       | New York.....             | "            | Dec. 25, 1868.. | 12, 919 69               | .....                          |
| 10,000 00       | New York.....             | "            | Dec. 28, 1868.. | 5, 547 26                | .....                          |
| 3,000 00        | Onondaga.....             | "            | Dec. 29, 1868.. | 1, 663 60                | .....                          |
| 4,000 00        | Union.....                | New Jersey.. | Dec. 29, 1868.. | 2, 218 14                | .....                          |
| 5,000 00        | New York.....             | New York..   | Dec. 29, 1868.. | 2, 772 07                | .....                          |
| 17,500 00       | Westchester..             | "            | Dec. 29, 1868.. | 9, 704 35                | .....                          |
| 4,000 00        | Passaic.....              | New Jersey.. | Dec. 29, 1868.. | 2, 073 14                | 140 00                         |
| 2,500 00        | Hudson.....               | "            | Dec. 29, 1868.. | 1, 686 84                | .....                          |
| 4,000 00        | St. Lawrence..            | New York..   | Dec. 29, 1868.. | 2, 218 14                | .....                          |
| 2,000 00        | Union.....                | New Jersey.. | Dec. 30, 1868.. | 1, 108 63                | .....                          |
| 8,000 00        | New York.....             | New York..   | Dec. 30, 1868.. | 4, 434 74                | .....                          |
| 7,000 00        | New York.....             | "            | Dec. 30, 1868.. | 3, 880 45                | .....                          |
| 5,000 00        | Hudson.....               | New Jersey.. | Dec. 31, 1868.. | 2, 770 05                | .....                          |
| 5,000 00        | Yates.....                | New York..   | Dec. 31, 1868.. | 3, 616 51                | .....                          |
| 6,000 00        | Kings.....                | "            | Jan. 4, 1869..  | 3, 739 18                | .....                          |
| 2,500 00        | St. Lawrence..            | "            | Jan. 4, 1869..  | 1, 383 46                | .....                          |
| 1,500 00        | Westchester..             | "            | Jan. 4, 1869..  | 1, 621 75                | .....                          |
| 4,000 00        | Kings.....                | "            | Jan. 4, 1869..  | 2, 213 63                | .....                          |
| 30,000 00       | Westchester..             | "            | Jan. 5, 1869..  | 16, 595 75               | .....                          |
| 4,000 00        | New York.....             | "            | Jan. 5, 1869..  | 2, 213 77                | .....                          |
| 4,400 00        | New York.....             | "            | Jan. 6, 1869..  | 2, 723 00                | .....                          |
| 2,500 00        | Kings.....                | "            | Jan. 6, 1869..  | 1, 678 96                | .....                          |

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan. | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|---------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |               |                          |                                |
| \$3,000 00      | Kings                     | New York   | Jan. 7, 1869  | \$1,658 42               |                                |
| 16,000 00       | New York                  | "          | Jan. 9, 1869  | 8,898 79                 |                                |
| 1,000 00        | St. Lawrence              | "          | Jan. 9, 1869  | 552 42                   |                                |
| 2,000 00        | Hudson                    | New Jersey | Jan. 11, 1869 | 1,104 08                 |                                |
| 1,600 00        | Union                     | "          | Jan. 11, 1869 | 883 27                   |                                |
| 100,000 00      | New York                  | New York   | Jan. 11, 1869 | 47,753 43                |                                |
| 2,000 00        | Westchester               | "          | Jan. 11, 1869 | 1,957 30                 |                                |
| 2,000 00        | Sussex                    | New Jersey | Jan. 11, 1869 | 1,084 06                 | \$70 00                        |
| 3,500 00        | Kings                     | New York   | Jan. 12, 1869 | 1,931 47                 |                                |
| 3,500 00        | Kings                     | "          | Jan. 12, 1869 | 1,931 47                 |                                |
| 2,000 00        | New York                  | "          | Jan. 12, 1869 | 1,108 70                 |                                |
| 2,000 00        | St. Lawrence              | "          | Jan. 12, 1869 | 1,108 70                 |                                |
| 7,000 00        | Hudson                    | New Jersey | Jan. 12, 1869 | 3,851 60                 |                                |
| 3,500 00        | Union                     | "          | Jan. 12, 1869 | 1,930 80                 |                                |
| 6,000 00        | Kings                     | New York   | Jan. 14, 1869 | 3,306 79                 |                                |
| 4,500 00        | New York                  | "          | Jan. 14, 1869 | 2,048 17                 |                                |
| 1,600 00        | Jefferson                 | "          | Jan. 14, 1869 | 882 84                   |                                |
| 4,000 00        | Hudson                    | New Jersey | Jan. 20, 1869 | 2,201 26                 |                                |
| 1,000 00        | St. Lawrence              | New York   | Jan. 21, 1869 | 550 13                   |                                |
| 1,000 00        | St. Lawrence              | "          | Jan. 21, 1869 | 550 13                   |                                |
| 1,800 00        | Ontario                   | "          | Jan. 21, 1869 | 990 22                   |                                |
| 1,000 00        | Hudson                    | New Jersey | Jan. 22, 1869 | 1,042 59                 |                                |
| 7,000 00        | New York                  | New York   | Jan. 22, 1869 | 3,604 58                 | 245 00                         |
| 1,000 00        | New York                  | "          | Jan. 22, 1869 | 2,898 84                 |                                |
| 5,000 00        | New York                  | "          | Jan. 22, 1869 | 19,218 35                |                                |
| 5,000 00        | Monmouth                  | New Jersey | Jan. 22, 1869 | 2,749 66                 |                                |
| 1,500 00        | Hudson                    | "          | Jan. 23, 1869 | 913 60                   |                                |
| 1,500 00        | Bergen                    | "          | Jan. 27, 1869 | 823 46                   |                                |
| 1,600 00        | Hudson                    | "          | Jan. 27, 1869 | 878 86                   |                                |
| 1,300 00        | St. Lawrence              | New York   | Jan. 28, 1869 | 724 10                   |                                |
| 15,000 00       | New York                  | "          | Jan. 28, 1869 | 8,231 71                 |                                |
| 2,500 00        | Bergen                    | New Jersey | Jan. 28, 1869 | 1,371 95                 |                                |
| 40,000 00       | Monroe                    | New York   | Jan. 28, 1869 | 15,857 87                |                                |
| 15,000 00       | Westchester               | "          | Jan. 30, 1869 | 10,964 32                |                                |
| 4,000 00        | Kings                     | "          | Jan. 30, 1869 | 2,193 59                 |                                |
| 5,000 00        | New York                  | "          | Jan. 30, 1869 | 2,741 96                 |                                |
| 3,300 00        | Kings                     | "          | Jan. 30, 1869 | 1,761 89                 |                                |
| 1,400 00        | Chautauqua                | "          | Jan. 30, 1869 | 601 60                   |                                |
| 4,000 00        | Westchester               | "          | Feb. 2, 1869  | 2,191 29                 |                                |
| 12,000 00       | New York                  | "          | Feb. 2, 1869  | 6,573 96                 |                                |
| 1,000 00        | Kings                     | "          | Feb. 2, 1869  | 547 62                   |                                |
| 6,000 00        | Bergen                    | New Jersey | Feb. 2, 1869  | 3,226 93                 |                                |
| 3,000 00        | Hudson                    | "          | Feb. 2, 1869  | 1,642 89                 |                                |
| 4,000 00        | Hudson                    | "          | Feb. 4, 1869  | 2,189 75                 |                                |
| 2,000 00        | Passaic                   | "          | Feb. 4, 1869  | 1,094 68                 |                                |
| 3,500 00        | New York                  | New York   | Feb. 4, 1869  | 1,916 08                 |                                |
| 10,000 00       | Bergen                    | New Jersey | Feb. 4, 1869  | 5,122 47                 | 350 00                         |
| 1,000 00        | Chautauqua                | New York   | Feb. 5, 1869  | 547 25                   |                                |
| 700 00          | Stenben                   | "          | Feb. 5, 1869  | 355 20                   |                                |
| 2,500 00        | Livingston                | "          | Feb. 5, 1869  | 1,398 12                 |                                |
| 17,000 00       | Bergen                    | New Jersey | Feb. 6, 1869  | 9,458 84                 |                                |
| 4,000 00        | Westchester               | New York   | Feb. 6, 1869  | 2,188 22                 |                                |
| 75,000 00       | Essex                     | New Jersey | Feb. 6, 1869  | 14,779 11                |                                |
| 6,000 00        | Monmouth                  | "          | Feb. 6, 1869  | 2,638 52                 |                                |
| 5,000 00        | Passaic                   | "          | Feb. 8, 1869  | 2,293 41                 |                                |
| 12,000 00       | New York                  | New York   | Feb. 8, 1869  | 6,017 71                 |                                |
| 4,000 00        | Hudson                    | New Jersey | Feb. 10, 1869 | 2,185 15                 |                                |
| 2,500 00        | Hudson                    | "          | Feb. 10, 1869 | 1,365 72                 |                                |
| 8,000 00        | Kings                     | New York   | Feb. 11, 1869 | 4,368 77                 |                                |
| 1,000 00        | St. Lawrence              | "          | Feb. 11, 1869 | 545 90                   |                                |
| 2,800 00        | St. Lawrence              | "          | Feb. 12, 1869 | 1,528 53                 |                                |
| 15,000 00       | Hudson                    | New Jersey | Feb. 12, 1869 | 8,188 56                 |                                |
| 3,600 00        | Kings                     | New York   | Feb. 12, 1869 | 1,965 25                 |                                |
| 2,600 00        | Kings                     | "          | Feb. 12, 1869 | 1,419 35                 |                                |
| 2,600 00        | Kings                     | "          | Feb. 12, 1869 | 1,419 35                 |                                |
| 2,600 00        | Kings                     | "          | Feb. 12, 1869 | 1,419 35                 |                                |
| 1,500 00        | Union                     | New Jersey | Feb. 13, 1869 | 818 57                   |                                |
| 6,000 00        | Essex                     | "          | Feb. 13, 1869 | 2,966 42                 |                                |
| 8,000 00        | Middlesex                 | "          | Feb. 13, 1869 | 3,934 57                 |                                |
| 20,000 00       | Westchester               | New York   | Feb. 13, 1869 | 10,914 25                |                                |
| 5,000 00        | Kings                     | "          | Feb. 13, 1869 | 2,728 56                 |                                |
| 6,000 00        | Hudson                    | New Jersey | Feb. 13, 1869 | 3,274 27                 |                                |
| 8,000 00        | Kings                     | New York   | Feb. 15, 1869 | 4,362 63                 |                                |
| 1,500 00        | Middlesex                 | New Jersey | Feb. 16, 1869 | 817 70                   |                                |
| 4,000 00        | Monmouth                  | "          | Feb. 16, 1869 | 1,595 02                 |                                |
| 25,000 00       | New York                  | New York   | Feb. 18, 1869 | 9,674 86                 |                                |

## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan.  | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|----------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |                |                          |                                |
| \$4,000 00      | Morris                    | New Jersey | Feb. 19, 1869  | \$2,178 28               |                                |
| 7,000 00        | New York                  | New York   | Feb. 19, 1869  | 3,811 98                 |                                |
| 2,400 00        | Passaic                   | New Jersey | Feb. 19, 1869  | 1,194 89                 |                                |
| 3,000 00        | Kings                     | New York   | Feb. 20, 1869  | 1,638 11                 |                                |
| 4,000 00        | Monroe                    | "          | Feb. 20, 1869  | 6,842 65                 |                                |
| 2,500 00        | Hudson                    | New Jersey | Feb. 20, 1869  | 1,360 92                 |                                |
| 2,500 00        | Hudson                    | "          | Feb. 20, 1869  | 1,360 92                 |                                |
| 2,500 00        | Westchester               | New York   | Feb. 20, 1869  | 1,360 92                 |                                |
| 2,500 00        | Union                     | New Jersey | Feb. 23, 1869  | 1,371 98                 | \$37 50                        |
| 50,000 00       | New York                  | New York   | Feb. 23, 1869  | 79,064 65                |                                |
| 7,500 00        | New York                  | "          | Feb. 23, 1869  | 3,563 46                 | 555 00                         |
| 8,400 00        | New York                  | "          | Feb. 23, 1869  | 7,714 38                 |                                |
| 2,000 00        | Bergen                    | New Jersey | Feb. 24, 1869  | 877 90                   | 210 00                         |
| * 78 45         |                           |            |                |                          |                                |
| 2,000 00        | St. Lawrence              | New York   | Feb. 24, 1869  | 1,087 20                 |                                |
| 2,000 00        | Livingston                | "          | Feb. 24, 1869  | 1,087 20                 |                                |
| 2,000 00        | Hudson                    | New Jersey | Feb. 24, 1869  | 1,017 20                 | 70 00                          |
| 4,000 00        | New York                  | New York   | Feb. 24, 1869  | 2,174 41                 |                                |
| 3,500 00        | St. Lawrence              | "          | Feb. 25, 1869  | 876 94                   |                                |
| 2,000 00        | St. Lawrence              | "          | Feb. 25, 1869  | 1,067 68                 |                                |
| 20,000 00       | New York                  | "          | Feb. 25, 1869  | 15,252 38                | 1,050 00                       |
| 20,000 00       | New York                  | "          | Feb. 25, 1869  | 10,869 22                |                                |
| 3,000 00        | Kings                     | "          | Feb. 25, 1869  | 1,789 79                 |                                |
| 5,000 00        | Bergen                    | New Jersey | Feb. 25, 1869  | 2,501 01                 |                                |
| 5,500 00        | Rockland                  | New York   | Feb. 25, 1869  | 3,442 80                 |                                |
| 3,000 00        | Passaic                   | New Jersey | Feb. 25, 1869  | 1,630 23                 |                                |
| 8,000 00        | Westchester               | New York   | Feb. 26, 1869  | 4,345 75                 |                                |
| 6,000 00        | Bergen                    | New Jersey | Feb. 26, 1869  | 3,259 81                 |                                |
| 70,000 00       | New York                  | New York   | Feb. 27, 1869  | 35,561 92                | 2,450 00                       |
| 2,300 00        | St. Lawrence              | "          | Feb. 27, 1869  | 1,194 66                 |                                |
| 2,300 00        | Westchester               | "          | March 1, 1869  | 1,248 08                 |                                |
| 10,000 00       | New York                  | "          | March 1, 1869  | 5,076 04                 | 350 00                         |
| 5,000 00        | Kings                     | "          | March 1, 1869  | 2,713 22                 |                                |
| 1,300 00        | Cattaraugus               | "          | March 2, 1869  | 705 19                   |                                |
| 4,000 00        | Monmouth                  | New Jersey | March 3, 1869  | 2,169 04                 |                                |
| 3,500 00        | Monmouth                  | "          | March 3, 1869  | 1,897 91                 |                                |
| 6,000 00        | Middlesex                 | "          | March 3, 1869  | 2,632 56                 | 630 00                         |
| † 15 00         |                           |            |                |                          |                                |
| 1,657 50        | Westchester               | New York   | March 3, 1869  | 1,575 03                 | 58 01                          |
| 8,000 00        | Hudson                    | New Jersey | March 4, 1869  | 1,626 20                 |                                |
| 10,000 00       | Passaic                   | "          | March 5, 1869  | 5,068 77                 | 350 00                         |
| 4,500 00        | Westchester               | New York   | March 8, 1869  | 2,435 85                 |                                |
| 3,550 00        | Essex                     | New Jersey | March 9, 1869  | 3,013 27                 |                                |
| 7,000 00        | Middlesex                 | "          | March 9, 1869  | 3,787 77                 |                                |
| 4,000 00        | Mercer                    | "          | March 9, 1869  | 1,894 44                 | 380 00                         |
| 1,000 00        | Union                     | "          | March 9, 1869  | 541 11                   |                                |
| 7,000 00        | New York                  | New York   | March 9, 1869  | 3,787 77                 |                                |
| 10,000 00       | Saratoga                  | "          | March 9, 1869  | 5,411 10                 |                                |
| 15,000 00       | New York                  | "          | March 11, 1869 | 8,110 89                 |                                |
| 5,000 00        | Bergen                    | New Jersey | March 12, 1869 | 2,702 67                 |                                |
| 11,000 00       | Passaic                   | "          | March 12, 1869 | 5,524 72                 |                                |
| 2,000 00        | Kings                     | New York   | March 12, 1869 | 1,081 07                 |                                |
| 4,000 00        | Cayuga                    | "          | March 12, 1869 | 2,022 16                 | 140 00                         |
| 1,500 00        | Bergen                    | New Jersey | March 13, 1869 | 738 01                   | 52 50                          |
| 2,000 00        | Hudson                    | "          | March 13, 1869 | 1,080 68                 |                                |
| 13,000 00       | New York                  | New York   | March 16, 1869 | 6,477 21                 |                                |
| 10,000 00       | Westchester               | "          | March 17, 1869 | 5,395 75                 |                                |
| 3,000 00        | Stenben                   | "          | March 18, 1869 | 1,618 15                 |                                |
| 1,200 00        | Onondaga                  | "          | March 18, 1869 | 647 26                   |                                |
| 3,000 00        | St. Lawrence              | "          | March 18, 1869 | 1,618 15                 |                                |
| 1,000 00        | Cattaraugus               | "          | March 18, 1869 | 539 38                   |                                |
| 3,000 00        | Somerset                  | New Jersey | March 18, 1869 | 1,618 15                 |                                |
| 3,500 00        | Kings                     | New York   | March 18, 1869 | 1,897 84                 |                                |
| 7,000 00        | Westchester               | "          | March 18, 1869 | 3,776 68                 |                                |
| 44,000 00       | New York                  | "          | March 19, 1869 | 18,751 17                | 4,620 00                       |
| 4,000 00        | Passaic                   | New Jersey | March 20, 1869 | 1,596 00                 | 560 00                         |
| † 20 00         |                           |            |                |                          |                                |
| 4,000 00        | Essex                     | New Jersey | March 20, 1869 | 2,156 00                 |                                |
| 3,500 00        | Bergen                    | "          | March 22, 1869 | 1,885 16                 |                                |
| 1,000 00        | Westchester               | New York   | March 22, 1869 | 538 62                   |                                |
| 2,000 00        | Hudson                    | New Jersey | March 23, 1869 | 1,077 23                 |                                |
| 3,500 00        | Hudson                    | "          | March 23, 1869 | 1,346 06                 |                                |
| 3,000 00        | Hudson                    | "          | March 23, 1869 | 1,615 97                 |                                |
| 4,000 00        | Passaic                   | "          | March 24, 1869 | 2,152 93                 |                                |

\* Taxes.

† Insurance premium.

‡ Insurance.

SCHEDULE—(Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |             | Date of loan.  | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|-------------|----------------|--------------------------|--------------------------------|
|                 | County.                   | State.      |                |                          |                                |
| \$2,500 00      | Bergen                    | New Jersey. | March 24, 1869 | \$1,845 58               |                                |
| 2,000 00        | Hudson                    | "           | March 25, 1869 | 1,076 08                 |                                |
| 1,000 00        | Passaic                   | "           | March 25, 1869 | 611 30                   |                                |
| 1,000 00        | Passaic                   | "           | March 25, 1869 | 676 30                   | \$35 00                        |
| 2,800 00        | Essex                     | "           | March 26, 1869 | 1,505 98                 |                                |
| 7,000 00        | New York                  | New York    | March 27, 1869 | 3,768 60                 |                                |
| 6,000 00        | Sussex                    | New Jersey. | March 27, 1869 | 3,015 94                 | 210 00                         |
| 2,500 00        | Sussex                    | "           | March 27, 1869 | 1,344 14                 |                                |
| 3,000 00        | Sussex                    | "           | March 27, 1869 | 1,906 63                 |                                |
| 3,500 00        | Kings                     | New York    | March 29, 1869 | 1,880 46                 |                                |
| 2,500 00        | Kings                     | "           | March 29, 1869 | 1,243 18                 |                                |
| 12,000 00       | New York                  | "           | April 1, 1869  | 6,253 97                 |                                |
| 7,000 00        | New York                  | "           | April 1, 1869  | 3,756 89                 |                                |
| 7,500 00        | New York                  | "           | April 1, 1869  | 4,025 24                 |                                |
| 7,500 00        | New York                  | "           | April 1, 1869  | 4,025 24                 |                                |
| 7,500 00        | New York                  | "           | April 1, 1869  | 4,025 24                 |                                |
| 7,500 00        | New York                  | "           | April 1, 1869  | 4,025 24                 |                                |
| 7,500 00        | New York                  | "           | March 29, 1869 | 4,029 55                 |                                |
| 7,500 00        | New York                  | "           | March 29, 1869 | 4,029 55                 |                                |
| 7,500 00        | Dutchess                  | "           | March 31, 1869 | 3,764 18                 |                                |
| 3,000 00        | Warren                    | New Jersey. | March 31, 1869 | 1,610 07                 |                                |
| 4,500 00        | Somerset                  | "           | March 31, 1869 | 2,362 50                 |                                |
| 4,000 00        | New York                  | New York    | April 1, 1869  | 2,263 33                 |                                |
| 3,500 00        | New York                  | "           | April 1, 1869  | 1,878 44                 |                                |
| 3,500 00        | New York                  | "           | April 8, 1869  | 1,873 75                 |                                |
| 3,500 00        | New York                  | "           | April 8, 1869  | 1,873 75                 |                                |
| 2,500 00        | Hudson                    | New Jersey. | April 1, 1869  | 1,312 50                 |                                |
| 2,500 00        | Sussex                    | "           | April 1, 1869  | 1,079 25                 | 262 50                         |
| 2,000 00        | Westchester               | New York    | April 2, 1869  | 1,073 01                 |                                |
| 9,000 00        | New York                  | "           | April 3, 1869  | 4,826 84                 |                                |
| 14,000 00       | New York                  | "           | April 3, 1869  | 7,508 41                 |                                |
| 7,000 00        | Passaic                   | New Jersey. | April 3, 1869  | 3,149 52                 |                                |
| 8,000 00        | New York                  | New York    | April 3, 1869  | 2,925 04                 |                                |
| 1,800 00        | Chemung                   | "           | April 5, 1869  | 964 68                   |                                |
| 7,300 00        | Orange                    | "           | April 5, 1869  | 4,157 95                 |                                |
| 4,500 00        | Livingston                | "           | April 5, 1869  | 2,504 66                 |                                |
| 1,300 00        | Livingston                | "           | April 5, 1869  | 648 12                   |                                |
| 2,500 00        | Cattaraugus               | "           | April 5, 1869  | 1,239 83                 |                                |
| 1,110 00        | Chautauque                | "           | April 5, 1869  | 1,241 86                 |                                |
| 1,000 00        | St. Lawrence              | "           | April 5, 1869  | 500 93                   | 35 00                          |
| 2,800 00        | St. Lawrence              | "           | April 5, 1869  | 1,500 61                 |                                |
| 3,000 00        | Jefferson                 | "           | April 5, 1869  | 1,607 79                 |                                |
| 3,000 00        | New York                  | "           | April 5, 1869  | 2,539 66                 |                                |
| 1,000 00        | Westchester               | "           | April 6, 1869  | 2,049 56                 |                                |
| 5,000 00        | Bergen                    | New Jersey. | April 6, 1869  | 2,066 68                 |                                |
| 3,000 00        | Passaic                   | "           | April 7, 1869  | 1,606 64                 |                                |
| 2,500 00        | Kings                     | New York    | April 7, 1869  | 1,251 37                 |                                |
| 4,500 00        | Kings                     | "           | April 7, 1869  | 2,437 06                 | 157 50                         |
| 7,000 00        | Monmouth                  | New Jersey. | April 8, 1869  | 3,747 49                 |                                |
| 1,000 00        | Allegany                  | New York    | April 8, 1869  | 635 35                   |                                |
| 4,000 00        | Westchester               | "           | April 8, 1869  | 2,636 78                 |                                |
| 1,000 00        | Steuben                   | "           | April 8, 1869  | 816 64                   |                                |
| 2,500 00        | Chemung                   | "           | April 8, 1869  | 1,043 59                 |                                |
| 10,000 00       | Kings                     | "           | April 9, 1869  | 5,351 64                 |                                |
| 10,000 00       | Sussex                    | New Jersey. | April 9, 1869  | 4,901 64                 | 1,080 00                       |
| 5,000 00        | Sussex                    | "           | April 9, 1869  | 2,675 82                 |                                |
| 335 10          | St. Lawrence              | New York    | April 9, 1869  | 889 17                   |                                |
| 2,000 00        | Westchester               | "           | April 9, 1869  | 1,070 33                 |                                |
| 4,000 00        | Sussex                    | New Jersey. | April 9, 1869  | 2,140 65                 |                                |
| 5,500 00        | Mercer                    | "           | April 10, 1869 | 2,575 35                 | 385 00                         |
| 2,500 00        | Westchester               | New York    | April 10, 1869 | 2,078 66                 |                                |
| 5,000 00        | New York                  | "           | April 12, 1869 | 2,672 94                 |                                |
| 5,000 00        | New York                  | "           | April 12, 1869 | 2,672 94                 |                                |
| 4,000 00        | New York                  | "           | April 13, 1869 | 2,137 59                 |                                |
| 4,000 00        | New York                  | "           | April 13, 1869 | 2,137 59                 |                                |
| 4,000 00        | New York                  | "           | April 13, 1869 | 2,137 59                 |                                |
| 4,000 00        | New York                  | "           | April 13, 1869 | 2,137 59                 |                                |
| 7,500 00        | Albany                    | "           | April 13, 1869 | 3,896 10                 |                                |
| 2,000 00        | Livingston                | "           | April 13, 1869 | 1,068 20                 |                                |
| 1,000 00        | Livingston                | "           | April 13, 1869 | 534 40                   |                                |
| 2,000 00        | St. Lawrence              | "           | April 13, 1869 | 1,608 19                 |                                |
| 2,500 00        | St. Lawrence              | "           | April 13, 1869 | 1,335 89                 |                                |
| 30,000 00       | Westchester               | "           | April 13, 1869 | 10,258 64                |                                |
| 6,000 00        | Passaic                   | New Jersey. | April 13, 1869 | 2,621 83                 | 310 00                         |
| 3,000 00        | Kings                     | New York    | April 14, 1869 | 1,602 63                 |                                |
| 7,000 00        | New York                  | "           | April 14, 1869 | 3,739 44                 |                                |

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |              | Date of loan.    | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|--------------|------------------|--------------------------|--------------------------------|
|                 | County.                   | State.       |                  |                          |                                |
| \$3,000 00      | Kings.....                | New York..   | April 14, 1869.. | \$1,602 62               | .....                          |
| 7,000 00        | Kings.....                | "            | April 14, 1869.. | 3,789 44                 | .....                          |
| 1,400 00        | Allegany.....             | "            | April 14, 1869.. | 747 89                   | .....                          |
| 3,000 00        | St. Lawrence.....         | "            | April 14, 1869.. | 1,602 62                 | .....                          |
| 3,000 00        | Somerset.....             | New Jersey.. | April 14, 1869.. | 1,892 62                 | .....                          |
| 3,000 00        | Steuhen.....              | New York..   | April 15, 1869.. | 1,602 64                 | \$210 00                       |
| 8,000 00        | Westchester.....          | "            | April 15, 1869.. | 4,265 90                 | .....                          |
| 12,000 00       | Hudson.....               | New Jersey.. | April 16, 1869.. | 6,019 62                 | .....                          |
| 2,500 00        | Bergen.....               | "            | April 16, 1869.. | 1,868 88                 | .....                          |
| 25,000 00       | New York.....             | New York..   | April 16, 1869.. | 11,720 21                | .....                          |
| 3,300 00        | New York.....             | "            | April 17, 1869.. | 2,042 36                 | .....                          |
| 3,300 00        | New York.....             | "            | April 17, 1869.. | 2,042 36                 | .....                          |
| 3,300 00        | New York.....             | "            | April 17, 1869.. | 2,042 36                 | .....                          |
| 3,300 00        | New York.....             | "            | April 17, 1869.. | 2,042 36                 | .....                          |
| 3,300 00        | New York.....             | "            | April 17, 1869.. | 2,042 36                 | .....                          |
| 4,000 00        | Ontario.....              | "            | April 19, 1869.. | 2,132 99                 | .....                          |
| 6,000 00        | Hudson.....               | New Jersey.. | April 20, 1869.. | 3,196 33                 | .....                          |
| 8,000 00        | Bergen.....               | "            | April 20, 1869.. | 4,264 44                 | .....                          |
| 6,000 00        | New York.....             | New York..   | April 20, 1869.. | 3,196 33                 | .....                          |
| 2,500 00        | Kings.....                | "            | April 20, 1869.. | 1,568 28                 | .....                          |
| 25,000 00       | Kings.....                | "            | April 20, 1869.. | 10,345 05                | .....                          |
| 2,000 00        | Unlon.....                | New Jersey.. | April 21, 1869.. | 925 78                   | 140 00                         |
| 1,500 00        | Bergen.....               | "            | April 21, 1869.. | 799 39                   | .....                          |
| 4,000 00        | St. Lawrence.....         | New York..   | April 21, 1869.. | 2,131 45                 | .....                          |
| 8,000 00        | New York.....             | "            | April 21, 1869.. | 4,262 90                 | .....                          |
| 10,000 00       | Kings.....                | "            | April 22, 1869.. | 5,326 71                 | .....                          |
| 8,000 00        | Warren.....               | New Jersey.. | April 22, 1869.. | 1,598 01                 | .....                          |
| 4,000 00        | Hudson.....               | "            | April 23, 1869.. | 2,142 40                 | .....                          |
| 15,000 00       | New York.....             | New York..   | April 24, 1869.. | 7,984 32                 | .....                          |
| 1,500 00        | Westchester.....          | "            | April 24, 1869.. | 688 02                   | .....                          |
| 2,500 00        | Westchester.....          | "            | April 24, 1869.. | 1,320 72                 | .....                          |
| 3,000 00        | Allegany.....             | "            | April 28, 1869.. | 1,594 56                 | .....                          |
| 5,000 00        | Rockland.....             | "            | April 29, 1869.. | 2,656 66                 | .....                          |
| 5,000 00        | New York.....             | "            | April 30, 1869.. | 2,655 68                 | .....                          |
| 10,000 00       | Kings.....                | "            | April 30, 1869.. | 5,811 37                 | .....                          |
| 3,000 00        | Orange.....               | "            | April 30, 1869.. | 1,593 41                 | .....                          |
| 1,300 00        | Cattaraugus.....          | "            | May 1, 1869..    | 637 13                   | .....                          |
| 4,000 00        | Rockland.....             | "            | May 4, 1869..    | 2,121 48                 | .....                          |
| 8,000 00        | New York.....             | "            | May 5, 1869..    | 5,179 04                 | .....                          |
| 15,000 00       | Westchester.....          | "            | May 6, 1869..    | 7,547 53                 | .....                          |
| 1,000 00        | St. Lawrence.....         | "            | May 7, 1869..    | 29 80                    | .....                          |
| 3,000 00        | Chemung.....              | "            | May 7, 1869..    | 2,033 77                 | .....                          |
| 1,500 00        | Steuhen.....              | "            | May 10, 1869..   | 793 33                   | .....                          |
| 1,000 00        | Allegany.....             | "            | May 12, 1869..   | 684 37                   | .....                          |
| 2,000 00        | Warren.....               | New Jersey.. | May 12, 1869..   | 1,057 67                 | .....                          |
| 10,000 00       | Sussex.....               | "            | May 12, 1869..   | 5,288 36                 | .....                          |
| 1,500 00        | Warren.....               | "            | May 12, 1869..   | 793 25                   | .....                          |
| 10,000 00       | Sussex.....               | "            | May 12, 1869..   | 3,476 51                 | .....                          |
| 1,200 00        | Warren.....               | "            | May 12, 1869..   | 634 60                   | .....                          |
| 17,000 00       | Queens.....               | "            | May 14, 1869..   | 4,542 38                 | 1,785 00                       |
| *67 50          | .....                     | .....        | .....            | .....                    | .....                          |
| 3,000 00        | Kings.....                | New York..   | May 19, 1869..   | 1,582 48                 | .....                          |
| 3,000 00        | Kings.....                | "            | May 19, 1869..   | 1,582 48                 | .....                          |
| 10,527 28       | Middlesex.....            | New Jersey.. | May 20, 1869..   | 5,550 07                 | .....                          |
| 2,000 00        | Hudson.....               | "            | May 21, 1869..   | 1,054 22                 | .....                          |
| 4,000 00        | Sussex.....               | "            | May 22, 1869..   | 2,107 67                 | .....                          |
| 4,000 00        | Bergen.....               | "            | May 22, 1869..   | 1,248 40                 | 140 00                         |
| 1,000 00        | Livingston.....           | New York..   | May 23, 1869..   | 525 77                   | .....                          |
| 152,530 00      | Kings.....                | "            | May 23, 1869..   | 58,041 48                | .....                          |
| 1,200 00        | Morris.....               | New Jersey.. | June 1, 1869..   | 690 00                   | .....                          |
| 15,000 00       | New York.....             | New York..   | June 1, 1869..   | 7,872 70                 | .....                          |
| 10,000 00       | Wayne.....                | "            | June 4, 1869..   | 5,245 20                 | .....                          |
| 1,000 00        | Bergen.....               | New Jersey.. | June 4, 1869..   | 1,105 13                 | .....                          |
| 10,000 00       | Monroe.....               | New York..   | June 7, 1869..   | 4,239 45                 | .....                          |
| 5,000 00        | New York.....             | "            | June 1, 1869..   | 2,632 13                 | .....                          |
| 2,500 00        | Morris.....               | New Jersey.. | June 8, 1869..   | 1,205 63                 | .....                          |
| 1,500 00        | Steuhen.....              | New York..   | June 8, 1869..   | 786 63                   | .....                          |
| 1,000 00        | Cattaraugus.....          | "            | June 8, 1869..   | 523 75                   | .....                          |
| 1,500 00        | St. Lawrence.....         | "            | June 8, 1869..   | 735 49                   | .....                          |
| 1,100 00        | St. Lawrence.....         | "            | June 8, 1869..   | 576 13                   | .....                          |
| 4,500 00        | Hudson.....               | New Jersey.. | June 1, 1869..   | 1,578 13                 | 787 50                         |
| †45 00          | .....                     | .....        | .....            | .....                    | .....                          |
| 8,000 00        | Hudson.....               | New Jersey.. | June 9, 1869..   | 4,188 49                 | .....                          |

\* Insurance.

† Insurance premium.

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan. |          | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|---------------|----------|--------------------------|--------------------------------|
|                 | County.                   | State.     |               |          |                          |                                |
| \$6,000 00      | New York                  | New York   | June          | 10, 1869 | \$3, 140 22              |                                |
| 4,000 00        | Kings                     | "          | June          | 11, 1869 | 3, 092 71                |                                |
| 2,000 00        | Middlesex                 | New Jersey | June          | 15, 1869 | 1, 044 82                |                                |
| 3,000 00        | Genesee                   | New York   | June          | 15, 1869 | 1, 462 23                | \$105 00                       |
| 3,000 00        | Jefferson                 | "          | June          | 15, 1869 | 1, 567 23                |                                |
| 25,000 00       | New York                  | "          | June          | 15, 1869 | 13, 060 27               |                                |
| 15,000 00       | Westchester               | "          | June          | 17, 1869 | 7, 224 86                |                                |
| 4,000 00        | Hudson                    | New Jersey | June          | 17, 1869 | 1, 795 57                | 280 00                         |
| * 50 00         |                           |            |               |          |                          |                                |
| 1,500 00        | St. Lawrence              | New York   | June          | 17, 1869 | 783 04                   |                                |
| 1,200 00        | Genesee                   | "          | June          | 17, 1869 | 626 43                   |                                |
| 1,000 00        | Cattaraugus               | "          | June          | 17, 1869 | 522 03                   |                                |
| 2,500 00        | Cattaraugus               | "          | June          | 17, 1869 | 1, 538 67                |                                |
| 2,000 00        | Steuben                   | "          | June          | 18, 1869 | 1, 043 67                |                                |
| 40,000 00       | New York                  | "          | June          | 18, 1869 | 20, 872 42               |                                |
| 14,000 00       | Westchester               | "          | June          | 1, 1869  | 7, 337 24                |                                |
| 10,000 00       | Kings                     | "          | June          | 19, 1869 | 5, 216 44                |                                |
| 25,000 00       | Kings                     | "          | June          | 19, 1869 | 13, 041 10               |                                |
| 4,000 00        | Bergen                    | New Jersey | June          | 19, 1869 | 2, 086 57                |                                |
| 7,000 00        | Rockland                  | New York   | June          | 21, 1869 | 3, 648 92                |                                |
| 6,500 00        | Bergen                    | New Jersey | June          | 21, 1869 | 3, 180 20                |                                |
| 12,000 00       | Westchester               | New York   | June          | 22, 1869 | 7, 247 02                |                                |
| 9,000 00        | Westchester               | "          | June          | 22, 1869 | 4, 738 71                |                                |
| 7,500 00        | Bergen                    | New Jersey | June          | 22, 1869 | 3, 908 01                |                                |
| 3,500 00        | Morris                    | "          | June          | 22, 1869 | 1, 823 74                |                                |
| 3,000 00        | Kings                     | New York   | June          | 23, 1869 | 4, 167 01                |                                |
| 3,000 00        | Kings                     | "          | June          | 23, 1869 | 1, 562 63                |                                |
| 1,000 00        | Livingston                | "          | June          | 23, 1869 | 520 88                   |                                |
| 1,200 00        | Wayne                     | "          | June          | 25, 1869 | 624 54                   |                                |
| 3,000 00        | Bergen                    | New Jersey | April         | 23, 1869 | 1, 575 00                |                                |
| 3,000 00        | Bergen                    | "          | May           | 3, 1869  | 1, 575 00                |                                |
| 3,500 00        | New York                  | New York   | July          | 23, 1869 | 1, 804 67                |                                |
| 2,000 00        | New York                  | "          | July          | 22, 1869 | 1, 080 63                |                                |
| 50,000 00       | New York                  | "          | June          | 1, 1869  | 26, 083 20               |                                |
| 3,000 00        | Westchester               | "          | June          | 26, 1869 | 3, 121 81                |                                |
| 7,500 00        | Passaic                   | New Jersey | June          | 26, 1869 | 4, 057 41                |                                |
| * 29 75         |                           |            |               |          |                          |                                |
| 5,000 00        | Kings                     | New York   | June          | 28, 1869 | 1, 616 13                |                                |
| 1,200 00        | Sussex                    | New Jersey | June          | 28, 1869 | 623 90                   |                                |
| 10,000 00       | Middlesex                 | "          | June          | 28, 1869 | 5, 199 18                |                                |
| 6,000 00        | New York                  | New York   | June          | 30, 1869 | 3, 117 20                |                                |
| 55,000 00       | New York                  | "          | June          | 30, 1869 | 24, 692 26               | 1, 925 00                      |
| 2,500 00        | New York                  | "          | July          | 1, 1869  | 1, 298 35                |                                |
| 3,000 00        | New York                  | "          | July          | 1, 1869  | 4, 154 74                |                                |
| 2,000 00        | Bergen                    | New Jersey | July          | 1, 1869  | 1, 038 68                |                                |
| 6,000 00        | Bergen                    | "          | July          | 1, 1869  | 3, 116 05                |                                |
| 5,000 00        | Passaic                   | "          | July          | 1, 1869  | 2, 596 71                |                                |
| 10,000 00       | Westchester               | New York   | July          | 2, 1869  | 5, 191 50                |                                |
| 7,000 00        | Morris                    | New Jersey | July          | 2, 1869  | 3, 365 66                |                                |
| 1,000 00        | Livingston                | New York   | July          | 3, 1869  | 646 65                   |                                |
| 4,000 00        | Monroe                    | "          | July          | 3, 1869  | 1, 895 31                |                                |
| 2,000 00        | Passaic                   | New Jersey | July          | 3, 1869  | 1, 556 88                |                                |
| 2,000 00        | Kings                     | New York   | July          | 3, 1869  | 1, 037 92                |                                |
| 20,000 00       | New York                  | "          | July          | 6, 1869  | 15, 551 51               |                                |
| 1,500 00        | St. Lawrence              | "          | July          | 6, 1869  | 777 57                   |                                |
| 5,000 00        | Morris                    | New Jersey | July          | 7, 1869  | 1, 890 95                | 700 00                         |
| * 27 60         |                           |            |               |          |                          |                                |
| 30,000 00       | Westchester               | New York   | July          | 8, 1869  | 15, 540 00               |                                |
| 5,000 00        | Westchester               | "          | July          | 8, 1869  | 2, 415 00                | 175 00                         |
| 2,500 00        | Hudson                    | New Jersey | July          | 8, 1869  | 1, 495 00                |                                |
| 2,500 00        | Hudson                    | "          | July          | 8, 1869  | 1, 295 00                |                                |
| 5,000 00        | Middlesex                 | "          | July          | 10, 1869 | 2, 588 08                |                                |
| 3,500 00        | Bergen                    | "          | July          | 10, 1869 | 1, 611 66                |                                |
| 2,500 00        | Bergen                    | "          | July          | 10, 1869 | 1, 206 64                | 87 50                          |
| 6,500 00        | Bergen                    | "          | July          | 10, 1869 | 3, 364 51                |                                |
| 5,000 00        | Morris                    | "          | July          | 12, 1869 | 2, 586 16                |                                |
| 1,000 00        | Morris                    | "          | July          | 12, 1869 | 517 23                   |                                |
| 1,200 00        | Steuben                   | New York   | July          | 13, 1869 | 620 45                   |                                |
| 4,500 00        | Kings                     | "          | July          | 13, 1869 | 1, 626 68                |                                |
| 1,200 00        | Cattaraugus               | "          | July          | 14, 1869 | 620 22                   |                                |
| 2,500 00        | Livingston                | "          | July          | 14, 1869 | 1, 292 12                |                                |
| 4,000 00        | New York                  | "          | July          | 14, 1869 | 2, 067 40                |                                |
| 7,000 00        | Queens                    | "          | July          | 15, 1869 | 3, 907 15                |                                |
| 4,500 00        | New York                  | "          | July          | 15, 1869 | 2, 324 96                |                                |

\* Insurance premium.

## SCHEDULE—(Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |             | Date of loan.    | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|-------------|------------------|--------------------------|--------------------------------|
|                 | County.                   | State.      |                  |                          |                                |
| \$2,500 00      | Hudson.....               | New Jersey. | July 17, 1869... | \$1,806 96               |                                |
| 6,000 00        | Passaic.....              | "           | July 17, 1869... | 3,097 64                 |                                |
| 10,000 00       | Hudson.....               | "           | July 19, 1869... | 5,158 90                 |                                |
| 3,000 00        | Morris.....               | "           | July 19, 1869... | 1,442 07                 | \$105 00                       |
| 1,800 00        | Morris.....               | "           | July 19, 1869... | 982 60                   |                                |
| 3,000 00        | Sussex.....               | "           | July 19, 1869... | 1,547 67                 |                                |
| 800 00          | Livingston.....           | New York..  | July 20, 1869... | 493 19                   |                                |
| 3,000 00        | Suffolk.....              | "           | July 20, 1869... | 1,511 83                 |                                |
| 10,000 00       | Union.....                | New Jersey. | July 20, 1869... | 5,156 99                 |                                |
| 6,000 00        | Union.....                | "           | July 20, 1869... | 3,094 19                 |                                |
| 8,000 00        | New York.....             | New York..  | July 21, 1869... | 4,124 05                 |                                |
| 14,000 00       | New York.....             | "           | July 21, 1869... | 6,879 22                 |                                |
| 28,000 00       | Kings.....                | "           | July 22, 1869... | 14,428 82                |                                |
| 20,000 00       | New York.....             | "           | July 22, 1869... | 7,608 43                 |                                |
| 8,000 00        | Bergen.....               | New Jersey. | July 22, 1869... | 4,122 52                 |                                |
| 3,000 00        | Hudson.....               | "           | July 22, 1869... | 1,545 94                 |                                |
| 1,500 00        | Chautauque.....           | New York..  | July 22, 1869... | 772 97                   |                                |
| 1,000 00        | St. Lawrence.....         | "           | July 22, 1869... | 515 31                   |                                |
| 3,000 00        | New York.....             | "           | July 23, 1869... | 4,120 99                 |                                |
| 3,200 00        | Rockland.....             | "           | July 23, 1869... | 1,648 39                 |                                |
| 1,400 00        | Allegany.....             | "           | July 23, 1869... | 721 17                   |                                |
| 12,500 00       | Queens.....               | "           | July 24, 1869... | 3,516 90                 | 1,306 12                       |
| 1,100 00        | St. Lawrence.....         | "           | July 24, 1869... | 612 42                   |                                |
| 5,500 00        | Wayne.....                | "           | July 26, 1869... | 2,666 47                 |                                |
| 3,000 00        | Steuben.....              | "           | July 27, 1869... | 1,543 07                 |                                |
| 2,250 00        | Genesee.....              | "           | July 28, 1869... | 1,156 87                 |                                |
| 5,000 00        | Hudson.....               | New Jersey. | July 29, 1869... | 2,569 86                 |                                |
| 5,000 00        | Monmouth.....             | "           | July 30, 1869... | 5,037 69                 |                                |
| 1,150 00        | Middlesex.....            | "           | July 30, 1869... | 1,358 08                 |                                |
| 5,500 00        | Union.....                | "           | July 30, 1869... | 2,748 12                 |                                |
| 4,000 00        | Middlesex.....            | "           | July 30, 1869... | 2,065 12                 |                                |
| 20,000 00       | Hudson.....               | "           | July 30, 1869... | 10,275 62                |                                |
| 3,000 00        | Livingston.....           | New York..  | July 30, 1869... | 1,541 34                 |                                |
| 1,800 00        | Livingston.....           | "           | July 30, 1869... | 829 05                   |                                |
| 4,500 00        | Westchester.....          | "           | July 30, 1869... | 2,312 01                 |                                |
| 7,000 00        | Kings.....                | "           | July 31, 1869... | 3,595 12                 |                                |
| 3,000 00        | Westchester.....          | "           | July 31, 1869... | 1,540 77                 |                                |
| 1,000 00        | Kings.....                | "           | Aug. 1, 1869...  | 770 00                   |                                |
| 3,000 00        | Hudson.....               | New Jersey. | Aug. 2, 1869...  | 1,539 62                 |                                |
| 6,000 00        | New York.....             | New York..  | Aug. 1, 1869...  | 3,150 00                 |                                |
| 6,000 00        | New York.....             | "           | Aug. 1, 1869...  | 3,150 00                 |                                |
| 4,000 00        | Hudson.....               | New Jersey. | Aug. 2, 1869...  | 2,062 82                 |                                |
| 20,000 00       | New York.....             | New York..  | Aug. 3, 1869...  | 8,014 63                 |                                |
| 2,000 00        | Livingston.....           | "           | Aug. 3, 1869...  | 1,026 03                 |                                |
| 2,000 00        | Livingston.....           | "           | Aug. 3, 1869...  | 1,413 23                 |                                |
| 6,000 00        | Albany.....               | "           | Aug. 3, 1869...  | 3,078 08                 |                                |
| 5,000 00        | Westchester.....          | "           | Aug. 4, 1869...  | 2,564 11                 |                                |
| 4,000 00        | Hudson.....               | New Jersey. | Aug. 4, 1869...  | 2,051 29                 |                                |
| 15,000 00       | Westchester.....          | New York..  | Aug. 6, 1869...  | 7,686 58                 |                                |
| 15,000 00       | New York.....             | "           | Aug. 6, 1869...  | 7,653 01                 |                                |
| 7,500 00        | New York.....             | "           | Aug. 6, 1869...  | 3,843 29                 |                                |
| 20,000 00       | Westchester.....          | "           | Aug. 7, 1869...  | 10,244 93                |                                |
| 1,000 00        | Allegany.....             | "           | Aug. 7, 1869...  | 512 25                   |                                |
| 5,000 00        | New York.....             | "           | Aug. 7, 1869...  | 2,561 22                 |                                |
| 27,000 00       | New York.....             | "           | Aug. 7, 1869...  | 14,697 30                |                                |
| 15,000 00       | Middlesex.....            | New Jersey. | Aug. 7, 1869...  | 7,688 70                 |                                |
| 4,000 00        | Middlesex.....            | "           | Aug. 7, 1869...  | 2,048 98                 |                                |
| 10,000 00       | New York.....             | New York..  | Aug. 9, 1869...  | 5,118 63                 |                                |
| 4,000 00        | Kings.....                | "           | Aug. 9, 1869...  | 2,048 43                 |                                |
| 10,000 00       | Monroe.....               | "           | Aug. 10, 1869... | 5,116 71                 |                                |
| 800 00          | Allegany.....             | "           | Aug. 11, 1869... | 272 18                   |                                |
| 2,500 00        | Bergen.....               | New Jersey. | Aug. 12, 1869... | 1,273 42                 |                                |
| 2,000 00        | Hudson.....               | "           | Aug. 12, 1869... | 1,028 57                 |                                |
| 4,000 00        | Kings.....                | New York..  | Aug. 13, 1869... | 2,044 38                 |                                |
| 1,500 00        | St. Lawrence.....         | "           | Aug. 14, 1869... | 765 85                   |                                |
| 1,000 00        | Genesee.....              | "           | Aug. 15, 1869... | 510 14                   |                                |
| 5,000 00        | Kings.....                | "           | Aug. 19, 1869... | 2,549 73                 |                                |
| 5,000 00        | Middlesex.....            | New Jersey. | Aug. 19, 1869... | 2,549 73                 |                                |
| 20,000 00       | New York.....             | New York..  | Aug. 23, 1869... | 10,183 56                |                                |
| 5,000 00        | Union.....                | New Jersey. | Aug. 25, 1869... | 3,543 97                 |                                |
| 13,000 00       | New York.....             | New York..  | Aug. 26, 1869... | 8,904 00                 |                                |
| 2,000 00        | Wayne.....                | "           | Aug. 27, 1869... | 1,017 00                 |                                |
| 5,000 00        | Kings.....                | "           | Aug. 28, 1869... | 2,945 84                 |                                |
| 5,000 00        | Kings.....                | "           | Aug. 28, 1869... | 2,909 34                 |                                |
| 6,000 00        | Kings.....                | "           | Aug. 28, 1869... | 3,049 31                 |                                |
| 20,500 00       | Morris.....               | New Jersey. | Aug. 28, 1869... | 2,676 30                 | 5,740 00                       |

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan.  |  | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|----------------|--|--------------------------|--------------------------------|
|                 | County.                   | State.     |                |  |                          |                                |
| \$2,500 00      | Essex                     | New Jersey | Aug. 31, 1869  |  | \$1,269 11               |                                |
| 4,000 00        | Passaic                   | "          | Aug. 31, 1869  |  | 2,030 57                 |                                |
| 4,000 00        | Westchester               | New York   | Sept. 1, 1869  |  | 2,039 81                 |                                |
| 5,600 00        | Kings                     | "          | Sept. 1, 1869  |  | 2,790 98                 |                                |
| 1,000 00        | St. Lawrence              | "          | Sept. 2, 1869  |  | 507 26                   |                                |
| 2,500 00        | Niagara                   | "          | Sept. 2, 1869  |  | 1,268 15                 |                                |
| 1,700 00        | St. Lawrence              | "          | Sept. 3, 1869  |  | 863 01                   |                                |
| 5,000 00        | New York                  | "          | Sept. 3, 1869  |  | 2,535 34                 |                                |
| 1,900 00        | Allegany                  | "          | Sept. 4, 1869  |  | 608 25                   |                                |
| 2,000 00        | Monmouth                  | New Jersey | Sept. 6, 1869  |  | 1,012 98                 |                                |
| *6,908 78       |                           |            |                |  | 7,448 11                 |                                |
| 10,000 00       | Monmouth                  | New Jersey | Sept. 6, 1869  |  | 5,571 23                 |                                |
| 5,000 00        | Union                     | "          | Sept. 6, 1869  |  | 2,532 47                 |                                |
| 3,000 00        | Bergen                    | "          | Sept. 6, 1869  |  | 1,519 48                 |                                |
| 1,000 00        | St. Lawrence              | New York   | Sept. 7, 1869  |  | 556 93                   |                                |
| 1,600 00        | St. Lawrence              | "          | Sept. 7, 1869  |  | 810 09                   |                                |
| 5,000 00        | Chautauqua                | "          | Sept. 7, 1869  |  | 2,531 51                 |                                |
| 1,000 00        | St. Lawrence              | "          | Sept. 7, 1869  |  | 506 27                   |                                |
| 5,000 00        | Genesee                   | "          | Sept. 7, 1869  |  | 2,533 98                 |                                |
| 9,000 00        | Bergen                    | New Jersey | Sept. 8, 1869  |  | 3,535 70                 |                                |
| 25,000 00       | Eric                      | New York   | Sept. 9, 1869  |  | 12,991 42                | \$945 00                       |
| 6,000 00        | Jefferson                 | "          | Sept. 9, 1869  |  | 3,145 78                 |                                |
| 5,000 00        | Passaic                   | New Jersey | Sept. 9, 1869  |  | 2,539 59                 |                                |
| 4,000 00        | Union                     | "          | Sept. 11, 1869 |  | 2,032 14                 |                                |
| 4,000 00        | Union                     | "          | Sept. 11, 1869 |  | 2,043 63                 |                                |
| 1,100 00        | Steuben                   | New York   | Sept. 15, 1869 |  | 555 24                   |                                |
| 10,500 00       | New York                  | "          | Sept. 16, 1869 |  | 6,739 33                 |                                |
| 2,500 00        | Monmouth                  | New Jersey | Sept. 16, 1869 |  | 1,261 44                 |                                |
| 5,000 00        | Union                     | "          | Sept. 16, 1869 |  | 2,172 88                 | 350 00                         |
| 400 00          | Chautauqua                | New York   | Sept. 18, 1869 |  | 537 86                   |                                |
| 2,500 00        | Chautauqua                | "          | Sept. 18, 1869 |  | 1,188 28                 |                                |
| 10,000 00       | New York                  | "          | Sept. 18, 1869 |  | 5,040 77                 |                                |
| 2,000 00        | Kings                     | "          | Sept. 20, 1869 |  | 1,189 52                 |                                |
| 5,000 00        | Westchester               | "          | Sept. 20, 1869 |  | 2,519 04                 |                                |
| 12,580 00       | Dutchess                  | "          | Sept. 20, 1869 |  | 7,294 28                 |                                |
| 1,000 00        | Lewis                     | "          | Sept. 20, 1869 |  | 503 81                   |                                |
| 30,000 00       | Morris                    | New Jersey | Sept. 20, 1869 |  | 14,064 25                |                                |
| 8,000 00        | New York                  | New York   | Sept. 21, 1869 |  | 3,948 98                 | 80 00                          |
| 2,500 00        | Livingston                | "          | Sept. 21, 1869 |  | 1,259 04                 |                                |
| 3,000 00        | Hudson                    | New Jersey | Sept. 23, 1869 |  | 1,509 70                 |                                |
| 2,700 00        | St. Lawrence              | New York   | Sept. 23, 1869 |  | 1,417 50                 |                                |
| 1,400 00        | Essex                     | New Jersey | Sept. 24, 1869 |  | 704 26                   |                                |
| 2,300 00        | Tioga                     | New York   | Sept. 24, 1869 |  | 1,157 00                 |                                |
| 3,000 00        | Hudson                    | New Jersey | Sept. 24, 1869 |  | 1,509 12                 |                                |
| 5,000 00        | New York                  | New York   | Sept. 25, 1869 |  | 2,514 25                 |                                |
| 1,500 00        | St. Lawrence              | "          | Sept. 25, 1869 |  | 754 23                   |                                |
| 5,000 00        | Westchester               | "          | Sept. 27, 1869 |  | 2,512 33                 |                                |
| 25,000 00       | New York                  | "          | Sept. 29, 1869 |  | 12,552 05                |                                |
| 30,000 00       | New York                  | "          | Oct. 2, 1869   |  | 15,045 21                |                                |
| 5,000 00        | Westchester               | "          | Oct. 2, 1869   |  | 2,507 53                 |                                |
| 2,000 00        | St. Lawrence              | "          | Oct. 2, 1869   |  | 1,003 01                 |                                |
| 1,300 00        | Steuben                   | "          | Oct. 2, 1869   |  | 760 41                   |                                |
| 2,000 00        | Livingston                | "          | Oct. 2, 1869   |  | 1,003 01                 |                                |
| 8,000 00        | Union                     | New Jersey | Oct. 4, 1869   |  | 3,448 98                 | 560 00                         |
| †35 00          |                           |            |                |  |                          |                                |
| 5,000 00        | Bergen                    | New Jersey | Oct. 5, 1869   |  | 2,337 52                 |                                |
| 4,000 00        | Westchester               | New York   | Oct. 6, 1869   |  | 2,002 96                 |                                |
| 3,500 00        | Kings                     | "          | Oct. 8, 1869   |  | 2,066 80                 |                                |
| 3,000 00        | St. Lawrence              | "          | Oct. 11, 1869  |  | 1,499 35                 |                                |
| 1,000 00        | St. Lawrence              | "          | Oct. 11, 1869  |  | 560 56                   |                                |
| 1,500 00        | Genesee                   | "          | Oct. 11, 1869  |  | 749 67                   |                                |
| 15,000 00       | Monroe                    | "          | Oct. 11, 1869  |  | 7,496 71                 |                                |
| 2,000 00        | Kings                     | "          | Oct. 12, 1869  |  | 999 18                   |                                |
| 5,000 00        | Westchester               | "          | Oct. 12, 1869  |  | 2,497 94                 |                                |
| 11,000 00       | New York                  | "          | Oct. 13, 1869  |  | 6,270 50                 |                                |
| 6,000 00        | Bergen                    | New Jersey | Oct. 15, 1869  |  | 2,612 05                 |                                |
| 16,000 00       | New York                  | New York   | Oct. 15, 1869  |  | 7,964 22                 |                                |
| 7,500 00        | Middlesex                 | New Jersey | Oct. 18, 1869  |  | 3,556 84                 |                                |
| 90,000 00       | New York                  | New York   | Oct. 18, 1869  |  | 42,457 08                |                                |
| 3,500 00        | Sussex                    | New Jersey | Oct. 18, 1869  |  | 1,744 53                 |                                |
| 4,000 00        | Sussex                    | "          | Oct. 18, 1869  |  | 1,998 75                 |                                |
| 12,500 00       | Morris                    | "          | Oct. 18, 1869  |  | 1,249 17                 |                                |
| 5,500 00        | Morris                    | "          | Oct. 18, 1869  |  | 2,741 41                 |                                |
| 2,000 00        | Westchester               | New York   | Oct. 18, 1869  |  | 840 16                   |                                |

\* Taxes.

† Insurance premium.

‡ Book 2, page 1.



## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |             | Date of loan.  | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|-------------|----------------|--------------------------|--------------------------------|
|                 | County.                   | State.      |                |                          |                                |
| \$6,000 00      | Monmouth                  | New Jersey. | Oct. 19, 1869. | \$2,992 85               | \$630 00                       |
| 8,000 00        | Westchester               | New York.   | Oct. 19, 1869. | 3,985 97                 | .....                          |
| 3,000 00        | Hudson                    | New Jersey. | Oct. 19, 1869. | 1,389 74                 | 105 00                         |
| 21,500 00       | New York                  | New York.   | Oct. 19, 1869. | 9,819 62                 | 1,205 00                       |
| 2,000 00        | New York                  | "           | Oct. 19, 1869. | 996 49                   | .....                          |
| 10,000 00       | Monroe                    | "           | Oct. 21, 1869. | 4,978 63                 | .....                          |
| 2,800 00        | Wayne                     | "           | Oct. 21, 1869. | 1,594 02                 | .....                          |
| 4,000 00        | Hudson                    | New Jersey. | Oct. 22, 1869. | 1,990 68                 | .....                          |
| 3,000 00        | Bergen                    | "           | Oct. 22, 1869. | 1,498 01                 | .....                          |
| 37,500 00       | New York                  | New York.   | Oct. 22, 1869. | 18,662 68                | .....                          |
| 125,000 00      | Kings                     | New York.   | Oct. 23, 1869. | 64,248 97                | .....                          |
| 2,500 00        | Hudson                    | New Jersey. | Oct. 23, 1869. | 1,243 70                 | .....                          |
| 1,500 00        | Hudson                    | "           | Oct. 25, 1869. | 2,946 04                 | .....                          |
| 15,000 00       | Orange                    | New York.   | Oct. 25, 1869. | 6,321 05                 | 1,050 00                       |
| *34 00          | .....                     | .....       | .....          | .....                    | .....                          |
| 4,000 00        | Union                     | New Jersey. | Oct. 25, 1869. | 1,988 38                 | .....                          |
| 4,000 00        | Union                     | "           | Oct. 25, 1869. | 1,988 38                 | .....                          |
| 6,000 00        | Essex                     | "           | Oct. 25, 1869. | 2,982 57                 | .....                          |
| 500 00          | Bergen                    | "           | Oct. 26, 1869. | 1,373 53                 | .....                          |
| 20,000 00       | New York                  | New York.   | Oct. 27, 1869. | 11,529 87                | .....                          |
| 2,000 00        | Hudson                    | New Jersey. | Oct. 27, 1869. | 993 42                   | .....                          |
| 6,000 00        | Pasaic                    | "           | Oct. 27, 1869. | 2,302 81                 | .....                          |
| 8,000 00        | New York                  | New York.   | Oct. 28, 1869. | 1,672 16                 | .....                          |
| 8,000 00        | Kings                     | "           | Oct. 28, 1869. | 1,672 16                 | .....                          |
| 16,000 00       | Kings                     | "           | Oct. 30, 1869. | 7,938 19                 | .....                          |
| 3,000 00        | Chautauqua                | "           | Nov. 1, 1869.  | 1,487 84                 | .....                          |
| 10,000 00       | New York                  | "           | Nov. 1, 1869.  | 5,659 45                 | .....                          |
| 12,000 00       | New York                  | "           | Nov. 1, 1869.  | 5,951 34                 | .....                          |
| 2,400 00        | Wayne                     | "           | Nov. 2, 1869.  | 1,189 81                 | .....                          |
| 3,500 00        | Westchester               | "           | Nov. 3, 1869.  | 1,611 97                 | 122 50                         |
| 4,000 00        | Union                     | New Jersey. | Nov. 4, 1869.  | 1,748 33                 | .....                          |
| 3,500 00        | Bergen                    | "           | Nov. 4, 1869.  | 1,533 80                 | .....                          |
| 1,200 00        | Steuben                   | New York.   | Nov. 4, 1869.  | 594 44                   | .....                          |
| 4,000 00        | New York                  | "           | Nov. 5, 1869.  | 1,980 71                 | .....                          |
| 4,000 00        | New York                  | "           | Nov. 5, 1869.  | 1,980 71                 | .....                          |
| 10,000 00       | New York                  | "           | Nov. 5, 1869.  | 4,900 00                 | .....                          |
| 30,000 00       | New York                  | "           | Nov. 6, 1869.  | 14,849 59                | .....                          |
| 2,000 00        | Union                     | New Jersey. | Nov. 6, 1869.  | 989 97                   | .....                          |
| 7,000 00        | Westchester               | New York.   | Nov. 8, 1869.  | 3,462 22                 | .....                          |
| 12,000 00       | Dutchess                  | "           | Nov. 10, 1869. | 4,150 63                 | 1,750 00                       |
| 20,000 00       | New York                  | "           | Nov. 10, 1869. | 9,884 38                 | .....                          |
| 3,000 00        | Somerset                  | New Jersey. | Nov. 10, 1869. | 1,377 66                 | 105 00                         |
| 1,600 00        | Kings                     | New York.   | Nov. 11, 1869. | 790 44                   | .....                          |
| 15,000 00       | New York                  | "           | Nov. 11, 1869. | 7,410 41                 | .....                          |
| 3,500 00        | Union                     | New Jersey. | Nov. 11, 1869. | 1,729 10                 | .....                          |
| 20,000 00       | Bergen                    | "           | Nov. 12, 1869. | 8,466 55                 | .....                          |
| 4,000 00        | Bergen                    | "           | Nov. 15, 1869. | 1,956 45                 | 140 00                         |
| 3,000 00        | Union                     | "           | Nov. 15, 1869. | 1,374 78                 | 105 00                         |
| 5,000 00        | New York                  | New York.   | Nov. 15, 1869. | 2,466 30                 | .....                          |
| 10,000 00       | Westchester               | "           | Nov. 16, 1869. | 4,930 68                 | .....                          |
| 2,500 00        | Bergen                    | New Jersey. | Nov. 16, 1869. | 1,232 67                 | .....                          |
| 6,000 00        | Suffolk                   | New York.   | Nov. 16, 1869. | 2,748 41                 | 210 00                         |
| *75 00          | .....                     | .....       | .....          | .....                    | .....                          |
| 14,000 00       | New York                  | New York.   | Nov. 16, 1869. | 6,902 96                 | .....                          |
| 1,400 00        | Alleghany                 | "           | Nov. 17, 1869. | 983 55                   | .....                          |
| 15,000 00       | New York                  | "           | Nov. 20, 1869. | 7,384 52                 | .....                          |
| 7,000 00        | Westchester               | "           | Nov. 22, 1869. | 3,433 84                 | .....                          |
| 25,000 00       | New York                  | "           | Nov. 23, 1869. | 12,343 15                | .....                          |
| 2,500 00        | Westchester               | "           | Nov. 24, 1869. | 1,228 94                 | .....                          |
| 4,500 00        | Suffolk                   | "           | Nov. 25, 1869. | 2,215 04                 | .....                          |
| 7,000 00        | New York                  | "           | Nov. 25, 1869. | 3,439 40                 | .....                          |
| 4,100 00        | Wayne                     | "           | Nov. 27, 1869. | 2,064 16                 | .....                          |
| 3,000 00        | Kings                     | "           | Nov. 27, 1869. | 1,472 88                 | .....                          |
| 1,500 00        | St. Lawrence              | "           | Nov. 27, 1869. | 736 44                   | .....                          |
| 10,000 00       | Hudson                    | New Jersey. | Nov. 27, 1869. | 4,906 72                 | .....                          |
| 10,000 00       | Union                     | "           | Nov. 29, 1869. | 4,555 75                 | 350 00                         |
| 39,000 00       | New York                  | New York.   | Nov. 30, 1869. | 15,508 03                | .....                          |
| 3,000 00        | Livingston                | "           | Dec. 2, 1869.  | 1,264 14                 | 105 00                         |
| 1,300 00        | Chautauqua                | "           | Dec. 2, 1869.  | 637 00                   | .....                          |
| 20,000 00       | Queens                    | "           | Dec. 3, 1869.  | 9,790 41                 | .....                          |
| 2,000 00        | Hudson                    | New Jersey. | Dec. 3, 1869.  | 909 94                   | 70 00                          |
| 2,500 00        | Bergen                    | "           | Dec. 3, 1869.  | 1,223 80                 | .....                          |
| 6,000 00        | Bergen                    | "           | Dec. 3, 1869.  | 2,937 13                 | .....                          |
| 20,000 00       | Albany                    | New York.   | Dec. 4, 1869.  | 9,786 58                 | .....                          |

\* Insurance premium.

## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan. | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|---------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |               |                          |                                |
| \$2,500 00      | St. Lawrence              | New York.. | Dec. 4, 1869  | \$1,006 41               | .....                          |
| 50,000 00       | Westchester               | "          | Dec. 6, 1869  | 24,447 26                | .....                          |
| 9,000 00        | New York                  | "          | Dec. 7, 1869  | 4,398 78                 | .....                          |
| 2,000 00        | Chemung                   | "          | Dec. 7, 1869  | 978 08                   | .....                          |
| 1,000 00        | St. Lawrence              | "          | Dec. 7, 1869  | 468 75                   | .....                          |
| 2,200 00        | Cattaraugus               | "          | Dec. 7, 1869  | 1,075 26                 | .....                          |
| 5,000 00        | Wayne                     | "          | Dec. 7, 1869  | 2,443 77                 | .....                          |
| 1,500 00        | Wayne                     | "          | Dec. 7, 1869  | 733 18                   | .....                          |
| 2,000 00        | Bergen                    | New Jersey | Dec. 8, 1869  | 977 12                   | .....                          |
| 2,000 00        | Monmouth                  | "          | Dec. 8, 1869  | 977 12                   | .....                          |
| 4,000 00        | Monmouth                  | "          | Dec. 8, 1869  | 1,954 25                 | .....                          |
| 3,500 00        | Monmouth                  | "          | Dec. 8, 1869  | 1,709 97                 | .....                          |
| 7,500 00        | Kings                     | New York.. | Dec. 8, 1869  | 3,664 21                 | .....                          |
| 15,000 00       | Bergen                    | New Jersey | Dec. 8, 1869  | 6,503 77                 | \$525 00                       |
| 1,500 00        | Bergen                    | "          | Dec. 9, 1869  | 638 58                   | .....                          |
| 1,000 00        | St. Lawrence              | New York.. | Dec. 9, 1869  | 438 87                   | .....                          |
| 4,000 00        | Sussex                    | New Jersey | Dec. 9, 1869  | 1,757 48                 | .....                          |
| 15,000 00       | Albany                    | New York.. | Dec. 10, 1869 | 7,323 67                 | .....                          |
| 3,500 00        | Kings                     | "          | Dec. 10, 1869 | 1,703 62                 | .....                          |
| 1,500 00        | Kings                     | "          | Dec. 10, 1869 | 733 27                   | .....                          |
| 5,000 00        | Rockland                  | "          | Dec. 11, 1869 | 2,444 97                 | .....                          |
| 20,000 00       | New York                  | "          | Dec. 11, 1869 | 9,059 73                 | 700 00                         |
| 4,000 00        | Kings                     | "          | Dec. 1, 1869  | 1,960 00                 | .....                          |
| 2,500 00        | Cattaraugus               | "          | Dec. 18, 1869 | 1,219 00                 | .....                          |
| 15,000 00       | Bergen                    | New Jersey | Dec. 14, 1869 | 6,641 37                 | 525 00                         |
| 4,000 00        | Livingston                | New York.. | Dec. 14, 1869 | 1,949 64                 | .....                          |
| 3,500 00        | Richmond                  | "          | Dec. 14, 1869 | 1,588 44                 | 122 50                         |
| * 14 00         |                           |            |               |                          |                                |
| 5,000 00        | Monmouth                  | New Jersey | Dec. 14, 1869 | 2,437 05                 | .....                          |
| 8,000 00        | Allegany                  | New York.. | Dec. 17, 1869 | 3,694 68                 | .....                          |
| 12,000 00       | New York                  | "          | Dec. 1, 1869  | 5,890 00                 | .....                          |
| 6,000 00        | New York                  | "          | Dec. 15, 1869 | 2,923 31                 | .....                          |
| 1,500 00        | New York                  | "          | Dec. 15, 1869 | 1,860 26                 | .....                          |
| 20,000 00       | New York                  | "          | Dec. 15, 1869 | 9,744 38                 | .....                          |
| 10,000 00       | New York                  | "          | Dec. 15, 1869 | 4,247 75                 | .....                          |
| * 7,000 00      | New York                  | "          | Dec. 16, 1869 | 3,464 67                 | .....                          |
| * 10 00         |                           |            |               |                          |                                |
| 12,000 00       | Kings                     | New York.. | Dec. 16, 1869 | 5,844 33                 | .....                          |
| 5,000 00        | Kings                     | "          | Dec. 16, 1869 | 2,435 14                 | .....                          |
| 2,000 00        | Hudson                    | New Jersey | Dec. 16, 1869 | 974 05                   | .....                          |
| 5,000 00        | Westchester               | New York.. | Dec. 17, 1869 | 2,434 18                 | .....                          |
| 8,000 00        | New York                  | "          | Dec. 17, 1869 | 3,894 68                 | .....                          |
| 6,000 00        | Monmouth                  | New Jersey | Dec. 18, 1869 | 2,709 86                 | 210 00                         |
| 1,500 00        | Essex                     | "          | Dec. 18, 1869 | 1,773 45                 | .....                          |
| 6,000 00        | Bergen                    | "          | Dec. 18, 1869 | 3,019 86                 | .....                          |
| 5,000 00        | Hudson                    | "          | Dec. 18, 1869 | 1,910 74                 | 525 00                         |
| * 20 00         |                           |            |               |                          |                                |
| 6,000 00        | Bergen                    | New Jersey | Dec. 18, 1869 | 2,226 16                 | 630 00                         |
| 25,000 00       | Hudson                    | "          | Dec. 18, 1869 | 6,971 12                 | .....                          |
| 10,000 00       | Putnam                    | New York.. | Dec. 18, 1869 | 3,821 69                 | 1,060 00                       |
| 4,000 00        | Livingston                | "          | Dec. 20, 1869 | 1,945 04                 | .....                          |
| 2,000 00        | Passaic                   | New Jersey | Dec. 20, 1869 | 973 53                   | .....                          |
| 9,000 00        | New York                  | New York.. | Dec. 21, 1869 | 4,374 62                 | .....                          |
| 2,800 00        | Livingston                | "          | Dec. 21, 1869 | 1,268 00                 | 96 00                          |
| 8,000 00        | New York                  | "          | Dec. 21, 1869 | 3,809 39                 | .....                          |
| 1,500 00        | Union                     | New Jersey | Dec. 21, 1869 | 676 60                   | 53 50                          |
| 3,500 00        | Bergen                    | "          | Dec. 22, 1869 | 1,700 56                 | .....                          |
| 12,000 00       | New York                  | New York.. | Dec. 23, 1869 | 5,822 22                 | .....                          |
| 20,000 00       | New York                  | "          | Dec. 23, 1869 | 9,713 70                 | .....                          |
| 1,000 00        | St. Lawrence              | "          | Dec. 23, 1869 | 465 68                   | .....                          |
| 1,500 00        | Livingston                | "          | Dec. 23, 1869 | 736 53                   | .....                          |
| 2,500 00        | Kings                     | "          | Dec. 24, 1869 | 1,213 78                 | .....                          |
| 3,000 00        | Union                     | New Jersey | Dec. 24, 1869 | 1,141 48                 | 815 00                         |
| 6,000 00        | New York                  | New York.. | Dec. 24, 1869 | 2,610 71                 | .....                          |
| 4,000 00        | Hudson                    | New Jersey | Dec. 24, 1869 | 1,889 52                 | .....                          |
| 15,000 00       | New York                  | New York.. | Dec. 24, 1869 | 7,238 29                 | .....                          |
| 4,500 00        | Hudson                    | New Jersey | Dec. 27, 1869 | 2,182 13                 | .....                          |
| 4,000 00        | Bergen                    | "          | Dec. 27, 1869 | 1,939 67                 | .....                          |
| 20,000 00       | Bergen                    | "          | Dec. 27, 1869 | 6,998 36                 | 700 00                         |
| 600 00          | Wayne                     | New York.. | Dec. 28, 1869 | 1,215 34                 | .....                          |
| 3,000 00        | Hudson                    | New Jersey | Dec. 29, 1869 | 1,453 60                 | .....                          |
| 6,500 00        | Bergen                    | "          | Dec. 29, 1869 | 2,773 34                 | .....                          |
| 3,000 00        | Hudson                    | "          | Dec. 29, 1869 | 1,453 60                 | .....                          |
| 6,000 00        | Morris                    | "          | Dec. 29, 1869 | 3,209 07                 | .....                          |

\* Insurance premium.

## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan. |          | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|---------------|----------|--------------------------|--------------------------------|
|                 | County.                   | State.     |               |          |                          |                                |
| \$30,000 00     | New York                  | New York   | Dec.          | 30, 1869 | \$5,996 98               |                                |
| 4,000 00        | Mercer                    | New Jersey | Dec.          | 30, 1869 | 1,987 37                 |                                |
| 5,000 00        | Union                     | "          | Dec.          | 30, 1869 | 2,431 71                 |                                |
| 2,500 00        | Bergen                    | "          | Dec.          | 30, 1869 | 1,310 86                 |                                |
| 23,000 00       | New York                  | New York   | Dec.          | 30, 1869 | 5,520 70                 | \$2,415 00                     |
| 30,000 00       | New York                  | New Jersey | Dec.          | 30, 1869 | 14,530 27                |                                |
| 2,000 00        | Cattaraugus               | New York   | Dec.          | 30, 1869 | 1,968 68                 |                                |
| 4,000 00        | Kings                     | "          | Dec.          | 31, 1869 | 1,736 60                 |                                |
| 3,500 00        | Kings                     | "          | Dec.          | 31, 1869 | 1,694 58                 |                                |
| 3,500 00        | Monmouth                  | New Jersey | Jan.          | 4, 1870  | 1,788 74                 | 105 00                         |
| 5,000 00        | Bergen                    | "          | Jan.          | 4, 1870  | 1,816 92                 |                                |
| 10,000 00       | Steuben                   | New York   | Jan.          | 4, 1870  | 4,533 84                 |                                |
| 6,000 00        | Morris                    | New Jersey | Jan.          | 4, 1870  | 2,900 30                 |                                |
| 75,000 00       | New York                  | New York   | Jan.          | 5, 1870  | 36,239 38                |                                |
| 10,000 00       | Passaic                   | New Jersey | Jan.          | 6, 1870  | 4,830 00                 |                                |
| 12,000 00       | Passaic                   | "          | Jan.          | 7, 1870  | 4,917 66                 | 455 00                         |
| 24,000 00       | New York                  | New York   | Jan.          | 7, 1870  | 11,537 40                |                                |
| 6,000 00        | New York                  | "          | Jan.          | 7, 1870  | 2,902 77                 |                                |
| 3,500 00        | St. Lawrence              | "          | Jan.          | 7, 1870  | 1,690 55                 |                                |
| 5,000 00        | Kings                     | "          | Jan.          | 8, 1870  | 1,749 03                 |                                |
| 165,000 00      | New York                  | "          | Jan.          | 1, 1870  | 64,837 44                |                                |
| 9,000 00        | New York                  | "          | June          | 1, 1870  | 4,096 00                 |                                |
| 5,900 00        | New York                  | "          | June          | 1, 1871  | 2,271 50                 |                                |
| 6,400 00        | New York                  | "          | June          | 1, 1871  | 2,464 00                 |                                |
| 11,000 00       | New York                  | "          | June          | 1, 1871  | 4,235 00                 |                                |
| 4,500 00        | New York                  | "          | June          | 1, 1871  | 1,732 50                 |                                |
| 3,000 00        | New York                  | "          | June          | 1, 1871  | 1,155 00                 |                                |
| 7,000 00        | New York                  | "          | June          | 1, 1871  | 2,695 00                 |                                |
| 50,000 00       | New York                  | "          | Dec.          | 16, 1873 | 10,356 17                |                                |
| 50,000 00       | New York                  | "          | Dec.          | 16, 1873 | 10,356 17                |                                |
| 25,000 00       | New York                  | "          | Dec.          | 16, 1873 | 6,608 78                 |                                |
| 47,000 00       | New York                  | "          | Dec.          | 16, 1873 | 10,262 97                |                                |
| 7,500 00        | Union                     | New Jersey | Dec.          | 16, 1873 | 1,706 25                 |                                |
| 2,500 00        | Bergen                    | "          | Jan.          | 8, 1870  | 1,162 43                 |                                |
| 10,000 00       | New York                  | New York   | Jan.          | 8, 1870  | 4,649 73                 |                                |
| 14,000 00       | New York                  | "          | Jan.          | 10, 1870 | 8,661 78                 |                                |
| 3,000 00        | Sussex                    | New Jersey | Jan.          | 10, 1870 | 2,612 53                 |                                |
| 5,000 00        | Sussex                    | "          | Jan.          | 10, 1870 | 2,147 94                 | 175 00                         |
| 3,000 00        | Monmouth                  | "          | Jan.          | 11, 1870 | 1,393 19                 |                                |
| 2,000 00        | Somerset                  | "          | Jan.          | 11, 1870 | 929 79                   |                                |
| 10,000 00       | Westchester               | New York   | Jan.          | 11, 1870 | 4,561 53                 |                                |
| 2,400 00        | Monmouth                  | New Jersey | Jan.          | 11, 1870 | 1,114 47                 |                                |
| 3,500 00        | Union                     | "          | Jan.          | 11, 1870 | 1,135 39                 | 490 00                         |
| *2,080 81       |                           |            |               |          |                          |                                |
| 10,000 00       | New York                  | New York   | Jan.          | 12, 1870 | 4,642 05                 |                                |
| 7,000 00        | St. Lawrence              | "          | Jan.          | 12, 1870 | 3,249 44                 |                                |
| 1,600 00        | Chautauqua                | "          | Jan.          | 12, 1870 | 742 73                   |                                |
| 25,000 00       | New York                  | "          | Jan.          | 12, 1870 | 11,605 14                |                                |
| 2,000 00        | Franklin                  | "          | Jan.          | 12, 1870 | 928 41                   |                                |
| 10,000 00       | Essex                     | New Jersey | Jan.          | 13, 1870 | 4,640 14                 |                                |
| 5,000 00        | Essex                     | "          | Jan.          | 13, 1870 | 2,390 07                 |                                |
| 30,000 00       | New York                  | New York   | Jan.          | 14, 1870 | 7,212 88                 |                                |
| 9,000 00        | New York                  | "          | Jan.          | 14, 1870 | 4,174 40                 |                                |
| 1,500 00        | Somerset                  | New Jersey | Jan.          | 14, 1870 | 695 73                   |                                |
| 9,000 00        | Bergen                    | "          | Jan.          | 14, 1870 | 2,877 00                 |                                |
| 4,000 00        | Kings                     | New York   | Jan.          | 17, 1870 | 1,862 99                 |                                |
| 2,000 00        | Orange                    | "          | Jan.          | 17, 1870 | 986 49                   |                                |
| 1,400 00        | St. Lawrence              | "          | Jan.          | 17, 1870 | 648 54                   |                                |
| 900 00          | Cattaraugus               | "          | Jan.          | 17, 1870 | 435 25                   |                                |
| 2,500 00        | St. Lawrence              | "          | Jan.          | 19, 1870 | 1,157 16                 |                                |
| 5,000 00        | Monroe                    | "          | Jan.          | 19, 1870 | 2,314 31                 |                                |
| 3,000 00        | Middlesex                 | New Jersey | Jan.          | 19, 1870 | 1,388 59                 |                                |
| 12,000 00       | New York                  | New York   | Jan.          | 19, 1870 | 4,122 50                 |                                |
| 9,000 00        | New York                  | "          | Jan.          | 20, 1870 | 4,161 37                 |                                |
| 9,000 00        | New York                  | "          | Jan.          | 20, 1870 | 4,161 37                 |                                |
| 9,000 00        | New York                  | "          | Jan.          | 20, 1870 | 4,161 37                 |                                |
| 5,000 00        | Hudson                    | New Jersey | Jan.          | 21, 1870 | 2,509 36                 |                                |
| 3,000 00        | Westchester               | New York   | Jan.          | 22, 1870 | 1,386 86                 |                                |
| 3,000 00        | Kings                     | "          | Jan.          | 22, 1870 | 1,386 86                 |                                |
| 3,000 00        | Kings                     | "          | Jan.          | 22, 1870 | 1,386 86                 |                                |
| 10,000 00       | Kings                     | "          | Jan.          | 22, 1870 | 4,622 88                 |                                |
| 10,000 00       | Kings                     | "          | Jan.          | 22, 1870 | 4,622 88                 |                                |
| 5,000 00        | Essex                     | New Jersey | Jan.          | 22, 1870 | 3,608 30                 |                                |
| 2,000 00        | Wayne                     | New York   | Jan.          | 22, 1870 | 934 57                   |                                |

\* Taxes and insurance.

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |             | Date of loan. | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|-------------|---------------|--------------------------|--------------------------------|
|                 | County.                   | State.      |               |                          |                                |
| \$2,500 00      | Sussex                    | New Jersey. | Jan. 24, 1870 | \$1,154 76               |                                |
| 12,000 00       | Sussex                    | "           | Jan. 24, 1870 | 5,542 85                 |                                |
| 5,000 00        | New York                  | New York    | Jan. 24, 1870 | 2,309 53                 |                                |
| 5,000 00        | Kings                     | "           | Jan. 29, 1870 | 2,305 78                 |                                |
| 7,500 00        | Kings                     | "           | Jan. 29, 1870 | 3,457 09                 |                                |
| 2,500 00        | Kings                     | "           | Jan. 29, 1870 | 1,152 36                 |                                |
| 35,000 00       | Union                     | New Jersey. | Jan. 29, 1870 | 16,133 08                |                                |
| 10,000 00       | Monmouth                  | "           | Jan. 29, 1870 | 4,609 45                 |                                |
| 2,500 00        | Middlesex                 | "           | Jan. 29, 1870 | 1,152 36                 |                                |
| 4,000 00        | Sussex                    | "           | Jan. 31, 1870 | 1,842 25                 |                                |
| 4,000 00        | Bergen                    | "           | Feb. 1, 1870  | 3,670 59                 |                                |
| 10,000 00       | New York                  | New York    | Feb. 1, 1870  | 4,603 70                 |                                |
| 4,500 00        | New York                  | "           | Feb. 1, 1870  | 2,071 66                 |                                |
| 10,000 00       | New York                  | "           | Feb. 1, 1870  | 4,603 70                 |                                |
| 5,000 00        | New York                  | "           | Feb. 1, 1870  | 2,301 85                 |                                |
| 1,000 00        | Alleghany                 | "           | Feb. 2, 1870  | 460 18                   |                                |
| 3,000 00        | Middlesex                 | New Jersey. | Feb. 3, 1870  | 1,379 96                 |                                |
| 4,000 00        | Bergen                    | "           | Feb. 3, 1870  | 1,839 04                 |                                |
| 10,000 00       | New York                  | New York    | Feb. 3, 1870  | 4,599 86                 |                                |
| 2,500 00        | Livingston                | "           | Feb. 3, 1870  | 1,149 97                 |                                |
| 2,500 00        | Kings                     | "           | Feb. 3, 1870  | 1,149 97                 |                                |
| 6,000 00        | Kings                     | "           | Feb. 4, 1870  | 2,738 77                 |                                |
| 6,000 00        | Hudson                    | New Jersey. | Feb. 5, 1870  | 2,454 70                 |                                |
| 8,000 00        | Broome                    | New York    | Feb. 5, 1870  | 3,675 82                 |                                |
| 15,000 00       | Bergen                    | New Jersey. | Feb. 8, 1870  | 6,885 41                 |                                |
| 1,300 00        | Wayne                     | New York    | Feb. 9, 1870  | 550 60                   |                                |
| 1,000 00        | Wayne                     | "           | Feb. 9, 1870  | 458 84                   |                                |
| 10,000 00       | New York                  | "           | Feb. 10, 1870 | 4,586 44                 |                                |
| 20,000 00       | New York                  | "           | Feb. 10, 1870 | 9,172 88                 |                                |
| 10,000 00       | New York                  | "           | Feb. 10, 1870 | 4,586 44                 |                                |
| 5,000 00        | Sussex                    | New Jersey. | Feb. 11, 1870 | 2,292 26                 |                                |
| 2,000 00        | Morris                    | "           | Feb. 11, 1870 | 2,916 90                 |                                |
| 3,700 00        | Wayne                     | New York    | Feb. 11, 1870 | 1,666 27                 |                                |
| 4,000 00        | Hudson                    | New Jersey. | Feb. 12, 1870 | 1,833 04                 |                                |
| 6,000 00        | New York                  | New York    | Feb. 14, 1870 | 5,074 52                 |                                |
| 1,000 00        | Chautauqua                | "           | Feb. 14, 1870 | 457 88                   |                                |
| 2,500 00        | Essex                     | New Jersey. | Feb. 15, 1870 | 1,144 21                 |                                |
| 3,250 00        | Union                     | "           | Feb. 15, 1870 | 1,773 24                 |                                |
| 50,000 00       | New York                  | New York    | Feb. 16, 1870 | 22,874 66                |                                |
| 12,000 00       | Morris                    | New Jersey. | Feb. 16, 1870 | 5,445 50                 |                                |
| 8,000 00        | Kings                     | New York    | Feb. 17, 1870 | 3,658 41                 |                                |
| 6,000 00        | Kings                     | "           | Feb. 17, 1870 | 2,743 80                 |                                |
| 5,000 00        | Chemung                   | "           | Feb. 17, 1870 | 2,236 50                 |                                |
| 1,200 00        | Wayne                     | "           | Feb. 17, 1870 | 518 76                   |                                |
| 4,000 00        | Monmouth                  | New Jersey. | Feb. 18, 1870 | 1,824 44                 |                                |
| 12,500 00       | Hudson                    | "           | Feb. 19, 1870 | 5,360 66                 |                                |
| 6,000 00        | Kings                     | New York    | Feb. 19, 1870 | 2,740 50                 |                                |
| 4,500 00        | Cattaraugus               | "           | Feb. 21, 1870 | 1,896 90                 | \$157 50                       |
| 1,500 00        | St. Lawrence              | "           | Feb. 21, 1870 | 684 80                   |                                |
| 4,000 00        | Westchester               | "           | Feb. 21, 1870 | 1,099 10                 |                                |
| 4,000 00        | Kings                     | "           | Feb. 21, 1870 | 1,546 14                 | 280 00                         |
| 4,000 00        | Kings                     | "           | Feb. 21, 1870 | 1,546 14                 | 280 00                         |
| 4,000 00        | Kings                     | "           | Feb. 21, 1870 | 1,546 14                 | 280 00                         |
| 4,000 00        | Kings                     | "           | Feb. 21, 1870 | 1,546 14                 | 280 00                         |
| 4,000 00        | Kings                     | "           | Feb. 21, 1870 | 1,546 14                 | 280 00                         |
| 1,000 00        | Morris                    | New Jersey. | Feb. 21, 1870 | 456 53                   |                                |
| 8,000 00        | Morris                    | "           | Feb. 21, 1870 | 3,372 27                 | 280 00                         |
| 2,500 00        | Morris                    | "           | Feb. 21, 1870 | 1,053 84                 | 87 50                          |
| 6,000 00        | Kings                     | New York    | Feb. 21, 1870 | 2,780 62                 |                                |
| 8,000 00        | Rockland                  | "           | Feb. 23, 1870 | 3,315 89                 |                                |
| 5,000 00        | Kings                     | "           | Feb. 23, 1870 | 2,280 75                 |                                |
| 3,500 00        | Hudson                    | New Jersey. | Feb. 24, 1870 | 1,595 85                 |                                |
| 2,000 00        | Hudson                    | "           | Feb. 24, 1870 | 911 00                   |                                |
| 1,500 00        | Bergen                    | "           | Feb. 24, 1870 | 771 92                   |                                |
| 1,000 00        | Steuben                   | New York    | Feb. 24, 1870 | 455 96                   |                                |
| 1,000 00        | Bergen                    | New Jersey. | Feb. 25, 1870 | 455 96                   |                                |
| 3,000 00        | Sussex                    | "           | Feb. 25, 1870 | 1,367 30                 |                                |
| 2,500 00        | Hudson                    | "           | Feb. 26, 1870 | 1,138 94                 |                                |
| 2,500 00        | Bergen                    | "           | Feb. 26, 1870 | 1,954 51                 |                                |
| 2,500 00        | Bergen                    | "           | Feb. 26, 1870 | 8,695 23                 |                                |
| 2,500 00        | New York                  | New York    | Feb. 26, 1870 | 25,035 00                |                                |
| 55,000 00       | New York                  | "           | Feb. 28, 1870 | 8,538 54                 | 297 50                         |
| 8,390 00        | New York                  | "           | Feb. 28, 1870 | 910 00                   |                                |
| 2,000 00        | Genesee                   | "           | March 1, 1870 | 455 00                   |                                |
| 1,000 00        | St. Lawrence              | "           | March 2, 1870 | 1,364 70                 |                                |
| 2,000 00        | Kings                     | "           | March 2, 1870 | 9,101 92                 |                                |
| 20,000 00       | Kings                     | "           | March 2, 1870 |                          |                                |

## SCHEDULE—(Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan.  | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|----------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |                |                          |                                |
| \$8,000 00      | Kings                     | New York   | March 2, 1870  | \$3,639 23               |                                |
| 2,000 00        | Middlesex                 | New Jersey | March 5, 1870  | 1,981 96                 |                                |
| 2,500 00        | Essex                     | "          | March 5, 1870  | 1,590 15                 |                                |
| 3,500 00        | Essex                     | "          | March 5, 1870  | 1,845 15                 | \$122 50                       |
| 4,000 00        | Kings                     | New York   | March 5, 1870  | 1,817 81                 |                                |
| 4,500 00        | Bergen                    | New Jersey | March 7, 1870  | 2,042 75                 |                                |
| 2,500 00        | Bergen                    | "          | March 7, 1870  | 1,184 86                 |                                |
| 16,000 00       | New York                  | New York   | March 7, 1870  | 7,263 12                 |                                |
| 7,500 00        | Somerset                  | New Jersey | March 9, 1870  | 3,401 71                 |                                |
| 3,500 00        | Morris                    | "          | March 9, 1870  | 1,292 12                 | 245 00                         |
| 2,500 00        | Middlesex                 | "          | March 10, 1870 | 1,133 42                 |                                |
| 3,500 00        | Middlesex                 | "          | March 10, 1870 | 1,586 79                 |                                |
| 2,000 00        | Genesee                   | New York   | March 10, 1870 | 906 74                   |                                |
| 1,500 00        | Allegany                  | "          | March 10, 1870 | 680 05                   |                                |
| 4,500 00        | Middlesex                 | New Jersey | March 12, 1870 | 2,038 44                 |                                |
| 3,000 00        | Kings                     | New York   | March 12, 1870 | 1,358 96                 |                                |
| 3,000 00        | Kings                     | "          | March 12, 1870 | 1,358 96                 |                                |
| 3,000 00        | Kings                     | "          | March 12, 1870 | 1,358 96                 |                                |
| 3,000 00        | Kings                     | "          | March 12, 1870 | 1,358 96                 |                                |
| 50,000 00       | New York                  | "          | March 12, 1870 | 22,658 90                |                                |
| 3,000 00        | Wayne                     | "          | March 16, 1870 | 1,356 66                 |                                |
| 1,500 00        | Livingston                | "          | March 16, 1870 | 678 33                   |                                |
| 15,000 00       | New York                  | "          | March 16, 1870 | 1,683 29                 |                                |
| 7,000 00        | Hudson                    | New Jersey | March 17, 1870 | 3,164 19                 |                                |
| 6,000 00        | Hudson                    | "          | March 19, 1870 | 3,404 30                 |                                |
| 6,000 00        | Essex                     | "          | March 21, 1870 | 2,497 56                 | 210 00                         |
| 8,000 00        | Monmouth                  | "          | March 21, 1870 | 3,061 97                 |                                |
| 15,000 00       | Essex                     | "          | March 21, 1870 | 6,986 57                 |                                |
| 8,000 00        | Kings                     | "          | March 21, 1870 | 3,610 08                 |                                |
| 12,368 96       | Queens                    | New York   | March 21, 1870 | 2,682 09                 | 2,100 00                       |
| 2,500 00        | Westchester               | "          | March 22, 1870 | 1,127 67                 |                                |
| 6,000 00        | Morris                    | New Jersey | March 22, 1870 | 2,496 41                 |                                |
| *128 12         |                           |            |                |                          |                                |
| 8,250 00        | Westchester               | New York   | March 22, 1870 | 3,721 81                 |                                |
| 3,500 00        | Sussex                    | New Jersey | March 22, 1870 | 1,678 74                 |                                |
| 1,400 00        | Jefferson                 | New York   | March 22, 1870 | 631 50                   |                                |
| 1,000 00        | Allegany                  | "          | March 22, 1870 | 451 07                   |                                |
| 400 00          | Cattaraugus               | "          | March 22, 1870 | 311 50                   |                                |
| 8,000 00        | New York                  | "          | March 22, 1870 | 3,608 56                 |                                |
| 5,500 00        | New York                  | "          | March 23, 1870 | 3,156 14                 |                                |
| 5,500 00        | New York                  | "          | March 23, 1870 | 3,156 14                 |                                |
| 7,500 00        | New York                  | "          | March 23, 1870 | 6,763 15                 |                                |
| 4,000 00        | Hudson                    | New Jersey | March 24, 1870 | 1,802 74                 |                                |
| 3,000 00        | Allegany                  | New York   | March 24, 1870 | 1,852 05                 |                                |
| 1,200 00        | St. Lawrence              | "          | March 25, 1870 | 540 59                   |                                |
| 2,000 00        | Kings                     | "          | March 26, 1870 | 1,040 47                 |                                |
| 800 00          | Wayne                     | "          | March 26, 1870 | 401 30                   |                                |
| 3,000 00        | Hudson                    | New Jersey | March 26, 1870 | 1,350 90                 |                                |
| 2,500 00        | Kings                     | New York   | March 26, 1870 | 1,124 80                 |                                |
| 4,000 00        | Kings                     | "          | March 28, 1870 | 1,580 10                 |                                |
| 2,500 00        | Wayne                     | "          | March 28, 1870 | 1,294 61                 |                                |
| 10,000 00       | New York                  | "          | March 29, 1870 | 4,497 26                 |                                |
| 4,900 00        | Essex                     | New Jersey | March 31, 1870 | 1,769 68                 |                                |
| 25,000 00       | Essex                     | "          | March 31, 1870 | 15,733 70                |                                |
| 4,000 00        | Genesee                   | New York   | March 31, 1870 | 1,797 37                 |                                |
| 2,000 00        | Wayne                     | "          | March 31, 1870 | 898 68                   |                                |
| 2,500 00        | Kings                     | "          | March 31, 1870 | 1,123 35                 |                                |
| 2,500 00        | Kings                     | "          | March 31, 1870 | 1,123 35                 |                                |
| 5,600 00        | Kings                     | "          | March 31, 1870 | 2,890 97                 |                                |
| 4,000 00        | Kings                     | "          | March 31, 1870 | 1,797 37                 |                                |
| 2,000 00        | Bergen                    | New Jersey | March 31, 1870 | 898 68                   |                                |
| 5,000 00        | New York                  | New York   | April 1, 1870  | 2,245 75                 |                                |
| 2,500 00        | Morris                    | New Jersey | April 2, 1870  | 1,034 90                 | 87 50                          |
| 3,400 00        | Sussex                    | "          | April 2, 1870  | 1,528 46                 |                                |
| 1,800 00        | Somerset                  | "          | April 2, 1870  | 808 18                   |                                |
| 9,000 00        | Sussex                    | "          | April 2, 1870  | 4,040 63                 |                                |
| 2,500 00        | Sussex                    | "          | April 2, 1870  | 1,671 35                 |                                |
| 3,500 00        | Sussex                    | "          | April 2, 1870  | 1,448 85                 | 122 50                         |
| 4,000 00        | Huntingdon                | "          | April 2, 1870  | 1,795 84                 |                                |
| 5,000 00        | Bergen                    | "          | April 2, 1870  | 2,244 60                 |                                |
| 9,000 00        | New York                  | New York   | April 2, 1870  | 3,196 78                 |                                |
| 4,500 00        | Kings                     | "          | April 4, 1870  | 2,018 59                 |                                |
| 3,000 00        | Kings                     | "          | April 4, 1870  | 1,845 73                 |                                |
| 7,000 00        | Essex                     | New Jersey | April 4, 1870  | 3,140 03                 |                                |
| 8,000 00        | Middlesex                 | "          | April 4, 1870  | 3,688 60                 |                                |

\* Taxes.

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |             | Date of loan.      | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|-------------|--------------------|--------------------------|--------------------------------|
|                 | County.                   | State.      |                    |                          |                                |
| \$3,000 00      | Hudson.....               | New Jersey. | April 4, 1870...   | \$1,345 73               |                                |
| 1,100 00        | Allegany.....             | New York..  | April 5, 1870....  | 493 23                   |                                |
| 700 00          | Steuben.....              | "           | April 5, 1870....  | 457 12                   |                                |
| 800 00          | Allegany.....             | "           | April 6, 1870....  | 836 48                   |                                |
| 1,500 00        | Livingston.....           | "           | April 6, 1870....  | 673 29                   |                                |
| 2,500 00        | Bergen.....               | New Jersey. | April 7, 1870....  | 1,130 00                 |                                |
| 10,000 00       | Westchester.....          | New York..  | April 7, 1870....  | 4,474 25                 |                                |
| 2,000 00        | Hudson.....               | New Jersey. | April 8, 1870....  | 895 63                   |                                |
| 2,000 00        | Cattaraugus.....          | New York..  | April 8, 1870....  | 895 63                   |                                |
| 4,500 00        | Essex.....                | New Jersey. | April 9, 1870....  | 2,153 51                 |                                |
| 4,000 00        | Monmouth.....             | "           | April 9, 1870....  | 1,790 47                 |                                |
| 7,000 00        | Monmouth.....             | "           | April 9, 1870....  | 3,133 31                 |                                |
| 1,500 00        | Monmouth.....             | "           | April 9, 1870....  | 671 42                   |                                |
| 2,500 00        | Livingston.....           | New York..  | April 9, 1870....  | 1,119 04                 |                                |
| 4,000 00        | Bergen.....               | New Jersey. | April 11, 1870.... | 1,594 80                 |                                |
| 22,500 00       | New York.....             | New York..  | April 11, 1870.... | 10,067 05                |                                |
| 4,000 00        | Warren.....               | New Jersey. | April 11, 1870.... | 1,733 93                 |                                |
| 3,000 00        | Somerset.....             | "           | April 11, 1870.... | 3,577 86                 |                                |
| 2,000 00        | Sussex.....               | "           | April 11, 1870.... | 894 47                   |                                |
| 3,000 00        | Passaic.....              | "           | April 12, 1870.... | 1,341 12                 |                                |
| 7,000 00        | Monmouth.....             | "           | April 13, 1870.... | 3,127 94                 |                                |
| 8,500 00        | Union.....                | "           | April 13, 1870.... | 2,280 46                 |                                |
| 2,500 00        | Monmouth.....             | "           | April 13, 1870.... | 1,117 12                 |                                |
| 1,500 00        | Genesee.....              | New York..  | April 13, 1870.... | 1,636 46                 |                                |
| 2,400 00        | Wyoming.....              | "           | April 13, 1870.... | 1,110 13                 |                                |
| 1,200 00        | Allegany.....             | "           | April 13, 1870.... | 658 96                   |                                |
| 13,000 00       | Kings.....                | "           | April 13, 1870.... | 5,363 19                 |                                |
| 3,000 00        | Middlesex.....            | New Jersey. | April 14, 1870.... | 1,339 97                 |                                |
| 4,500 00        | Union.....                | "           | April 14, 1870.... | 2,009 96                 |                                |
| 1,500 00        | Wayne.....                | New York..  | April 14, 1870.... | 1,039 14                 |                                |
| 400 00          | Allegany.....             | "           | April 15, 1870.... | 306 55                   |                                |
| 7,000 00        | Bergen.....               | New Jersey. | April 16, 1870.... | 3,133 92                 |                                |
| 2,500 00        | Bergen.....               | "           | April 16, 1870.... | 1,098 18                 | \$97 50                        |
| 1,500 00        | New York.....             | New York..  | April 16, 1870.... | 1,890 60                 |                                |
| 25,000 00       | New York.....             | "           | April 18, 1870.... | 11,153 05                |                                |
| 6,000 00        | Hudson.....               | New Jersey. | April 18, 1870.... | 2,255 34                 |                                |
| 8,000 00        | Sussex.....               | "           | April 19, 1870.... | 3,565 59                 |                                |
| 6,000 00        | Sussex.....               | "           | April 19, 1870.... | 2,464 19                 | \$10 00                        |
| 2,500 00        | Morris.....               | "           | April 19, 1870.... | 1,114 25                 |                                |
| 2,000 00        | Sussex.....               | "           | April 19, 1870.... | 891 40                   |                                |
| 6,000 00        | Sussex.....               | "           | April 19, 1870.... | 2,674 19                 |                                |
| 2,500 00        | Sussex.....               | "           | April 19, 1870.... | 1,677 79                 |                                |
| 4,500 00        | Warren.....               | "           | April 19, 1870.... | 3,005 64                 |                                |
| 4,000 00        | Sussex.....               | "           | April 19, 1870.... | 1,712 79                 |                                |
| 7,500 00        | Bergen.....               | "           | April 19, 1870.... | 3,342 74                 |                                |
| 7,000 00        | Westchester.....          | New York..  | April 20, 1870.... | 3,118 55                 |                                |
| 10,000 00       | Queens.....               | "           | April 21, 1870.... | 4,453 15                 |                                |
| 6,000 00        | Passaic.....              | New Jersey. | April 21, 1870.... | 2,671 89                 |                                |
| 4,000 00        | Bergen.....               | "           | April 22, 1870.... | 1,780 49                 |                                |
| 6,000 00        | Middlesex.....            | "           | April 23, 1870.... | 2,669 59                 |                                |
| 4,000 00        | Middlesex.....            | "           | April 23, 1870.... | 2,179 59                 | 140 00                         |
| 2,500 00        | Middlesex.....            | "           | April 23, 1870.... | 1,112 33                 |                                |
| 2,000 00        | Bergen.....               | "           | April 23, 1870.... | 889 86                   |                                |
| 2,500 00        | Wayne.....                | New York..  | April 23, 1870.... | 1,112 33                 |                                |
| 5,000 00        | Kings.....                | "           | April 25, 1870.... | 2,322 74                 |                                |
| 5,000 00        | Morris.....               | New Jersey. | April 25, 1870.... | 2,322 74                 |                                |
| 5,500 00        | Union.....                | "           | April 25, 1870.... | 2,379 46                 | 92 50                          |
| 12,000 00       | Passaic.....              | "           | April 26, 1870.... | 4,817 92                 |                                |
| 7,000 00        | Westchester.....          | New York..  | April 26, 1870.... | 3,333 94                 |                                |
| 4,000 00        | Westchester.....          | New York..  | April 27, 1870.... | 1,776 66                 |                                |
| 2,000 00        | Westchester.....          | "           | April 27, 1870.... | 688 33                   |                                |
| 3,000 00        | Livingston.....           | "           | April 27, 1870.... | 1,329 49                 |                                |
| 3,500 00        | Livingston.....           | "           | April 27, 1870.... | 1,554 57                 |                                |
| 1,300 00        | Cattaraugus.....          | "           | April 27, 1870.... | 579 58                   |                                |
| 1,000 00        | Cattaraugus.....          | "           | April 27, 1870.... | 444 16                   |                                |
| 800 00          | Allegany.....             | "           | April 27, 1870.... | 519 00                   |                                |
| 1,000 00        | Jefferson.....            | "           | April 27, 1870.... | 935 41                   |                                |
| 1,800 00        | St. Lawrence.....         | "           | April 27, 1870.... | 799 50                   |                                |
| 2,000 00        | Union.....                | New Jersey. | April 28, 1870.... | 1,338 25                 |                                |
| 4,000 00        | Kings.....                | New York..  | April 28, 1870.... | 235 89                   | 1,540 00                       |
| 200 00          | Kings.....                | "           | "                  | "                        | "                              |
| 2,000 00        | Kings.....                | "           | April 28, 1870.... | 887 94                   |                                |
| 2,000 00        | New York.....             | "           | April 28, 1870.... | 3,995 75                 |                                |

\* Insurance premium.

## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan.  | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|----------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |                |                          |                                |
| \$3,000 00      | New York                  | New York   | April 28, 1870 | \$1,381 92               |                                |
| 8,000 00        | New York                  | "          | April 28, 1870 | 3,551 78                 |                                |
| 7,000 00        | Kings                     | "          | April 29, 1870 | 3,106 47                 |                                |
| 4,000 00        | Hudson                    | New Jersey | April 29, 1870 | 1,775 12                 |                                |
| 5,000 00        | New York                  | New York   | April 29, 1870 | 2,218 90                 |                                |
| 6,000 00        | Middlesex                 | New Jersey | April 30, 1870 | 2,524 98                 |                                |
| 10,000 00       | Monmouth                  | "          | April 30, 1870 | 4,435 99                 |                                |
| 2,000 00        | Union                     | "          | April 30, 1870 | 887 18                   |                                |
| 3,000 00        | St. Lawrence              | New York   | April 30, 1870 | 1,330 77                 |                                |
| 2,300 00        | St. Lawrence              | "          | April 30, 1870 | 1,020 25                 |                                |
| 7,000 00        | Bergen                    | New Jersey | May 2, 1870    | 3,102 44                 |                                |
| 50,000 00       | New York                  | New York   | May 2, 1870    | 68,244 53                |                                |
| 5,000 00        | Hudson                    | New Jersey | May 2, 1870    | 2,216 08                 |                                |
| 8,000 00        | Monmouth                  | "          | May 2, 1870    | 3,545 11                 |                                |
| 4,000 00        | Monmouth                  | "          | May 2, 1870    | 1,772 05                 |                                |
| 3,000 00        | New York                  | New York   | May 2, 1870    | 1,329 04                 |                                |
| 5,000 00        | Somerset                  | New Jersey | May 3, 1870    | 2,010 82                 |                                |
| 1,000 00        | Allegany                  | New York   | May 3, 1870    | 443 01                   |                                |
| 4,000 00        | Jefferson                 | "          | May 3, 1870    | 1,772 05                 |                                |
| 2,500 00        | Jefferson                 | "          | May 3, 1870    | 1,107 53                 |                                |
| 2,000 00        | St. Lawrence              | "          | May 3, 1870    | 886 03                   |                                |
| 5,000 00        | Monroe                    | "          | May 3, 1870    | 2,215 07                 |                                |
| 2,500 00        | Monmouth                  | New Jersey | May 3, 1870    | 932 58                   | \$175 00                       |
| 5,000 00        | Monmouth                  | "          | May 3, 1870    | 2,210 84                 |                                |
| 3,000 00        | Morris                    | "          | May 3, 1870    | 1,119 04                 | \$10 00                        |
| 4,000 00        | St. Lawrence              | New York   | May 4, 1870    | 1,771 29                 |                                |
| 7,000 00        | New York                  | "          | May 5, 1870    | 17,712 88                |                                |
| 40,000 00       | New York                  | "          | May 6, 1870    | 3,074 63                 |                                |
| 4,000 00        | Mercer                    | New Jersey | May 6, 1870    | 1,769 75                 |                                |
| 1,000 00        | St. Lawrence              | New York   | May 6, 1870    | 443 04                   |                                |
| 5,000 00        | Kings                     | "          | May 7, 1870    | 2,211 23                 |                                |
| 4,000 00        | Hudson                    | New Jersey | May 7, 1870    | 1,768 98                 |                                |
| 8,000 00        | Middlesex                 | "          | May 9, 1870    | 3,534 90                 |                                |
| 12,000 00       | Middlesex                 | "          | May 9, 1870    | 5,302 36                 |                                |
| 5,000 00        | E-sex                     | "          | May 9, 1870    | 2,305 37                 |                                |
| 30,000 00       | New York                  | New York   | May 9, 1870    | 13,261 64                |                                |
| 6,000 00        | Union                     | New Jersey | May 10, 1870   | 2,650 08                 |                                |
| 2,500 00        | Middlesex                 | "          | May 10, 1870   | 1,104 18                 |                                |
| 3,500 00        | Kings                     | New York   | May 10, 1870   | 1,545 85                 |                                |
| 3,500 00        | Kings                     | "          | May 10, 1870   | 1,545 85                 |                                |
| 3,700 00        | Kings                     | "          | May 10, 1870   | 1,634 18                 |                                |
| 5,000 00        | Passaic                   | New Jersey | May 10, 1870   | 2,208 36                 |                                |
| 6,000 00        | Bergen                    | "          | May 10, 1870   | 2,650 53                 |                                |
| 5,000 00        | Chester                   | New York   | May 10, 1870   | 1,666 81                 |                                |
| 12,000 00       | New York                  | "          | May 10, 1870   | 6,520 07                 |                                |
| 3,000 00        | New York                  | "          | May 13, 1870   | 882 19                   |                                |
| 2,000 00        | Stenben                   | "          | May 13, 1870   | 882 19                   |                                |
| 2,500 00        | Somerset                  | New Jersey | May 13, 1870   | 1,102 74                 |                                |
| 1,600 00        | Somerset                  | "          | May 13, 1870   | 705 75                   |                                |
| 1,500 00        | Union                     | "          | May 13, 1870   | 541 16                   | 53 50                          |
| 30,000 00       | Richmond                  | New York   | May 14, 1870   | 13,232 88                |                                |
| 30,000 00       | Union                     | New Jersey | May 16, 1870   | 10,142 61                |                                |
| 3,400 00        | Monmouth                  | "          | May 16, 1870   | 1,497 07                 |                                |
| 4,000 00        | Union                     | "          | May 16, 1870   | 1,762 80                 |                                |
| 35,000 00       | Kings                     | New York   | May 17, 1870   | 9,711 26                 |                                |
| 14,810 24       | Livingston                | "          | May 17, 1870   | 6,536 23                 |                                |
| 4,000 00        | Hudson                    | New Jersey | May 17, 1870   | 921 31                   |                                |
| 8,000 00        | New York                  | New York   | May 17, 1870   | 3,522 63                 |                                |
| 5,000 00        | New York                  | "          | May 17, 1870   | 1,601 64                 |                                |
| 7,000 00        | New York                  | "          | May 17, 1870   | 3,082 30                 |                                |
| 5,000 00        | Middlesex                 | New Jersey | May 18, 1870   | 1,600 63                 |                                |
| 3,300 00        | St. Lawrence              | New York   | May 18, 1870   | 1,489 09                 |                                |
| 3,000 00        | Allegany                  | "          | May 23, 1870   | 873 36                   |                                |
| 40,000 00       | New York                  | "          | May 23, 1870   | 17,574 79                |                                |
| 25,000 00       | Westchester               | "          | May 23, 1870   | 6,304 11                 |                                |
| 2,500 00        | St. Lawrence              | "          | May 23, 1870   | 1,097 94                 |                                |
| 3,000 00        | Stenben                   | "          | May 23, 1870   | 1,317 53                 |                                |
| 1,000 00        | Allegany                  | "          | May 23, 1870   | 489 18                   |                                |
| 3,000 00        | Hudson                    | New Jersey | May 25, 1870   | 1,316 88                 |                                |
| 5,000 00        | New York                  | New York   | May 25, 1870   | 2,193 97                 |                                |
| 5,500 00        | Union                     | New Jersey | May 25, 1870   | 1,803 66                 |                                |
| 5,000 00        | Monmouth                  | "          | May 25, 1870   | 2,193 97                 |                                |
| 8,000 00        | Kings                     | New York   | May 27, 1870   | 3,507 39                 |                                |
| 10,000 00       | Rockland                  | "          | May 27, 1870   | 4,384 11                 |                                |
| 3,500 00        | Kings                     | "          | May 30, 1870   | 1,094 69                 |                                |
| 1,000 00        | Kings                     | "          | May 30, 1870   | 919 99                   |                                |

SCHEDULE—(Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |             | Date of loan.    |  | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|-------------|------------------|--|--------------------------|--------------------------------|
|                 | County.                   | State.      |                  |  |                          |                                |
| \$12,800 00     | Dutchess.....             | New York..  | May 30, 1870...  |  | \$5,012 54               | .....                          |
| 20,000 00       | New York.....             | "           | May 30, 1870...  |  | 7,790 13                 | .....                          |
| 3,500 00        | Sussex.....               | New Jersey. | May 30, 1870...  |  | 1,532 42                 | .....                          |
| 30,000 00       | Essex.....                | "           | May 31, 1870...  |  | 8,756 71                 | .....                          |
| 2,700 00        | Wayne.....                | New York..  | May 31, 1870...  |  | 1,122 16                 | .....                          |
| 6,000 00        | New York.....             | "           | May 31, 1870...  |  | 2,627 01                 | .....                          |
| 20,000 00       | Hudson.....               | New Jersey. | May 31, 1870...  |  | 8,756 71                 | .....                          |
| 3,000 00        | Kings.....                | New York..  | May 31, 1870...  |  | 1,313 51                 | .....                          |
| 3,000 00        | Wayne.....                | "           | May 31, 1870...  |  | 1,313 51                 | .....                          |
| 4,500 00        | Wyoming.....              | "           | June 2, 1870...  |  | 2,117 26                 | .....                          |
| 2,000 00        | Rensselaer.....           | "           | June 2, 1870...  |  | 3,674 82                 | .....                          |
| 1,200 00        | Wayne.....                | "           | June 2, 1870...  |  | 524 94                   | .....                          |
| 500 00          | Steuben.....              | "           | June 2, 1870...  |  | 344 12                   | .....                          |
| 2,000 00        | Union.....                | New Jersey. | June 2, 1870...  |  | 3,237 07                 | .....                          |
| 3,500 00        | Middlesex.....            | "           | June 4, 1870...  |  | 1,547 96                 | \$35 00                        |
| *172 79         | .....                     | .....       | .....            |  | .....                    | .....                          |
| 2,000 00        | Kings.....                | New York..  | June 4, 1870...  |  | 874 14                   | .....                          |
| 4,500 00        | Hudson.....               | New Jersey. | June 4, 1870...  |  | 1,966 81                 | .....                          |
| 2,000 00        | Cattaraugus.....          | New York..  | June 4, 1870...  |  | 534 89                   | .....                          |
| 4,000 00        | Passaic.....              | New Jersey. | June 6, 1870...  |  | 1,606 74                 | 140 00                         |
| 8,000 00        | Bergen.....               | "           | June 6, 1870...  |  | 3,498 48                 | .....                          |
| 11,000 00       | Middlesex.....            | "           | June 7, 1870...  |  | 4,801 42                 | .....                          |
| 3,000 00        | Middlesex.....            | "           | June 7, 1870...  |  | 1,309 48                 | .....                          |
| 4,000 00        | Union.....                | "           | June 7, 1870...  |  | 1,745 97                 | .....                          |
| 6,000 00        | Somerset.....             | "           | June 7, 1870...  |  | 2,533 23                 | .....                          |
| 3,000 00        | Morris.....               | "           | June 7, 1870...  |  | 1,309 48                 | .....                          |
| 5,000 00        | Middlesex.....            | "           | June 7, 1870...  |  | 2,122 47                 | .....                          |
| 3,000 00        | Hudson.....               | "           | June 7, 1870...  |  | 1,229 06                 | .....                          |
| 1,000 00        | Steuben.....              | New York..  | June 8, 1870...  |  | 592 25                   | .....                          |
| 1,000 00        | Livingston.....           | "           | June 8, 1870...  |  | 436 30                   | .....                          |
| 10,000 00       | New York.....             | "           | June 9, 1870...  |  | 4,361 10                 | .....                          |
| 23,500 00       | Albany.....               | "           | June 9, 1870...  |  | 13,762 34                | .....                          |
| 8,000 00        | Rockland.....             | "           | June 9, 1870...  |  | 3,488 88                 | .....                          |
| 6,000 00        | Kings.....                | "           | June 10, 1870... |  | 2,615 51                 | .....                          |
| 6,000 00        | Kings.....                | "           | June 11, 1870... |  | 2,614 86                 | .....                          |
| 3,000 00        | Hudson.....               | New Jersey. | June 13, 1870... |  | 873 68                   | .....                          |
| 20,000 00       | Sussex.....               | "           | June 13, 1870... |  | 8,706 85                 | .....                          |
| 5,000 00        | Steuben.....              | New York..  | June 14, 1870... |  | 2,175 75*                | .....                          |
| 1,700 00        | Wayne.....                | "           | June 14, 1870... |  | 739 76                   | .....                          |
| 5,000 00        | Livingston.....           | "           | June 14, 1870... |  | 2,175 75                 | .....                          |
| 1,000 00        | Steuben.....              | "           | June 14, 1870... |  | 435 15                   | .....                          |
| 10,000 00       | Passaic and Morris.....   | New Jersey. | June 14, 1870... |  | 4,056 16                 | .....                          |
| 2,000 00        | Hudson.....               | "           | June 16, 1870... |  | 869 53                   | .....                          |
| 6,000 00        | New York.....             | New York..  | June 16, 1870... |  | 3,608 60                 | .....                          |
| 4,000 00        | Hudson.....               | New Jersey. | June 17, 1870... |  | -1,738 30                | .....                          |
| 40,000 00       | Westchester.....          | New York..  | June 17, 1870... |  | 15,732 59                | .....                          |
| 3,000 00        | Jefferson.....            | "           | June 17, 1870... |  | 1,303 73                 | .....                          |
| 4,000 00        | Union.....                | New Jersey. | June 20, 1870... |  | 1,736 00                 | .....                          |
| 4,500 00        | Essex.....                | "           | June 20, 1870... |  | 1,953 00                 | .....                          |
| 3,000 00        | Chautauqua.....           | New York..  | June 20, 1870... |  | 1,302 00                 | .....                          |
| 5,000 00        | Chautauqua.....           | "           | June 20, 1870... |  | 2,370 00                 | .....                          |
| 6,000 00        | Morris.....               | New Jersey. | June 20, 1870... |  | 3,394 00                 | 210 00                         |
| 3,000 00        | Morris.....               | "           | June 20, 1870... |  | 1,302 00                 | .....                          |
| 6,000 00        | Union.....                | "           | June 21, 1870... |  | 3,602 85                 | .....                          |
| 8,000 00        | Richmond.....             | New York..  | June 21, 1870... |  | 3,470 47                 | .....                          |
| 100,000 00      | New York.....             | "           | June 21, 1870... |  | 43,330 82                | .....                          |
| 3,000 00        | Monmouth.....             | New Jersey. | June 22, 1870... |  | 1,300 85                 | .....                          |
| 6,000 00        | Union.....                | "           | June 22, 1870... |  | 2,424 47                 | .....                          |
| 8,000 00        | Middlesex.....            | "           | June 22, 1870... |  | 3,628 93                 | 840 00                         |
| *28 00          | .....                     | .....       | .....            |  | .....                    | .....                          |
| 5,000 00        | Rockland.....             | New York..  | June 24, 1870... |  | 1,821 90                 | 75 00                          |
| 3,000 00        | Bergen.....               | New Jersey. | June 24, 1870... |  | 1,299 70                 | .....                          |
| 1,200 00        | Chautauqua.....           | New York..  | June 24, 1870... |  | 519 88                   | .....                          |
| 12,000 00       | Union.....                | New Jersey. | June 27, 1870... |  | 6,095 56                 | 560 00                         |
| 4,000 00        | Kings.....                | New York..  | June 27, 1870... |  | 1,730 68                 | .....                          |
| 25,000 00       | Sussex.....               | New Jersey. | June 27, 1870... |  | 10,821 44                | .....                          |
| 6,000 00        | Hudson.....               | "           | June 28, 1870... |  | 2,594 79                 | .....                          |
| 1,200 00        | Chemung.....              | New York..  | June 28, 1870... |  | 518 96                   | .....                          |
| 5,500 00        | Union.....                | New Jersey. | June 28, 1870... |  | 1,954 90                 | 438 66                         |
| 10,000 00       | Union.....                | "           | June 28, 1870... |  | 4,324 66                 | .....                          |
| 5,000 00        | Essex.....                | "           | June 28, 1870... |  | 2,162 82                 | .....                          |
| 3,000 00        | Kings.....                | New York..  | June 28, 1870... |  | 1,297 40                 | .....                          |
| 3,000 00        | Bergen.....               | New Jersey. | June 28, 1870... |  | 4,324 66                 | .....                          |
| 10,000 00       | Bergen.....               | New Jersey. | June 28, 1870... |  | 4,324 66                 | .....                          |
| 4,000 00        | Orange.....               | New York..  | June 29, 1870... |  | 1,729 10                 | .....                          |

\* Insurance premium.



## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan. | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|---------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |               |                          |                                |
| \$1,500 00      | Westchester               | New York   | July 1, 1870  | \$647 84                 |                                |
| 6,000 00        | Orange                    | "          | July 1, 1870  | 2,591 84                 |                                |
| 7,500 00        | Rockland                  | "          | July 1, 1870  | 3,864 89                 |                                |
| 1,500 00        | Wyoming                   | "          | July 2, 1870  | 647 55                   |                                |
| 1,100 00        | Chautauqua                | "          | July 2, 1870  | 474 87                   |                                |
| 1,500 00        | Chautauqua                | "          | July 2, 1870  | 798 40                   |                                |
| 10,000 00       | Passaic                   | New Jersey | July 2, 1870  | 4,316 99                 |                                |
| 12,000 00       | New York                  | New York   | July 2, 1870  | 5,180 33                 |                                |
| 4,000 00        | New York                  | "          | July 5, 1870  | 5,681 07                 |                                |
| 10,000 00       | Wayne                     | "          | July 5, 1870  | 4,109 86                 |                                |
| 2,000 00        | Union                     | New Jersey | July 6, 1870  | 861 86                   |                                |
| 1,500 00        | Essex                     | "          | July 6, 1870  | 593 90                   | \$52 50                        |
| 80,000 00       | New York                  | New York   | July 6, 1870  | 12,927 95                |                                |
| 2,537 50        | Bergen                    | New Jersey | July 6, 1870  | 2,154 66                 |                                |
| 10,000 00       | New York                  | New York   | July 6, 1870  | 4,309 81                 |                                |
| 6,000 00        | Dutchess                  | "          | July 8, 1870  | 2,306 16                 | 210 00                         |
| 2,500 00        | Kings                     | "          | July 9, 1870  | 1,075 89                 |                                |
| 2,500 00        | Union                     | New Jersey | July 9, 1870  | 1,075 89                 |                                |
| 6,000 00        | Essex                     | "          | July 9, 1870  | 2,582 14                 |                                |
| 1,980 00        | Kings                     | New York   | July 11, 1870 | 825 55                   |                                |
| 4,000 00        | Oswego                    | "          | July 11, 1870 | 1,719 89                 |                                |
| 80,000 00       | New York                  | "          | July 11, 1870 | 12,899 18                |                                |
| 4,000 00        | Somerset                  | New Jersey | July 11, 1870 | 1,719 89                 |                                |
| 1,000 00        | Somerset                  | "          | July 11, 1870 | 429 97                   |                                |
| 85,000 00       | Essex                     | "          | July 11, 1870 | 9,670 00                 | 2,575 00                       |
| 8,000 00        | Westchester               | New York   | July 12, 1870 | 3,436 25                 |                                |
| 5,000 00        | New York                  | "          | July 12, 1870 | 2,148 90                 |                                |
| 1,000 00        | Steuben                   | "          | July 12, 1870 | 429 78                   |                                |
| 2,500 00        | Kings                     | "          | July 12, 1870 | 1,073 97                 |                                |
| 5,000 00        | Westchester               | "          | July 14, 1870 | 2,146 96                 |                                |
| 6,000 00        | Westchester               | "          | July 14, 1870 | 2,544 83                 |                                |
| 2,000 00        | Hudson                    | New Jersey | July 16, 1870 | 853 08                   |                                |
| 4,000 00        | St. Lawrence              | New York   | July 16, 1870 | 1,716 05                 |                                |
| 3,000 00        | Essex                     | New Jersey | July 16, 1870 | 966 23                   |                                |
| 2,000 00        | Bergen                    | "          | July 18, 1870 | 857 26                   |                                |
| 3,000 00        | Kings                     | New York   | July 19, 1870 | 1,286 31                 |                                |
| 4,000 00        | Kings                     | "          | July 19, 1870 | 1,698 08                 |                                |
| * 7 50          |                           |            |               |                          |                                |
| 5,000 00        | New York                  | New York   | July 19, 1870 | 6,004 66                 |                                |
| 6,000 00        | New York                  | "          | July 20, 1870 | 2,569 48                 |                                |
| 8,000 00        | Rockland                  | "          | July 21, 1870 | 3,424 44                 |                                |
| 6,000 00        | Rockland                  | "          | July 22, 1870 | 2,567 18                 |                                |
| 15,000 00       | Rockland                  | "          | July 23, 1870 | 6,149 17                 | 275 00                         |
| 4,000 00        | Union                     | "          | July 27, 1870 | 1,707 63                 |                                |
| 4,500 00        | Bergen                    | New Jersey | July 28, 1870 | 1,807 20                 |                                |
| 1,500 00        | Bergen                    | "          | July 29, 1870 | 639 78                   |                                |
| 1,500 00        | Bergen                    | "          | July 29, 1870 | 639 78                   |                                |
| 1,500 00        | Bergen                    | "          | July 30, 1870 | 639 79                   |                                |
| 1,600 00        | Steuben                   | New York   | July 30, 1870 | 626 18                   | 56 00                          |
| 2,000 00        | Hudson                    | New Jersey | Aug. 1, 1870  | 851 89                   |                                |
| 3,000 00        | Somerset                  | "          | Aug. 1, 1870  | 1,277 84                 |                                |
| 6,000 00        | New York                  | New York   | Aug. 2, 1870  | 2,554 52                 |                                |
| 12,000 00       | Union                     | New Jersey | Aug. 3, 1870  | 3,393 44                 | 1,960 00                       |
| 2,000 00        | Middlesex                 | "          | Aug. 3, 1870  | 1,500 87                 |                                |
| 5,000 00        | Union                     | "          | Aug. 3, 1870  | 2,127 81                 |                                |
| 2,000 00        | Union                     | "          | Aug. 3, 1870  | 851 12                   |                                |
| 2,500 00        | Passaic                   | "          | Aug. 4, 1870  | 1,063 42                 |                                |
| 5,000 00        | Westchester               | New York   | Aug. 5, 1870  | 2,125 89                 |                                |
| 12,000 00       | Middlesex                 | New Jersey | Aug. 6, 1870  | 5,099 84                 |                                |
| 10,000 00       | Westchester               | New York   | Aug. 6, 1870  | 4,249 86                 |                                |
| 2,000 00        | Cattaraugus               | "          | Aug. 8, 1870  | 849 30                   |                                |
| 10,000 00       | Kings                     | "          | Aug. 8, 1870  | 4,246 08                 |                                |
| 2,000 00        | Passaic                   | New Jersey | Aug. 8, 1870  | 1,009 00                 |                                |
| 3,000 00        | Monmouth                  | "          | Aug. 9, 1870  | 1,273 33                 |                                |
| 10,000 00       | Union                     | "          | Aug. 9, 1870  | 4,306 70                 |                                |
| 40,000 00       | New York                  | New York   | Aug. 11, 1870 | 16,561 10                | 400 00                         |
| 6,000 00        | New York                  | "          | Aug. 11, 1870 | 2,544 16                 |                                |
| 8,000 00        | Union                     | New Jersey | Aug. 11, 1870 | 3,866 00                 |                                |
| 3,000 00        | Kings                     | New York   | Aug. 12, 1870 | 1,271 50                 |                                |
| 4,000 00        | Kings                     | "          | Aug. 12, 1870 | 1,694 57                 |                                |
| 1,000 00        | Allegany                  | "          | Aug. 12, 1870 | 423 64                   |                                |
| 2,500 00        | Somerset                  | New Jersey | Aug. 15, 1870 | 1,056 15                 |                                |
| 1,000 00        | Somerset                  | "          | Aug. 15, 1870 | 423 26                   |                                |
| 1,000 00        | Somerset                  | "          | Aug. 15, 1870 | 423 26                   |                                |

\* Insurance premium.

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |             | Date of loan.     | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|-------------|-------------------|--------------------------|--------------------------------|
|                 | County.                   | State.      |                   |                          |                                |
| \$1,000 00      | Somerset                  | New Jersey. | Aug. 15, 1870...  | \$388 26                 | \$35 00                        |
| 6,500 00        | Union                     | "           | Aug. 15, 1870...  | 2,701 19                 |                                |
| 6,500 00        | Union                     | "           | Aug. 15, 1870...  | 2,751 19                 |                                |
| 2,000 00        | Union                     | "           | Aug. 15, 1870...  | 846 52                   |                                |
| 1,500 00        | St. Lawrence              | New York..  | Aug. 17, 1870...  | 1,371 00                 |                                |
| 2,000 00        | St. Lawrence              | "           | Aug. 17, 1870...  | 845 75                   |                                |
| 2,000 00        | Hudson                    | New Jersey. | Aug. 17, 1870...  | 845 75                   |                                |
| 20,000 00       | Chemung                   | New York..  | Aug. 17, 1870...  | 8,457 53                 |                                |
| 3,500 00        | Wayne                     | "           | Aug. 18, 1870...  | 1,479 40                 |                                |
| 20,000 00       | New York                  | "           | Aug. 19, 1870...  | 12,640 27                |                                |
| 5,250 00        | Bergen                    | New Jersey. | Aug. 19, 1870...  | 2,218 09                 |                                |
| 2,000 00        | Westchester               | New York..  | Aug. 19, 1870...  | 844 98                   |                                |
| 1,900 00        | Union                     | New Jersey. | Aug. 20, 1870...  | 760 14                   |                                |
| 5,750 00        | Union                     | "           | Aug. 23, 1870...  | 2,676 32                 |                                |
| 2,500 00        | Bergen                    | "           | Aug. 23, 1870...  | 1,475 37                 |                                |
| 22,000 00       | New York                  | New York..  | Aug. 24, 1870...  | 5,430 68                 |                                |
| 2,800 00        | St. Lawrence              | "           | Aug. 24, 1870...  | 1,180 30                 |                                |
| 1,000 00        | St. Lawrence              | "           | Aug. 24, 1870...  | 421 53                   |                                |
| 1,200 00        | St. Lawrence              | "           | Aug. 24, 1870...  | 505 84                   |                                |
| 1,500 00        | Westchester               | "           | Aug. 26, 1870...  | 631 73                   |                                |
| 6,000 00        | Passaic                   | New Jersey. | Aug. 26, 1870...  | 2,536 90                 |                                |
| 1,000 00        | Steuben                   | New York..  | Aug. 26, 1870...  | 421 15                   |                                |
| 1,000 00        | Wayne                     | "           | Aug. 27, 1870...  | 430 96                   |                                |
| 5,500 00        | Hudson                    | New Jersey. | Aug. 29, 1870...  | 2,313 16                 |                                |
| 1,500 00        | Genesee                   | New York..  | Aug. 29, 1870...  | 630 86                   |                                |
| 2,200 00        | Genesee                   | "           | Aug. 29, 1870...  | 925 27                   |                                |
| 2,500 00        | Rockland                  | "           | Aug. 30, 1870...  | 1,471 34                 |                                |
| 2,000 00        | Middlesex                 | New Jersey. | Aug. 31, 1870...  | 3,466 73                 | 815 00                         |
| 3,000 00        | Hudson                    | "           | Sept. 1, 1870...  | 1,260 00                 |                                |
| 5,000 00        | Hudson                    | "           | Sept. 1, 1870...  | 2,100 00                 |                                |
| 3,500 00        | Westchester               | New York..  | Sept. 1, 1870...  | 1,470 00                 |                                |
| 7,000 00        | Livingston                | "           | Sept. 1, 1870...  | 2,940 00                 |                                |
| 4,000 00        | Kings                     | "           | Sept. 2, 1870...  | 1,678 08                 |                                |
| 10,000 00       | Wayne                     | "           | Sept. 2, 1870...  | 4,777 58                 |                                |
| 5,000 00        | Queens                    | "           | Sept. 2, 1870...  | 3,073 90                 |                                |
| 20,000 00       | New York                  | "           | Sept. 3, 1870...  | 12,579 86                |                                |
| 2,000 00        | Hudson                    | New Jersey. | Sept. 6, 1870...  | 837 51                   |                                |
| 10,000 00       | Westchester               | New York..  | Sept. 6, 1870...  | 3,959 19                 |                                |
| 2,500 00        | Union                     | New Jersey. | Sept. 7, 1870...  | 1,046 40                 |                                |
| 2,000 00        | Westchester               | New York..  | Sept. 7, 1870...  | 1,255 68                 |                                |
| 22,000 00       | New York                  | "           | Sept. 7, 1870...  | 12,556 25                |                                |
| 2,000 00        | Richmond                  | "           | Sept. 7, 1870...  | 1,150 68                 | 105 00                         |
| 5,000 00        | Kings                     | "           | Sept. 8, 1870...  | 2,091 36                 |                                |
| 7,000 00        | Bergen                    | New Jersey. | Sept. 9, 1870...  | 2,927 25                 |                                |
| 10,000 00       | New York                  | New York..  | Sept. 9, 1870...  | 4,180 44                 |                                |
| 1,400 00        | Chautauqua                | "           | Sept. 9, 1870...  | 630 27                   |                                |
| 2,000 00        | Kings                     | "           | Sept. 10, 1870... | 834 44                   |                                |
| 4,000 00        | Hudson                    | New Jersey. | Sept. 10, 1870... | 1,671 94                 |                                |
| 5,000 00        | Westchester               | New York..  | Sept. 10, 1870... | 2,039 93                 |                                |
| 2,000 00        | Somerset                  | New Jersey. | Sept. 12, 1870... | 1,267 81                 |                                |
| 8,000 00        | Kings                     | New York..  | Sept. 13, 1870... | 3,339 29                 |                                |
| 16,000 00       | New York                  | "           | Sept. 13, 1870... | 6,678 58                 |                                |
| 8,000 00        | Middlesex                 | New Jersey. | Sept. 13, 1870... | 3,339 29                 |                                |
| 2,000 00        | Essex                     | "           | Sept. 14, 1870... | 834 44                   |                                |
| 5,000 00        | Middlesex                 | "           | Sept. 14, 1870... | 2,086 10                 |                                |
| 2,000 00        | St. Lawrence              | New York..  | Sept. 15, 1870... | 834 05                   |                                |
| 170 00          | Allegany                  | "           | Sept. 15, 1870... | 256 66                   |                                |
| 4,000 00        | Middlesex                 | New Jersey. | Sept. 15, 1870... | 1,880 64                 |                                |
| 1,123 17        | Union                     | "           | Sept. 15, 1870... | 2,300 50                 | 78 96                          |
| 2,000 00        | Orange                    | New York..  | Sept. 16, 1870... | 833 67                   |                                |
| 10,000 00       | New York                  | "           | Sept. 16, 1870... | 2,978 93                 |                                |
| 12,000 00       | New York                  | "           | Sept. 17, 1870... | 4,799 73                 | 200 00                         |
| 1,000 00        | St. Lawrence              | "           | Sept. 20, 1870... | 416 07                   |                                |
| 1,800 00        | St. Lawrence              | "           | Sept. 20, 1870... | 748 92                   |                                |
| 2,200 00        | Hudson                    | New Jersey. | Sept. 20, 1870... | 915 35                   |                                |
| 2,000 00        | Hudson                    | "           | Sept. 21, 1870... | 1,247 63                 |                                |
| 2,000 00        | Union                     | "           | Sept. 21, 1870... | 1,445 26                 | 943 00                         |
| 5,000 00        | Essex                     | "           | Sept. 21, 1870... | 2,079 38                 |                                |
| 6,000 00        | Hudson                    | "           | Sept. 21, 1870... | 2,495 36                 |                                |
| 100,000 00      | Richmond                  | New York..  | Sept. 22, 1870... | 27,013 28                | 10,500 00                      |
| 2,800 00        | St. Lawrence              | "           | Sept. 23, 1870... | 1,247 10                 |                                |
| 2,000 00        | St. Lawrence              | "           | Sept. 23, 1870... | 1,247 10                 |                                |
| 2,500 00        | Kings                     | "           | Sept. 23, 1870... | 1,862 92                 |                                |
| 2,000 00        | New York                  | "           | Sept. 26, 1870... | 3,734 26                 |                                |
| 2,500 00        | Bergen                    | New Jersey. | Sept. 26, 1870... | 1,167 41                 |                                |
| 12,000 00       | Somerset                  | "           | Sept. 26, 1870... | 4,863 23                 |                                |

## SCHEDULE—(Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan.  | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|----------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |                |                          |                                |
| \$5,000 00      | Orange                    | New York   | Sept. 26, 1870 | \$2,074 59               |                                |
| 1,500 00        | Somerset                  | New Jersey | Sept. 26, 1870 | 632 88                   |                                |
| 3,000 00        | Hudson                    | "          | Sept. 26, 1870 | 1,244 75                 |                                |
| *10 50          |                           |            |                |                          |                                |
| 3,000 00        | Bergen                    | New Jersey | Sept. 27, 1870 | 1,244 18                 |                                |
| 1,500 00        | New York                  | New York   | Sept. 28, 1870 | 1,660 49                 |                                |
| 4,000 00        | Kings                     | "          | Sept. 28, 1870 | 2,850 24                 |                                |
| 12,000 00       | Dutchess                  | "          | Sept. 28, 1870 | 4,974 41                 |                                |
| 6,000 00        | Union                     | New Jersey | Sept. 28, 1870 | 2,532 14                 |                                |
| 2,000 00        | Middlesex                 | "          | Sept. 28, 1870 | 829 07                   |                                |
| 5,500 00        | Somerset                  | "          | Sept. 28, 1870 | 1,894 94                 | \$385 00                       |
| *8 67           |                           |            |                |                          |                                |
| 2,500 00        | Allegany                  | New York   | Sept. 29, 1870 | 1,085 86                 |                                |
| 15,000 00       | New York                  | "          | Sept. 29, 1870 | 4,446 89                 |                                |
| 3,000 00        | Union                     | New Jersey | Sept. 29, 1870 | 1,243 08                 |                                |
| 7,000 00        | Orange                    | New York   | Sept. 30, 1870 | 2,899 05                 |                                |
| 8,000 00        | New York                  | "          | Sept. 30, 1870 | 3,318 30                 |                                |
| 1,888 00        | Steuben                   | "          | Sept. 30, 1870 | 632 68                   |                                |
| 1,200 00        | Genesee                   | "          | Sept. 30, 1870 | 644 78                   |                                |
| 5,000 00        | Westchester               | "          | Oct. 1, 1870   | 2,069 80                 |                                |
| 3,000 00        | Bergen                    | New Jersey | Oct. 1, 1870   | 1,375 84                 |                                |
| 7,000 00        | New York                  | New York   | Oct. 1, 1870   | 3,657 45                 |                                |
| 8,000 00        | New York                  | "          | Oct. 1, 1870   | 3,081 67                 | 280 00                         |
| 2,100 00        | Kings                     | "          | Oct. 1, 1870   | 972 71                   |                                |
| 12,000 00       | New York                  | "          | Oct. 3, 1870   | 4,943 90                 |                                |
| 2,800 00        | St. Lawrence              | "          | Oct. 4, 1870   | 1,157 47                 |                                |
| 4,000 00        | Rockland                  | "          | Oct. 4, 1870   | 1,653 53                 |                                |
| 2,500 00        | Union                     | New Jersey | Oct. 4, 1870   | 1,083 46                 |                                |
| 17,000 00       | Essex                     | "          | Oct. 4, 1870   | 4,082 52                 | 2,975 00                       |
| 3,000 00        | New York                  | New York   | Oct. 5, 1870   | 1,239 57                 |                                |
| 5,000 00        | Wayne                     | "          | Oct. 6, 1870   | 1,890 00                 | 175 00                         |
| 1,500 00        | St. Lawrence              | "          | Oct. 6, 1870   | 619 15                   |                                |
| 2,000 00        | Wayne                     | "          | Oct. 7, 1870   | 755 63                   |                                |
| 4,000 00        | Bergen                    | New Jersey | Oct. 7, 1870   | 1,607 12                 |                                |
| 3,000 00        | St. Lawrence              | New York   | Oct. 7, 1870   | 1,238 42                 |                                |
| 4,500 00        | Kings                     | "          | Oct. 8, 1870   | 1,856 77                 |                                |
| 2,000 00        | St. Lawrence              | "          | Oct. 8, 1870   | 823 23                   |                                |
| 20,000 00       | New York                  | "          | Oct. 8, 1870   | 8,252 38                 |                                |
| 2,000 00        | Wayne                     | "          | Oct. 11, 1870  | 824 08                   |                                |
| 7,000 00        | Union                     | New Jersey | Oct. 11, 1870  | 1,954 39                 | 930 00                         |
| *25 00          |                           |            |                |                          |                                |
| 25,000 00       | New York                  | New York   | Oct. 11, 1870  | 10,301 08                |                                |
| 25,000 00       | New York                  | "          | Oct. 11, 1870  | 10,301 08                |                                |
| 5,000 00        | Albany                    | "          | Oct. 12, 1870  | 2,069 45                 |                                |
| 15,000 00       | New York                  | "          | Oct. 12, 1870  | 6,177 74                 |                                |
| 4,000 00        | Kings                     | "          | Oct. 14, 1870  | 1,645 86                 |                                |
| 3,000 00        | Kings                     | "          | Oct. 14, 1870  | 1,234 40                 |                                |
| 3,000 00        | Kings                     | "          | Oct. 14, 1870  | 1,234 40                 |                                |
| 300,000 00      | Queens                    | "          | Oct. 14, 1870  | 53,356 31                |                                |
| 30,000 00       | New York                  | "          | Oct. 14, 1870  | 8,239 32                 |                                |
| 5,000 00        | New York                  | "          | Oct. 14, 1870  | 2,067 33                 |                                |
| 6,500 00        | New York                  | "          | Oct. 14, 1870  | 2,670 79                 |                                |
| 3,000 00        | Bergen                    | New Jersey | Oct. 17, 1870  | 1,232 67                 |                                |
| 4,000 00        | Bergen                    | "          | Oct. 17, 1870  | 1,662 64                 |                                |
| 12,000 00       | Kings                     | New York   | Oct. 19, 1870  | 7,914 29                 |                                |
| 8,000 00        | Dutchess                  | "          | Oct. 19, 1870  | 3,284 05                 |                                |
| 6,000 00        | Middlesex                 | New Jersey | Oct. 20, 1870  | 2,461 89                 |                                |
| 4,000 00        | Kings                     | New York   | Oct. 20, 1870  | 1,641 96                 |                                |
| 12,000 00       | Union                     | New Jersey | Oct. 21, 1870  | 3,931 23                 | 840 00                         |
| 3,500 00        | Monmouth                  | "          | Oct. 21, 1870  | 1,476 44                 |                                |
| 3,500 00        | Kings                     | New York   | Oct. 21, 1870  | 1,154 65                 |                                |
| 2,000 00        | Union                     | New Jersey | Oct. 22, 1870  | 794 93                   |                                |
| 3,000 00        | Union                     | "          | Oct. 22, 1870  | 1,229 79                 |                                |
| 2,500 00        | Middlesex                 | "          | Oct. 22, 1870  | 1,024 58                 |                                |
| 1,500 00        | Cattaraugus               | New York   | Oct. 22, 1870  | 614 33                   |                                |
| 35,000 00       | Westchester               | "          | Oct. 25, 1870  | 8,543 19                 | 4,900 00                       |
| *141 74         |                           |            |                |                          |                                |
| 10,000 00       | Union                     | New Jersey | Oct. 25, 1870  | 4,093 56                 |                                |
| 7,000 00        | New York                  | New York   | Oct. 25, 1870  | 2,865 49                 |                                |
| 1,200 00        | St. Lawrence              | "          | Oct. 25, 1870  | 491 23                   |                                |
| 1,800 00        | St. Lawrence              | "          | Oct. 25, 1870  | 736 50                   |                                |
| 9,000 00        | Westchester               | "          | Oct. 27, 1870  | 3,630 75                 |                                |
| 10,000 00       | Monroe                    | "          | Oct. 28, 1870  | 4,067 81                 |                                |
| 7,000 00        | New York                  | "          | Oct. 28, 1870  | 2,865 47                 |                                |

\* Insurance premium.

## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan. | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|---------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |               |                          |                                |
| \$7,000 00      | New York                  | New York   | Oct. 28, 1870 | \$2,865 47               |                                |
| 2,000 00        | Essex                     | New Jersey | Oct. 29, 1870 | 3,877 30                 |                                |
| 2,000 00        | Monmouth                  | "          | Oct. 29, 1870 | 1,225 77                 |                                |
| 3,500 00        | Sussex                    | "          | Oct. 31, 1870 | 2,041 03                 |                                |
| 45,000 00       | Westchester               | New York   | Oct. 31, 1870 | 17,869 65                | \$1,575 00                     |
| 5,000 00        | Kings                     | "          | Nov. 1, 1870  | 1,703 05                 |                                |
| 6,000 00        | Hudson                    | New Jersey | Nov. 1, 1870  | 2,269 23                 | 110 00                         |
| 5,600 00        | Monmouth                  | "          | Nov. 2, 1870  | 3,152 64                 |                                |
| 3,000 00        | Monmouth                  | "          | Nov. 2, 1870  | 1,223 47                 |                                |
| 12,000 00       | Middlesex                 | "          | Nov. 2, 1870  | 4,893 86                 |                                |
| 10,000 00       | St. Lawrence              | New York   | Nov. 2, 1870  | 4,078 22                 |                                |
| 1,000 00        | Cattaraugus               | "          | Nov. 2, 1870  | 407 89                   |                                |
| 5,000 00        | Sussex                    | New Jersey | Nov. 3, 1870  | 2,088 15                 |                                |
| 2,500 80        | Morris                    | "          | Nov. 3, 1870  | 844 07                   | 175 00                         |
| 8,000 00        | Union                     | "          | Nov. 3, 1870  | 3,261 04                 |                                |
| 3,500 00        | Middlesex                 | "          | Nov. 4, 1870  | 1,426 08                 |                                |
| 2,000 00        | Passaic                   | "          | Nov. 4, 1870  | 814 88                   |                                |
| 5,000 00        | Morris                    | "          | Nov. 4, 1870  | 2,037 19                 |                                |
| 2,500 00        | Wayne                     | New York   | Nov. 7, 1870  | 1,017 16                 |                                |
| 6,000 00        | Kings                     | "          | Nov. 7, 1870  | 2,441 18                 |                                |
| 3,000 00        | Union                     | New Jersey | Nov. 7, 1870  | 1,230 59                 |                                |
| 10,000 00       | Union                     | "          | Nov. 7, 1870  | 4,068 63                 |                                |
| 20,000 00       | Kings                     | New York   | Nov. 8, 1870  | 8,133 42                 |                                |
| 45,000 00       | New York                  | "          | Nov. 8, 1870  | 16,060 20                |                                |
| 5,000 00        | Union                     | New Jersey | Nov. 9, 1870  | 1,867 40                 | 175 00                         |
| 2,000 00        | Essex                     | "          | Nov. 9, 1870  | 812 96                   |                                |
| 1,200 00        | St. Lawrence              | New York   | Nov. 9, 1870  | 487 77                   |                                |
| 1,600 00        | Union                     | New Jersey | Nov. 10, 1870 | 650 06                   |                                |
| 1,500 00        | Middlesex                 | "          | Nov. 10, 1870 | 666 93                   | 52 50                          |
| 722 50          |                           |            |               |                          |                                |
| 7,000 00        | Union                     | New Jersey | Nov. 10, 1870 | 2,844 00                 |                                |
| 4,000 00        | Middlesex                 | "          | Nov. 10, 1870 | 1,981 89                 |                                |
| 9,000 00        | New York                  | New York   | Nov. 10, 1870 | 4,035 45                 |                                |
| 1,000 00        | Livingston                | "          | Nov. 11, 1870 | 406 10                   |                                |
| 4,000 10        | Kings                     | "          | Nov. 11, 1870 | 1,634 38                 |                                |
| 3,000 00        | Kings                     | "          | Nov. 11, 1870 | 1,218 29                 |                                |
| 3,000 00        | Kings                     | "          | Nov. 11, 1870 | 1,218 29                 |                                |
| 10,000 00       | Genesee                   | "          | Nov. 11, 1870 | 4,060 96                 |                                |
| 1,000 00        | Allegany                  | "          | Nov. 12, 1870 | 405 90                   |                                |
| 1,000 00        | Cattaraugus               | "          | Nov. 12, 1870 | 405 90                   |                                |
| 1,500 00        | Cattaraugus               | "          | Nov. 12, 1870 | 588 86                   |                                |
| 6,400 00        | Westchester               | "          | Nov. 12, 1870 | 2,841 33                 |                                |
| 7,500 00        | Passaic                   | New Jersey | Nov. 12, 1870 | 3,044 28                 |                                |
| 4,000 00        | Passaic                   | "          | Nov. 12, 1870 | 1,623 62                 |                                |
| 5,500 00        | Monroe                    | New York   | Nov. 15, 1870 | 2,229 67                 |                                |
| 4,000 00        | Bergen                    | New Jersey | Nov. 15, 1870 | 1,631 31                 |                                |
| 2,000 00        | Genesee                   | New York   | Nov. 15, 1870 | 1,215 98                 |                                |
| 4,000 00        | Kings                     | "          | Nov. 16, 1870 | 1,620 55                 |                                |
| 3,000 00        | Kings                     | "          | Nov. 16, 1870 | 1,215 41                 |                                |
| 2,000 00        | Essex                     | New Jersey | Nov. 16, 1870 | 870 27                   | 140 00                         |
| 7,000 00        | New York                  | New York   | Nov. 18, 1870 | 2,823 27                 |                                |
| 2,200 00        | Monmouth                  | New Jersey | Nov. 18, 1870 | 887 61                   |                                |
| 2,000 00        | St. Lawrence              | New York   | Nov. 21, 1870 | 806 36                   |                                |
| 2,500 00        | Morris                    | New Jersey | Nov. 22, 1870 | 1,009 97                 |                                |
| 4,000 00        | Somerset                  | "          | Nov. 22, 1870 | 1,615 94                 |                                |
| 4,000 00        | Morris                    | "          | Nov. 22, 1870 | 1,615 94                 |                                |
| 5,000 00        | New York                  | New York   | Nov. 22, 1870 | 2,019 93                 |                                |
| 9,000 00        | Essex                     | New Jersey | Nov. 23, 1870 | 3,634 15                 |                                |
| 8,000 00        | Essex                     | "          | Nov. 23, 1870 | 3,230 36                 |                                |
| 25,000 00       | New York                  | New York   | Nov. 23, 1870 | 10,094 86                |                                |
| 7,000 00        | New York                  | "          | Nov. 25, 1870 | 2,828 68                 |                                |
| 2,000 00        | Hudson                    | New Jersey | Nov. 25, 1870 | 806 82                   |                                |
| 40,000 00       | Westchester               | New York   | Nov. 25, 1870 | 15,398 06                |                                |
| 9,000 00        | Middlesex                 | New Jersey | Nov. 25, 1870 | 3,630 70                 |                                |
| 2,000 00        | Cattaraugus               | New York   | Nov. 25, 1870 | 806 82                   |                                |
| 10,000 00       | Union                     | New Jersey | Nov. 25, 1870 | 4,034 11                 |                                |
| 3,000 00        | St. Lawrence              | New York   | Nov. 25, 1870 | 1,210 24                 |                                |
| 4,000 00        | St. Lawrence              | "          | Nov. 25, 1870 | 1,613 64                 |                                |
| 1,000 00        | Steuben                   | "          | Nov. 28, 1870 | 402 84                   |                                |
| 3,000 00        | Kings                     | "          | Nov. 29, 1870 | 1,207 93                 |                                |
| 25,000 00       | Richmond                  | "          | Nov. 30, 1870 | 10,061 31                |                                |
| 1,000 00        | St. Lawrence              | "          | Nov. 30, 1870 | 402 45                   |                                |
| 1,000 00        | Wayne                     | "          | Nov. 30, 1870 | 402 42                   |                                |
| 3,000 00        | Seneca                    | "          | Dec. 2, 1870  | 1,206 05                 |                                |

\* Insurance premium.]

## SCHEDULE—(Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan.  | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|----------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |                |                          |                                |
| \$5,000 00      | Orange                    | New York   | Sept. 26, 1870 | \$2,074 59               |                                |
| 1,500 00        | Somerset                  | New Jersey | Sept. 26, 1870 | 622 88                   |                                |
| 3,000 00        | Hudson                    | "          | Sept. 26, 1870 | 1,244 75                 |                                |
| *10 50          |                           |            |                |                          |                                |
| 3,000 00        | Bergen                    | New Jersey | Sept. 27, 1870 | 1,944 18                 |                                |
| 1,500 00        | New York                  | New York   | Sept. 28, 1870 | 1,660 49                 |                                |
| 4,000 00        | Kings                     | "          | Sept. 28, 1870 | 2,850 24                 |                                |
| 12,000 00       | Dutchess                  | "          | Sept. 28, 1870 | 4,974 41                 |                                |
| 6,000 00        | Union                     | New Jersey | Sept. 28, 1870 | 2,533 14                 |                                |
| 2,000 00        | Middlesex                 | "          | Sept. 28, 1870 | 829 07                   |                                |
| 5,500 00        | Somerset                  | "          | Sept. 28, 1870 | 1,894 94                 | \$385 00                       |
| *6 87           |                           |            |                |                          |                                |
| 2,500 00        | Allegany                  | New York   | Sept. 29, 1870 | 1,095 86                 |                                |
| 15,000 00       | New York                  | "          | Sept. 29, 1870 | 4,446 89                 |                                |
| 3,000 00        | Union                     | New Jersey | Sept. 29, 1870 | 1,243 03                 |                                |
| 7,000 00        | Orange                    | New York   | Sept. 30, 1870 | 2,899 05                 |                                |
| 8,000 00        | New York                  | "          | Sept. 30, 1870 | 3,813 20                 |                                |
| 1,886 00        | Steuben                   | "          | Sept. 30, 1870 | 632 68                   |                                |
| 1,200 00        | Genesee                   | "          | Sept. 30, 1870 | 644 73                   |                                |
| 5,000 00        | Westchester               | "          | Oct. 1, 1870   | 2,069 80                 |                                |
| 3,000 00        | Bergen                    | New Jersey | Oct. 1, 1870   | 1,375 84                 |                                |
| 7,000 00        | New York                  | New York   | Oct. 1, 1870   | 3,657 45                 |                                |
| 8,060 00        | New York                  | "          | Oct. 1, 1870   | 3,031 67                 | 380 00                         |
| 3,100 00        | Kings                     | "          | Oct. 1, 1870   | 972 71                   |                                |
| 12,000 00       | New York                  | "          | Oct. 3, 1870   | 4,942 90                 |                                |
| 3,200 00        | St. Lawrence              | "          | Oct. 4, 1870   | 1,157 47                 |                                |
| 4,000 00        | Rockland                  | "          | Oct. 4, 1870   | 1,653 53                 |                                |
| 2,500 00        | Union                     | New Jersey | Oct. 4, 1870   | 1,033 46                 |                                |
| 17,000 00       | Essex                     | "          | Oct. 4, 1870   | 4,052 52                 | 2,975 00                       |
| 3,000 00        | New York                  | New York   | Oct. 5, 1870   | 1,239 57                 |                                |
| 5,000 00        | Wayne                     | "          | Oct. 6, 1870   | 1,890 00                 | 175 00                         |
| 1,500 00        | St. Lawrence              | "          | Oct. 6, 1870   | 619 15                   |                                |
| 3,000 00        | Wayne                     | "          | Oct. 7, 1870   | 755 62                   | 70 00                          |
| 4,000 00        | Bergen                    | New Jersey | Oct. 7, 1870   | 1,607 12                 |                                |
| 3,000 00        | St. Lawrence              | New York   | Oct. 7, 1870   | 1,236 42                 |                                |
| 4,500 00        | Kings                     | "          | Oct. 8, 1870   | 1,536 77                 |                                |
| 2,000 00        | St. Lawrence              | "          | Oct. 8, 1870   | 825 23                   |                                |
| 20,000 00       | New York                  | "          | Oct. 8, 1870   | 8,252 33                 |                                |
| 2,000 00        | Wayne                     | "          | Oct. 11, 1870  | 824 08                   |                                |
| 7,000 00        | Union                     | New Jersey | Oct. 11, 1870  | 1,951 29                 | 930 00                         |
| *25 00          |                           |            |                |                          |                                |
| 25,000 00       | New York                  | New York   | Oct. 11, 1870  | 10,301 08                |                                |
| 25,000 00       | New York                  | "          | Oct. 11, 1870  | 10,301 08                |                                |
| 5,000 00        | Albany                    | "          | Oct. 12, 1870  | 2,069 45                 |                                |
| 15,000 00       | New York                  | "          | Oct. 12, 1870  | 6,177 74                 |                                |
| 4,000 00        | Kings                     | "          | Oct. 14, 1870  | 1,645 86                 |                                |
| 3,000 00        | Kings                     | "          | Oct. 14, 1870  | 1,234 40                 |                                |
| 3,000 00        | Kings                     | "          | Oct. 14, 1870  | 1,234 40                 |                                |
| 300,000 00      | Queens                    | "          | Oct. 14, 1870  | 53,356 81                |                                |
| 20,000 00       | New York                  | "          | Oct. 14, 1870  | 8,229 32                 |                                |
| 5,000 00        | New York                  | "          | Oct. 14, 1870  | 2,057 33                 |                                |
| 6,500 00        | New York                  | "          | Oct. 14, 1870  | 2,670 79                 |                                |
| 3,000 00        | Bergen                    | New Jersey | Oct. 17, 1870  | 1,232 67                 |                                |
| 4,000 00        | Bergen                    | "          | Oct. 17, 1870  | 1,662 64                 |                                |
| 18,000 00       | Kings                     | New York   | Oct. 19, 1870  | 7,914 22                 |                                |
| 8,000 00        | Dutchess                  | "          | Oct. 19, 1870  | 3,234 05                 |                                |
| 6,000 00        | Middlesex                 | New Jersey | Oct. 20, 1870  | 2,461 89                 |                                |
| 4,000 00        | Kings                     | New York   | Oct. 20, 1870  | 1,641 28                 |                                |
| 12,000 00       | Union                     | New Jersey | Oct. 21, 1870  | 3,931 22                 | 840 00                         |
| 3,500 00        | Monmouth                  | "          | Oct. 21, 1870  | 1,476 44                 |                                |
| 3,500 00        | Kings                     | New York   | Oct. 21, 1870  | 1,154 65                 |                                |
| 2,000 00        | Union                     | New Jersey | Oct. 22, 1870  | 794 98                   |                                |
| 3,000 00        | Union                     | "          | Oct. 22, 1870  | 1,229 79                 |                                |
| 3,500 00        | Middlesex                 | "          | Oct. 22, 1870  | 1,024 83                 |                                |
| 1,500 00        | Cattaraugus               | New York   | Oct. 24, 1870  | 614 32                   |                                |
| 35,000 00       | Westchester               | "          | Oct. 25, 1870  | 8,542 19                 | 4,900 00                       |
| *141 74         |                           |            |                |                          |                                |
| 10,000 00       | Union                     | New Jersey | Oct. 25, 1870  | 4,093 56                 |                                |
| 7,000 00        | New York                  | New York   | Oct. 25, 1870  | 2,865 49                 |                                |
| 1,200 00        | St. Lawrence              | "          | Oct. 25, 1870  | 491 23                   |                                |
| 1,800 00        | St. Lawrence              | "          | Oct. 26, 1870  | 736 50                   |                                |
| 9,000 00        | Westchester               | "          | Oct. 27, 1870  | 3,680 75                 |                                |
| 10,000 00       | Monroe                    | "          | Oct. 28, 1870  | 4,067 81                 |                                |
| 7,000 00        | New York                  | "          | Oct. 28, 1870  | 2,865 47                 |                                |

\* Insurance premium.

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan. | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|---------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |               |                          |                                |
| \$7,000 00      | New York                  | New York   | Oct. 28, 1870 | \$2,865 47               |                                |
| 2,000 00        | Essex                     | New Jersey | Oct. 29, 1870 | 3,677 80                 |                                |
| 3,000 00        | Monmouth                  | "          | Oct. 29, 1870 | 1,225 77                 |                                |
| 5,500 00        | Sussex                    | "          | Oct. 31, 1870 | 2,041 08                 |                                |
| 45,000 00       | Westchester               | New York   | Oct. 31, 1870 | 17,869 65                | \$1,575 00                     |
| 5,000 00        | Kings                     | "          | Nov. 1, 1870  | 1,703 05                 |                                |
| 6,000 00        | Hudson                    | New Jersey | Nov. 1, 1870  | 2,289 23                 | 110 00                         |
| 5,600 00        | Monmouth                  | "          | Nov. 2, 1870  | 3,158 64                 |                                |
| 3,000 00        | Monmouth                  | "          | Nov. 2, 1870  | 1,225 47                 |                                |
| 12,000 00       | Middlesex                 | "          | Nov. 2, 1870  | 4,893 86                 |                                |
| 10,000 00       | St. Lawrence              | New York   | Nov. 2, 1870  | 4,078 22                 |                                |
| 1,000 00        | Cattaraugus               | "          | Nov. 2, 1870  | 407 82                   |                                |
| 5,000 00        | Sussex                    | New Jersey | Nov. 3, 1870  | 2,088 15                 |                                |
| 2,500 00        | Morris                    | "          | Nov. 3, 1870  | 844 07                   | 175 00                         |
| 8,000 00        | Union                     | "          | Nov. 3, 1870  | 2,261 04                 |                                |
| 3,500 00        | Middlesex                 | "          | Nov. 4, 1870  | 1,426 08                 |                                |
| 3,000 00        | Passaic                   | "          | Nov. 4, 1870  | 814 88                   |                                |
| 5,000 00        | Morris                    | "          | Nov. 4, 1870  | 2,037 19                 |                                |
| 2,500 00        | Wayne                     | New York   | Nov. 7, 1870  | 1,017 16                 |                                |
| 6,000 00        | Kings                     | "          | Nov. 7, 1870  | 2,441 18                 |                                |
| 3,000 00        | Union                     | New Jersey | Nov. 7, 1870  | 1,220 59                 |                                |
| 10,000 00       | Union                     | "          | Nov. 7, 1870  | 4,068 63                 |                                |
| 20,000 00       | Kings                     | New York   | Nov. 8, 1870  | 8,138 42                 |                                |
| 45,000 00       | New York                  | "          | Nov. 8, 1870  | 16,060 30                |                                |
| 5,000 00        | Union                     | New Jersey | Nov. 9, 1870  | 1,857 40                 | 175 00                         |
| 2,000 00        | Essex                     | "          | Nov. 9, 1870  | 812 96                   |                                |
| 1,200 00        | St. Lawrence              | New York   | Nov. 9, 1870  | 427 77                   |                                |
| 1,600 00        | Union                     | New Jersey | Nov. 10, 1870 | 650 06                   |                                |
| 1,500 00        | Middlesex                 | "          | Nov. 10, 1870 | 556 98                   | 52 50                          |
| 72 50           |                           |            |               |                          |                                |
| 7,000 00        | Union                     | New Jersey | Nov. 10, 1870 | 2,844 00                 |                                |
| 4,000 00        | Middlesex                 | "          | Nov. 10, 1870 | 1,981 89                 |                                |
| 9,000 00        | New York                  | New York   | Nov. 10, 1870 | 4,085 45                 |                                |
| 1,000 00        | Livingston                | "          | Nov. 11, 1870 | 406 10                   |                                |
| 4,000 00        | Kings                     | "          | Nov. 11, 1870 | 1,624 38                 |                                |
| 3,000 00        | Kings                     | "          | Nov. 11, 1870 | 1,218 29                 |                                |
| 3,000 00        | Kings                     | "          | Nov. 11, 1870 | 1,218 29                 |                                |
| 10,000 00       | Genesee                   | "          | Nov. 11, 1870 | 4,060 96                 |                                |
| 1,000 00        | Allegany                  | "          | Nov. 12, 1870 | 405 90                   |                                |
| 1,000 00        | Cattaraugus               | "          | Nov. 12, 1870 | 405 90                   |                                |
| 1,500 00        | Cattaraugus               | "          | Nov. 12, 1870 | 588 86                   |                                |
| 6,400 00        | Westchester               | "          | Nov. 12, 1870 | 2,841 33                 |                                |
| 7,500 00        | Passaic                   | New Jersey | Nov. 12, 1870 | 2,044 28                 |                                |
| 4,000 00        | Passaic                   | "          | Nov. 12, 1870 | 1,623 63                 |                                |
| 5,500 00        | Monroe                    | New York   | Nov. 15, 1870 | 2,229 57                 |                                |
| 4,000 00        | Bergen                    | New Jersey | Nov. 15, 1870 | 1,621 31                 |                                |
| 3,000 00        | Genesee                   | New York   | Nov. 15, 1870 | 1,215 98                 |                                |
| 4,000 00        | Kings                     | "          | Nov. 15, 1870 | 1,620 55                 |                                |
| 3,000 00        | Kings                     | "          | Nov. 15, 1870 | 1,215 41                 |                                |
| 2,000 00        | Essex                     | New Jersey | Nov. 16, 1870 | 670 27                   | 140 00                         |
| 7,000 00        | New York                  | New York   | Nov. 18, 1870 | 2,823 08                 |                                |
| 2,900 00        | Monmouth                  | New Jersey | Nov. 18, 1870 | 887 61                   |                                |
| 2,000 00        | St. Lawrence              | New York   | Nov. 21, 1870 | 808 36                   |                                |
| 2,500 00        | Morris                    | New Jersey | Nov. 22, 1870 | 1,009 97                 |                                |
| 4,000 00        | Somerset                  | "          | Nov. 22, 1870 | 1,615 94                 |                                |
| 4,000 00        | Morris                    | "          | Nov. 22, 1870 | 1,615 94                 |                                |
| 5,000 00        | New York                  | New York   | Nov. 22, 1870 | 2,019 93                 |                                |
| 9,000 00        | Essex                     | New Jersey | Nov. 23, 1870 | 3,684 15                 |                                |
| 8,000 00        | Essex                     | "          | Nov. 23, 1870 | 3,220 36                 |                                |
| 25,000 00       | New York                  | New York   | Nov. 23, 1870 | 10,094 86                |                                |
| 7,000 00        | New York                  | "          | Nov. 25, 1870 | 2,828 88                 |                                |
| 2,000 00        | Hudson                    | New Jersey | Nov. 25, 1870 | 806 82                   |                                |
| 40,000 00       | Westchester               | New York   | Nov. 25, 1870 | 15,398 08                |                                |
| 9,000 00        | Middlesex                 | New Jersey | Nov. 25, 1870 | 3,630 70                 |                                |
| 2,000 00        | Cattaraugus               | New York   | Nov. 25, 1870 | 806 82                   |                                |
| 10,000 00       | Union                     | New Jersey | Nov. 25, 1870 | 4,034 11                 |                                |
| 3,000 00        | St. Lawrence              | New York   | Nov. 25, 1870 | 1,210 24                 |                                |
| 4,000 00        | St. Lawrence              | "          | Nov. 25, 1870 | 1,613 64                 |                                |
| 1,000 00        | Stenben                   | "          | Nov. 28, 1870 | 402 84                   |                                |
| 3,000 00        | Kings                     | "          | Nov. 29, 1870 | 1,207 93                 |                                |
| 25,000 00       | Richmond                  | "          | Nov. 30, 1870 | 10,061 81                |                                |
| 1,000 00        | St. Lawrence              | "          | Nov. 30, 1870 | 402 45                   |                                |
| 1,000 00        | Wayne                     | "          | Nov. 30, 1870 | 402 42                   |                                |
| 3,000 00        | Seneca                    | "          | Dec. 2, 1870  | 1,206 05                 |                                |

\* Insurance premium.]

## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan. | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|---------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |               |                          |                                |
| \$1,000 00      | Livingston                | New York   | Dec. 2, 1870  | \$402 07                 |                                |
| 7,500 00        | New York                  | "          | Dec. 2, 1870  | 8,014 07                 |                                |
| 7,500 00        | New York                  | "          | Dec. 2, 1870  | 8,014 07                 |                                |
| 3,000 00        | Westchester               | "          | Dec. 2, 1870  | 1,205 68                 |                                |
| 1,000 00        | Middlesex                 | New Jersey | Dec. 2, 1870  | 401 98                   |                                |
| 3,000 00        | Essex                     | "          | Dec. 2, 1870  | 1,100 68                 | \$105 00                       |
| 1,500 00        | Union                     | "          | Dec. 2, 1870  | 558 38                   |                                |
| 11,000 00       | Middlesex                 | "          | Dec. 2, 1870  | 4,430 64                 |                                |
| 10,000 00       | New York                  | New York   | Dec. 5, 1870  | 4,014 98                 |                                |
| 1,800 00        | Bergen                    | New Jersey | Dec. 6, 1870  | 722 34                   |                                |
| 1,000 00        | St. Lawrence              | New York   | Dec. 6, 1870  | 401 30                   |                                |
| 4,000 00        | Westchester               | "          | Dec. 7, 1870  | 1,185 30                 | 430 00                         |
| *24 00          |                           |            |               |                          |                                |
| 25,000 00       | New York                  | New York   | Dec. 6, 1870  | 10,032 53                |                                |
| 3,500 00        | New York                  | "          | Dec. 6, 1870  | 1,404 55                 |                                |
| 2,000 00        | Kings                     | "          | Dec. 6, 1870  | 802 60                   |                                |
| 2,700 00        | Kings                     | "          | Dec. 6, 1870  | 1,083 51                 |                                |
| 90,000 00       | New York                  | "          | Dec. 6, 1870  | 25,456 81                |                                |
| 2,500 00        | Hudson                    | New Jersey | Dec. 7, 1870  | 1,029 77                 |                                |
| 22,000 00       | New York                  | New York   | Dec. 7, 1870  | 7,301 10                 |                                |
| 5,000 00        | Kings                     | "          | Dec. 7, 1870  | 2,208 38                 |                                |
| 5,000 00        | Essex                     | New Jersey | Dec. 9, 1870  | 971 56                   | 875 00                         |
| 2,000 00        | Hudson                    | "          | Dec. 9, 1870  | 601 45                   |                                |
| 3,500 00        | Westchester               | New York   | Dec. 10, 1870 | 3,108 04                 | 297 50                         |
| 20,000 00       | Westchester               | "          | Dec. 10, 1870 | 8,006 36                 |                                |
| *37 50          |                           |            |               |                          |                                |
| 5,000 00        | Richmond                  | New York   | Dec. 10, 1870 | 2,002 67                 |                                |
| 2,500 00        | Allegany                  | "          | Dec. 12, 1870 | 1,000 38                 |                                |
| 2,500 00        | Suffolk                   | New Jersey | Dec. 12, 1870 | 1,000 38                 |                                |
| 3,000 00        | Hudson                    | "          | Dec. 12, 1870 | 1,200 45                 |                                |
| 2,500 00        | Union                     | "          | Dec. 12, 1870 | 1,000 38                 |                                |
| 6,000 00        | Sussex                    | "          | Dec. 12, 1870 | 2,299 75                 |                                |
| 2,000 00        | Bergen                    | "          | Dec. 12, 1870 | 799 92                   |                                |
| 12,000 00       | New York                  | New York   | Dec. 12, 1870 | 4,799 51                 |                                |
| 8,000 00        | New York                  | "          | Dec. 12, 1870 | 2,090 69                 |                                |
| 5,000 00        | Kings                     | "          | Dec. 14, 1870 | 1,998 34                 |                                |
| 4,000 00        | New York                  | "          | Dec. 14, 1870 | 2,307 31                 |                                |
| 7,500 00        | Union                     | New Jersey | Dec. 14, 1870 | 4,496 32                 |                                |
| 3,500 00        | Middlesex                 | "          | Dec. 14, 1870 | 1,399 13                 |                                |
| 6,000 00        | Middlesex                 | "          | Dec. 14, 1870 | 2,398 60                 |                                |
| 3,000 00        | Union                     | "          | Dec. 14, 1870 | 1,199 30                 |                                |
| 12,000 00       | Kings                     | New York   | Dec. 16, 1870 | 5,549 75                 |                                |
| 1,000 00        | Wayne                     | "          | Dec. 16, 1870 | 399 28                   |                                |
| 1,000 00        | Cattaraugus               | "          | Dec. 16, 1870 | 399 28                   |                                |
| 3,000 00        | Westchester               | "          | Dec. 17, 1870 | 1,197 57                 |                                |
| 6,000 00        | New York                  | "          | Dec. 19, 1870 | 2,392 35                 |                                |
| 4,000 00        | Kings                     | "          | Dec. 19, 1870 | 1,595 23                 |                                |
| 4,000 00        | Union                     | New Jersey | Dec. 20, 1870 | 1,594 47                 |                                |
| 12,000 00       | New York                  | New York   | Dec. 20, 1870 | 4,738 40                 |                                |
| 2,500 00        | Hudson                    | New Jersey | Dec. 20, 1870 | 696 06                   |                                |
| 10,500 00       | Somerset                  | "          | Dec. 21, 1870 | 3,711 51                 |                                |
| 2,000 00        | Livingston                | New York   | Dec. 21, 1870 | 586 35                   | \$10 00                        |
| 1,500 00        | Allegany                  | "          | Dec. 21, 1870 | 545 14                   |                                |
| 20,000 00       | New York                  | "          | Dec. 21, 1870 | 6,651 50                 |                                |
| 30,000 00       | Westchester               | "          | Dec. 21, 1870 | 11,952 74                |                                |
| 7,000 00        | Hudson                    | New Jersey | Dec. 22, 1870 | 1,991 16                 |                                |
| 3,000 00        | Somerset                  | "          | Dec. 22, 1870 | 1,194 70                 |                                |
| 6,000 00        | New York                  | New York   | Dec. 22, 1870 | 2,389 40                 |                                |
| 5,500 00        | Essex                     | New Jersey | Dec. 24, 1870 | 2,188 17                 |                                |
| 6,000 00        | Kings                     | New York   | Dec. 24, 1870 | 2,287 10                 |                                |
| 6,000 00        | Kings                     | "          | Dec. 24, 1870 | 2,287 10                 |                                |
| 3,000 00        | Hudson                    | New Jersey | Dec. 24, 1870 | 1,193 55                 |                                |
| 6,600 00        | Essex                     | "          | Dec. 24, 1870 | 2,539 94                 | 945 00                         |
| 2,000 00        | Middlesex                 | "          | Dec. 27, 1870 | 794 55                   |                                |
| 1,000 00        | Hudson                    | "          | Dec. 27, 1870 | 790 33                   |                                |
| 5,000 00        | Essex                     | "          | Dec. 27, 1870 | 1,986 37                 |                                |
| 5,500 00        | Essex                     | "          | Dec. 27, 1870 | 2,185 00                 |                                |
| 4,000 00        | Passaic                   | "          | Dec. 27, 1870 | 1,309 10                 | 230 00                         |
| 8,000 00        | Genesee                   | New York   | Dec. 27, 1870 | 6,356 23                 |                                |
| 800 00          | St. Lawrence              | "          | Dec. 29, 1870 | 973 92                   |                                |
| 2,500 00        | Franklin                  | "          | Dec. 29, 1870 | 992 23                   |                                |
| 1,000 00        | Bergen                    | New Jersey | Dec. 30, 1870 | 296 70                   |                                |
| 4,000 00        | New York                  | New York   | Dec. 30, 1870 | 1,596 80                 |                                |
| 1,500 00        | Cattaraugus               | "          | Dec. 30, 1870 | 593 05                   |                                |

\* Insurance premium.

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan. | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|---------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |               |                          |                                |
| \$2,000 00      | Cattaraugus               | New York   | Dec. 30, 1870 | \$793 40                 |                                |
| 2,000 00        | Cattaraugus               | "          | Dec. 30, 1870 | 793 40                   |                                |
| 12,000 00       | New York                  | "          | Dec. 30, 1870 | 4,760 38                 |                                |
| 2,000 00        | New York                  | "          | Dec. 30, 1870 | 793 41                   |                                |
| 3,500 00        | Monmouth                  | New Jersey | Dec. 30, 1870 | 1,355 44                 |                                |
| 3,000 00        | Kings                     | New York   | Dec. 30, 1870 | 1,190 10                 |                                |
| 5,500 00        | Kings                     | "          | Dec. 30, 1870 | 2,181 84                 |                                |
| 85,000 00       | Kings                     | "          | Dec. 30, 1870 | 13,884 35                |                                |
| 5,000 00        | New York                  | "          | Dec. 31, 1870 | 1,983 53                 |                                |
| 2,000 00        | Hudson                    | New Jersey | Dec. 31, 1870 | 793 01                   |                                |
| 4,500 00        | Bergen                    | "          | Jan. 3, 1871  | 1,309 19                 | \$473 50                       |
| 4,000 00        | Morris                    | New Jersey | Jan. 3, 1871  | 1,588 73                 |                                |
| 4,000 00        | Sussex                    | "          | Jan. 3, 1871  | 1,588 73                 |                                |
| 7,000 00        | Monroe                    | New York   | Jan. 4, 1871  | 2,770 18                 |                                |
| 30,000 00       | Rockland                  | "          | Jan. 5, 1871  | 8,437 96                 |                                |
| 3,000 00        | Union                     | New Jersey | Jan. 5, 1871  | 2,186 64                 |                                |
| 8,000 00        | Hudson                    | "          | Jan. 6, 1871  | 2,983 54                 |                                |
| 7,500 00        | Kings                     | New York   | Jan. 6, 1871  | 2,843 30                 |                                |
| 5,000 00        | New York                  | "          | Jan. 7, 1871  | 1,658 14                 |                                |
| 3,000 00        | Passaic                   | New Jersey | Jan. 7, 1871  | 870 49                   | 315 00                         |
| 1,800 00        | Allegany                  | New York   | Jan. 9, 1871  | 710 60                   |                                |
| 12,000 00       | New York                  | "          | Jan. 9, 1871  | 4,737 37                 |                                |
| 7,000 00        | Bergen                    | New Jersey | Jan. 10, 1871 | 2,517 12                 | 345 00                         |
| 5,000 00        | Oswego                    | New York   | Jan. 12, 1871 | 3,288 08                 |                                |
| 6,000 00        | Kings                     | "          | Jan. 12, 1871 | 2,365 23                 |                                |
| 5,000 00        | Essex                     | New Jersey | Jan. 12, 1871 | 1,971 03                 |                                |
| 2,000 00        | Union                     | "          | Jan. 12, 1871 | 788 41                   |                                |
| 4,000 00        | Union                     | "          | Jan. 12, 1871 | 1,558 82                 | 30 00                          |
| 1,500 00        | Union                     | "          | Jan. 12, 1871 | 591 81                   |                                |
| 10,000 00       | Essex                     | "          | Jan. 12, 1871 | 3,744 71                 |                                |
| 3,500 00        | Monmouth                  | "          | Jan. 12, 1871 | 1,379 72                 |                                |
| 20,000 00       | Westchester               | New York   | Jan. 13, 1871 | 7,890 27                 |                                |
| 2,000 00        | St. Lawrence              | "          | Jan. 14, 1871 | 787 64                   |                                |
| 4,500 00        | Westchester               | "          | Jan. 14, 1871 | 1,772 20                 |                                |
| 5,000 00        | Hudson                    | New Jersey | Jan. 14, 1871 | 1,923 85                 |                                |
| 5,000 00        | Kings                     | New York   | Jan. 16, 1871 | 1,967 19                 |                                |
| 3,500 00        | New York                  | "          | Jan. 16, 1871 | 1,377 03                 |                                |
| 4,000 00        | Kings                     | "          | Jan. 17, 1871 | 1,573 96                 |                                |
| 4,000 00        | Westchester               | "          | Jan. 17, 1871 | 1,573 96                 |                                |
| 10,000 00       | Middlesex                 | New Jersey | Jan. 18, 1871 | 3,580 55                 | 350 00                         |
| 3,000 00        | Essex                     | New Jersey | Jan. 18, 1871 | 1,179 16                 |                                |
| 3,500 00        | Essex                     | "          | Jan. 18, 1871 | 1,375 69                 |                                |
| 3,000 00        | Union                     | "          | Jan. 18, 1871 | 1,179 16                 |                                |
| 7,500 00        | Middlesex                 | "          | Jan. 18, 1871 | 2,947 91                 |                                |
| 3,000 00        | Union                     | "          | Jan. 18, 1871 | 2,070 75                 |                                |
| 1,000 00        | Cattaraugus               | New York   | Jan. 18, 1871 | 393 05                   |                                |
| 4,000 00        | Morris                    | New Jersey | Jan. 18, 1871 | 1,572 22                 |                                |
| 12,000 00       | Bergen                    | "          | Jan. 18, 1871 | 4,468 88                 |                                |
| 30,000 00       | Kings                     | New York   | Jan. 18, 1871 | 11,003 43                |                                |
| 8,000 00        | Kings                     | "          | Jan. 18, 1871 | 3,144 44                 |                                |
| 5,000 00        | Kings                     | "          | Jan. 18, 1871 | 1,964 31                 |                                |
| 1,500 00        | Essex                     | New Jersey | Jan. 19, 1871 | 689 30                   |                                |
| 2,000 00        | Essex                     | "          | Jan. 20, 1871 | 735 34                   |                                |
| 9,000 00        | Westchester               | New York   | Jan. 20, 1871 | 3,534 04                 |                                |
| 1,800 00        | Wayne                     | "          | Jan. 21, 1871 | 706 46                   |                                |
| 4,000 00        | New York                  | "          | Jan. 21, 1871 | 1,569 92                 |                                |
| 4,000 00        | New York                  | "          | Jan. 21, 1871 | 1,569 92                 |                                |
| 4,000 00        | New York                  | "          | Jan. 21, 1871 | 1,569 92                 |                                |
| 4,000 00        | New York                  | "          | Jan. 21, 1871 | 1,569 92                 |                                |
| 4,000 00        | New York                  | "          | Jan. 21, 1871 | 1,569 92                 |                                |
| 4,000 00        | New York                  | "          | Jan. 21, 1871 | 1,569 92                 |                                |
| 4,000 00        | New York                  | "          | Jan. 21, 1871 | 1,569 92                 |                                |
| 1,500 00        | Ontario                   | "          | Jan. 21, 1871 | 588 73                   |                                |
| 2,500 00        | Kings                     | "          | Jan. 23, 1871 | 980 24                   |                                |
| 4,000 00        | Kings                     | "          | Jan. 23, 1871 | 1,568 38                 |                                |
| 2,500 00        | Stenben                   | "          | Jan. 23, 1871 | 980 24                   |                                |
| 3,500 00        | Essex                     | New Jersey | Jan. 23, 1871 | 4,944 57                 |                                |
| 15,000 00       | Westchester               | New York   | Jan. 24, 1871 | 5,875 56                 |                                |
| 10,000 00       | Westchester               | "          | Jan. 24, 1871 | 3,919 04                 |                                |

\* Insurance.

† Insurance premium.



## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan. |          | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|---------------|----------|--------------------------|--------------------------------|
|                 | County.                   | State.     |               |          |                          |                                |
| \$8,000 00      | Passaic                   | New Jersey | Jan.          | 24, 1871 | \$2,490 27               |                                |
| 6,000 00        | Bergen                    | "          | Jan.          | 25, 1871 | 2,350 27                 |                                |
| 2,000 00        | Bergen                    | "          | Jan.          | 26, 1871 | 738 42                   |                                |
| 3,000 00        | Bergen                    | "          | Jan.          | 25, 1871 | 1,176 14                 |                                |
| 6,000 00        | New York                  | New York   | Jan.          | 25, 1871 | 2,350 27                 |                                |
| 5,000 00        | Queens                    | "          | Jan.          | 25, 1871 | 1,958 56                 |                                |
| 4,000 00        | Bergen                    | New Jersey | Jan.          | 26, 1871 | 1,490 71                 |                                |
| 30,000 00       | New York                  | New York   | Jan.          | 26, 1871 | 11,745 62                |                                |
| 3,000 00        | Hudson                    | New Jersey | Jan.          | 27, 1871 | 1,173 98                 |                                |
| 3,000 00        | Kings                     | "          | Jan.          | 27, 1871 | 866 27                   |                                |
| 7,000 00        | Bergen                    | "          | Jan.          | 28, 1871 | 2,008 96                 | \$735 00                       |
| * 15 00         |                           |            |               |          |                          |                                |
| 6,000 00        | New York                  | New York   | Jan.          | 28, 1871 | 2,346 82                 |                                |
| 50,000 00       | Orange                    | "          | Jan.          | 30, 1871 | 19,537 67                |                                |
| 1,000 00        | New York                  | "          | Jan.          | 30, 1871 | 711 51                   |                                |
| 3,000 00        | Union                     | New Jersey | Jan.          | 30, 1871 | 1,172 26                 |                                |
| 5,000 00        | Middlesex                 | "          | Jan.          | 30, 1871 | 1,608 77                 | 350 00                         |
| * 8 00          |                           |            |               |          |                          |                                |
| 3,500 00        | Union                     | New Jersey | Jan.          | 30, 1871 | 1,267 64                 |                                |
| 1,000 00        | Genesee                   | New York   | Jan.          | 31, 1871 | 390 56                   |                                |
| 6,500 00        | Hudson                    | New Jersey | Feb.          | 1, 1871  | 2,719 12                 |                                |
| 5,000 00        | Passaic                   | "          | Feb.          | 1, 1871  | 1,954 73                 |                                |
| 7,000 00        | Kings                     | New York   | Feb.          | 2, 1871  | 3,009 62                 |                                |
| 3,500 00        | Sussex                    | New Jersey | Feb.          | 3, 1871  | 1,266 97                 |                                |
| 1,000 00        | Somerset                  | "          | Feb.          | 3, 1871  | 390 56                   |                                |
| 95,000 00       | Orange                    | New York   | Feb.          | 4, 1871  | 38,859 99                |                                |
| 3,000 00        | Kings                     | "          | Feb.          | 4, 1871  | 1,180 74                 |                                |
| 2,000 00        | Hudson                    | New Jersey | Feb.          | 4, 1871  | 780 74                   |                                |
| 3,000 00        | Essex                     | "          | Feb.          | 4, 1871  | 1,171 11                 |                                |
| 7,000 00        | Monmouth                  | "          | Feb.          | 4, 1871  | 2,732 59                 |                                |
| 3,000 00        | Union                     | "          | Feb.          | 4, 1871  | 1,171 11                 |                                |
| 5,000 00        | Middlesex                 | "          | Feb.          | 4, 1871  | 1,950 30                 |                                |
| 2,000 00        | Essex                     | "          | Feb.          | 4, 1871  | 1,171 11                 |                                |
| 4,500 00        | Kings                     | New York   | Feb.          | 6, 1871  | 1,597 44                 | 157 50                         |
| 4,500 00        | Kings                     | "          | Feb.          | 6, 1871  | 1,764 94                 |                                |
| 3,000 00        | Essex                     | New Jersey | Feb.          | 6, 1871  | 1,169 95                 |                                |
| 20,000 00       | New York                  | New York   | Feb.          | 6, 1871  | 7,099 73                 | 700 00                         |
| 2,500 00        | Westchester               | "          | Feb.          | 7, 1871  | 974 48                   |                                |
| 2,500 00        | Westchester               | "          | Feb.          | 7, 1871  | 974 48                   |                                |
| 2,500 00        | Westchester               | "          | Feb.          | 7, 1871  | 974 48                   |                                |
| 3,000 00        | Passaic                   | New Jersey | Feb.          | 7, 1871  | 1,169 88                 |                                |
| 40,000 00       | New York                  | New York   | Feb.          | 8, 1871  | 15,584 11                |                                |
| 3,500 00        | Hudson                    | New Jersey | Feb.          | 8, 1871  | 1,363 61                 |                                |
| 3,500 00        | Livingston                | New York   | Feb.          | 8, 1871  | 1,363 61                 |                                |
| 22,500 00       | New York                  | "          | Feb.          | 9, 1871  | 5,000 00                 |                                |
| 5,000 00        | Essex                     | New Jersey | Feb.          | 9, 1871  | 1,947 05                 |                                |
| 10,000 00       | Essex                     | "          | Feb.          | 9, 1871  | 3,894 11                 |                                |
| 2,800 00        | New York                  | New York   | Feb.          | 10, 1871 | 1,059 81                 |                                |
| 10,000 00       | Essex                     | New Jersey | Feb.          | 10, 1871 | 3,892 19                 |                                |
| 7,000 00        | Union                     | "          | Feb.          | 10, 1871 | 2,724 53                 |                                |
| 10,000 00       | Union                     | "          | Feb.          | 11, 1871 | 3,690 27                 |                                |
| † 4,221 58      |                           |            | June          | 14, 1876 |                          |                                |
| 5,000 00        | Monmouth                  | New Jersey | Feb.          | 11, 1871 | 5,226 54                 |                                |
| 20,000 00       | Essex                     | "          | Feb.          | 11, 1871 | 7,780 55                 |                                |
| 18,000 00       | Essex                     | "          | Feb.          | 11, 1871 | 7,009 49                 |                                |
| 2,500 00        | Hudson                    | "          | Feb.          | 12, 1871 | 971 61                   |                                |
| 6,000 00        | Bergen                    | "          | Feb.          | 12, 1871 | 2,154 57                 |                                |
| 2,500 00        | New York                  | New York   | Feb.          | 12, 1871 | 1,360 25                 |                                |
| 14,000 00       | New York                  | "          | Feb.          | 12, 1871 | 5,441 01                 |                                |
| 5,000 00        | Passaic                   | New Jersey | Feb.          | 13, 1871 | 1,942 22                 |                                |
| 5,000 00        | Wayne                     | New York   | Feb.          | 14, 1871 | 1,942 26                 |                                |
| 6,000 00        | Passaic                   | New Jersey | Feb.          | 15, 1871 | 2,231 04                 |                                |
| 5,000 00        | New York                  | New York   | Feb.          | 16, 1871 | 1,940 34                 |                                |
| 1,500 00        | Allegany                  | "          | Feb.          | 16, 1871 | 721 89                   |                                |
| 4,500 00        | Cattaraugus               | "          | Feb.          | 16, 1871 | 1,629 89                 |                                |
| 1,500 00        | Hudson                    | New Jersey | Feb.          | 16, 1871 | 528 10                   |                                |
| 12,000 00       | Kings                     | New York   | Feb.          | 16, 1871 | 4,656 82                 |                                |
| 2,500 00        | Westchester               | "          | Feb.          | 17, 1871 | 1,357 57                 |                                |
| 2,000 00        | Wayne                     | "          | Feb.          | 17, 1871 | 775 75                   |                                |
| 4,000 00        | Kings                     | "          | Feb.          | 18, 1871 | 1,550 74                 |                                |
| 4,000 00        | Kings                     | "          | Feb.          | 18, 1871 | 1,550 74                 |                                |
| 4,000 00        | Kings                     | "          | Feb.          | 18, 1871 | 1,550 74                 |                                |
| 4,000 00        | Kings                     | "          | Feb.          | 18, 1871 | 1,550 74                 |                                |
| 4,000 00        | Kings                     | "          | Feb.          | 18, 1871 | 1,550 74                 |                                |

\* Insurance premium.

† Assessment.

SCHEDULE—(Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan.  | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|----------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |                |                          |                                |
| \$3,500 00      | Westchester               | New York   | Feb. 18, 1871  | \$1,856 90               |                                |
| 20,000 00       | Kings                     | "          | Feb. 20, 1871  | 9,806 64                 |                                |
| 2,500 00        | Cattaraugus               | "          | Feb. 20, 1871  | 969 25                   |                                |
| 1,300 00        | Genesee                   | "          | Feb. 20, 1871  | 464 76                   |                                |
| 1,200 00        | Allegany                  | "          | Feb. 20, 1871  | 464 76                   |                                |
| 8,000 00        | Middlesex                 | New Jersey | Feb. 21, 1871  | 3,096 88                 |                                |
| 7,000 00        | Essex                     | "          | Feb. 21, 1871  | 2,464 77                 | \$345 00                       |
| 2,000 00        | Union                     | "          | Feb. 21, 1871  | 774 42                   |                                |
| 9,500 00        | Orange                    | New York   | Feb. 23, 1871  | 4,994 93                 |                                |
| 1,800 00        | St. Lawrence              | "          | Feb. 23, 1871  | 696 10                   |                                |
| 1,100 00        | Cattaraugus               | "          | Feb. 23, 1871  | 495 00                   |                                |
| 3,000 00        | Hudson                    | New Jersey | Feb. 23, 1871  | 773 45                   |                                |
| 2,500 00        | Wayne                     | New York   | Feb. 23, 1871  | 1,794 50                 |                                |
| 2,000 00        | Hudson                    | New Jersey | Feb. 24, 1871  | 563 07                   | \$10 00                        |
| 4,400 00        | Kings                     | New York   | Feb. 24, 1871  | 1,926 60                 |                                |
| 5,000 00        | Wayne                     | "          | Feb. 24, 1871  | 1,932 67                 |                                |
| 4,000 00        | Wayne                     | "          | Feb. 24, 1871  | 1,543 07                 |                                |
| 2,000 00        | Rockland                  | "          | Feb. 24, 1871  | 772 68                   |                                |
| 2,000 00        | St. Lawrence              | "          | Feb. 27, 1871  | 771 92                   |                                |
| 3,000 00        | Jefferson                 | "          | Feb. 27, 1871  | 1,511 91                 |                                |
| 1,000 00        | St. Lawrence              | "          | Feb. 27, 1871  | 385 96                   |                                |
| 2,500 00        | Wayne                     | "          | Feb. 27, 1871  | 964 90                   |                                |
| 8,000 00        | Sussex                    | New Jersey | Feb. 28, 1871  | 3,086 14                 |                                |
| 30,000 00       | Orange                    | New York   | Feb. 28, 1871  | 10,632 32                |                                |
| 5,000 00        | Cattaraugus               | "          | March 1, 1871  | 1,925 00                 |                                |
| 4,000 00        | St. Lawrence              | "          | March 1, 1871  | 1,540 00                 |                                |
| 5,000 00        | Monroe                    | "          | March 1, 1871  | 1,925 00                 |                                |
| 3,000 00        | Kings                     | "          | March 1, 1871  | 1,165 00                 |                                |
| 2,000 00        | Kings                     | "          | March 1, 1871  | 770 00                   |                                |
| 3,500 00        | Kings                     | "          | March 1, 1871  | 1,347 50                 |                                |
| 2,000 00        | Essex                     | New Jersey | March 1, 1871  | 1,050 00                 | 105 00                         |
| 7,000 00        | Queens                    | New York   | March 2, 1871  | 2,449 83                 | 245 00                         |
| 9,000 00        | Essex                     | New Jersey | March 4, 1871  | 3,462 41                 |                                |
| 2,000 00        | Livingston                | New York   | March 4, 1871  | 769 42                   |                                |
| 3,000 00        | St. Lawrence              | "          | March 6, 1871  | 1,152 99                 |                                |
| 1,500 00        | Bergen                    | New Jersey | March 6, 1871  | 576 49                   |                                |
| 1,500 00        | Hudson                    | "          | March 6, 1871  | 576 49                   |                                |
| 1,500 00        | Essex                     | "          | March 6, 1871  | 576 49                   |                                |
| 1,500 00        | Cattaraugus               | New York   | March 7, 1871  | 576 20                   |                                |
| 2,000 00        | St. Lawrence              | "          | March 8, 1871  | 707 89                   |                                |
| 1,600 00        | St. Lawrence              | "          | March 8, 1871  | 614 31                   |                                |
| 1,500 00        | Essex                     | New Jersey | March 8, 1871  | 575 98                   |                                |
| 11,000 00       | Middlesex                 | "          | March 8, 1871  | 4,144 00                 |                                |
| 6,000 00        | New York                  | New York   | March 10, 1871 | 2,654 21                 |                                |
| 1,000 00        | Stenben                   | "          | March 10, 1871 | 363 56                   |                                |
| 2,500 00        | Bergen                    | New Jersey | March 10, 1871 | 958 90                   |                                |
| 12,000 00       | Westchester               | New York   | March 10, 1871 | 4,192 74                 | 420 00                         |
| 12,000 00       | Orange                    | "          | March 10, 1871 | 4,602 74                 |                                |
| 5,000 00        | New York                  | "          | March 11, 1871 | 2,403 59                 |                                |
| 6,500 00        | New York                  | "          | March 11, 1871 | 2,491 90                 |                                |
| 6,500 00        | New York                  | "          | March 11, 1871 | 2,491 90                 |                                |
| 6,500 00        | New York                  | "          | March 11, 1871 | 2,491 90                 |                                |
| 6,500 00        | New York                  | "          | March 11, 1871 | 2,491 90                 |                                |
| 6,500 00        | New York                  | "          | March 11, 1871 | 2,491 90                 |                                |
| 6,500 00        | New York                  | "          | March 11, 1871 | 2,491 90                 |                                |
| 2,750 00        | Bergen                    | New Jersey | March 11, 1871 | 1,054 27                 |                                |
| 2,500 00        | Kings                     | New York   | March 11, 1871 | 965 43                   |                                |
| 2,500 00        | Kings                     | "          | March 11, 1871 | 968 42                   |                                |
| 2,000 00        | St. Lawrence              | "          | March 11, 1871 | 766 74                   |                                |
| 3,000 00        | Passaic                   | New Jersey | March 13, 1871 | 1,148 95                 |                                |
| 24,000 00       | New York                  | New York   | March 13, 1871 | 18,021 53                |                                |
| 24,000 00       | New York                  | "          | March 13, 1871 | 18,021 53                |                                |
| 6,000 00        | Westchester               | "          | March 13, 1871 | 2,297 92                 |                                |
| 8,000 00        | Kings                     | "          | March 14, 1871 | 3,062 36                 |                                |
| 4,000 00        | Kings                     | "          | March 14, 1871 | 1,531 18                 |                                |
| 7,000 00        | Westchester               | "          | March 14, 1871 | 2,434 56                 | 245 00                         |
| 8,000 00        | Morris                    | New Jersey | March 14, 1871 | 3,163 99                 |                                |
| 3,000 00        | Union                     | "          | March 14, 1871 | 1,188 08                 |                                |
| 5,000 00        | Stenben                   | New York   | March 14, 1871 | 2,261 17                 |                                |
| 6,000 00        | Livingston                | "          | March 14, 1871 | 2,296 77                 |                                |
| 5,000 00        | Cattaraugus               | "          | March 14, 1871 | 1,913 97                 |                                |
| 2,000 00        | Jefferson                 | "          | March 14, 1871 | 1,148 38                 |                                |

\* Insurance premium.

## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan.  | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|----------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |                |                          |                                |
| \$1,400 00      | St. Lawrence              | New York   | March 14, 1871 | \$585 91                 |                                |
| 3,000 00        | Rockland                  | "          | March 16, 1871 | 1,147 23                 |                                |
| 27,800 00       | Westchester               | "          | March 17, 1871 | 10,144 63                | \$500 00                       |
| 4,000 00        | Westchester               | "          | March 17, 1871 | 1,026 60                 |                                |
| 30,000 00       | New York                  | "          | March 17, 1871 | 11,466 58                |                                |
| 1,500 00        | Kings                     | "          | March 18, 1871 | 573 04                   |                                |
| 2,000 00        | Westchester               | "          | March 18, 1871 | 764 06                   |                                |
| 2,500 00        | Union                     | New Jersey | March 18, 1871 | 955 07                   |                                |
| 12,000 00       | Essex                     | "          | March 18, 1871 | 4,584 33                 |                                |
| 16,000 00       | New York                  | New York   | March 20, 1871 | 6,106 80                 |                                |
| 8,000 00        | New York                  | "          | March 20, 1871 | 3,063 15                 |                                |
| 10,000 00       | New York                  | "          | March 20, 1871 | 3,816 44                 |                                |
| 1,000 00        | Bergen                    | New Jersey | March 21, 1871 | 1,020 60                 |                                |
| 2,000 00        | St. Lawrence              | New York   | March 21, 1871 | 762 90                   |                                |
| 1,000 00        | Allegany                  | "          | March 21, 1871 | 381 45                   |                                |
| 2,500 00        | St. Lawrence              | "          | March 21, 1871 | 953 63                   |                                |
| 2,000 00        | Livingston                | "          | March 21, 1871 | 762 90                   |                                |
| 12,000 00       | New York                  | "          | March 21, 1871 | 4,577 42                 |                                |
| 50,000 00       | Richmond                  | "          | March 21, 1871 | 19,072 60                |                                |
| 1,000 00        | Morris                    | New Jersey | March 21, 1871 | 260 73                   |                                |
| 4,000 00        | Union                     | "          | March 21, 1871 | 1,525 81                 |                                |
| 5,000 00        | Hudson                    | "          | March 22, 1871 | 1,556 30                 | 350 00                         |
| 18 00           |                           |            |                |                          |                                |
| 5,000 00        | Middlesex                 | New Jersey | March 22, 1871 | 1,906 30                 |                                |
| 6,000 00        | Union                     | "          | March 22, 1871 | 2,287 58                 |                                |
| 1,800 00        | Essex                     | "          | March 22, 1871 | 886 65                   |                                |
| 4,000 00        | Hudson                    | "          | March 23, 1871 | 1,524 27                 |                                |
| 5,000 00        | Jefferson                 | New York   | March 23, 1871 | 1,905 34                 |                                |
| 10,000 00       | New York                  | "          | March 23, 1871 | 3,660 68                 | 150 00                         |
| 10,000 00       | New York                  | "          | March 23, 1871 | 3,660 68                 | 150 00                         |
| 1,800 00        | Cattaraugus               | "          | March 23, 1871 | 885 92                   |                                |
| 6,000 00        | Lewis                     | "          | March 23, 1871 | 2,286 41                 |                                |
| 6,000 00        | Lewis                     | "          | March 23, 1871 | 2,286 41                 |                                |
| 2,700 00        | St. Lawrence              | "          | March 23, 1871 | 1,291 74                 |                                |
| 1,000 00        | Steuben                   | "          | March 23, 1871 | 381 07                   |                                |
| 8,000 00        | Hudson                    | New Jersey | March 23, 1871 | 3,045 48                 |                                |
| 4,500 00        | Westchester               | New York   | March 25, 1871 | 1,718 06                 |                                |
| 2,500 00        | Kings                     | "          | March 25, 1871 | 951 71                   |                                |
| 2,500 00        | Kings                     | "          | March 25, 1871 | 951 71                   |                                |
| 2,500 00        | Kings                     | "          | March 25, 1871 | 951 71                   |                                |
| 2,500 00        | Kings                     | "          | March 25, 1871 | 951 71                   |                                |
| 8,000 00        | Middlesex                 | New Jersey | March 25, 1871 | 3,045 48                 |                                |
| 5,000 00        | Union                     | "          | March 25, 1871 | 1,903 42                 |                                |
| 2,500 00        | Union                     | "          | March 25, 1871 | 951 71                   |                                |
| 1,000 00        | Cattaraugus               | New York   | March 27, 1871 | 380 30                   |                                |
| 5,500 00        | Kings                     | "          | March 27, 1871 | 2,091 66                 |                                |
| 7,000 00        | Orange                    | "          | March 27, 1871 | 2,662 11                 |                                |
| 4,000 00        | Somerset                  | New Jersey | March 27, 1871 | 1,211 30                 | 350 00                         |
| 1,400 00        | Chemung                   | New York   | March 28, 1871 | 565 68                   |                                |
| 2,100 00        | St. Lawrence              | "          | March 28, 1871 | 798 23                   |                                |
| 3,700 00        | Cattaraugus               | "          | March 28, 1871 | 1,138 96                 |                                |
| 3,000 00        | Westchester               | "          | March 28, 1871 | 1,140 33                 |                                |
| 50,000 00       | New York                  | "          | March 29, 1871 | 18,985 89                |                                |
| 4,500 00        | Otsego                    | "          | March 29, 1871 | 1,709 63                 |                                |
| 1,400 00        | Jefferson                 | "          | March 29, 1871 | 531 58                   |                                |
| 2,000 00        | Wayne                     | "          | March 29, 1871 | 759 34                   |                                |
| 10,000 00       | Bergen                    | New Jersey | March 29, 1871 | 2,469 34                 |                                |
| 6,000 00        | Westchester               | New York   | March 29, 1871 | 2,279 51                 |                                |
| 4,000 00        | Wayne                     | "          | March 29, 1871 | 1,636 61                 |                                |
| 3,000 00        | St. Lawrence              | "          | March 29, 1871 | 1,139 76                 |                                |
| 1,500 00        | St. Lawrence              | "          | March 29, 1871 | 569 88                   |                                |
| 16,000 00       | New York                  | "          | March 30, 1871 | 6,075 62                 |                                |
| 2,000 00        | Jefferson                 | "          | March 31, 1871 | 759 07                   |                                |
| 4,000 00        | Hudson                    | New Jersey | March 31, 1871 | 1,667 67                 |                                |
| 10,000 00       | Bergen                    | "          | March 31, 1871 | 2,795 34                 |                                |
| 1,500 00        | Orange                    | New York   | April 1, 1871  | 706 18                   |                                |
| 3,000 00        | Sussex                    | New Jersey | April 1, 1871  | 1,138 03                 |                                |
| 7,000 00        | Morris                    | "          | April 1, 1871  | 695 40                   | 1,960 00                       |
| 2,000 00        | Sussex and Warren         | "          | April 1, 1871  | 758 68                   |                                |
| 3,000 00        | Union                     | "          | April 1, 1871  | 1,138 03                 |                                |
| 1,600 00        | Somerset                  | "          | April 1, 1871  | 606 95                   |                                |
| 2,000 00        | Warren                    | "          | April 1, 1871  | 758 68                   |                                |
| 2,500 00        | Wayne                     | New York   | April 1, 1871  | 948 35                   |                                |
| 1,000 00        | Cattaraugus               | "          | April 1, 1871  | 465 14                   |                                |
| 2,000 00        | Livingston                | "          | April 1, 1871  | 758 68                   |                                |
| 600 00          | St. Lawrence              | "          | April 1, 1871  | 372 24                   |                                |

## SCHEDULE—(Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan.  | Amount of interest paid | Amount of interest in default. |
|-----------------|---------------------------|------------|----------------|-------------------------|--------------------------------|
|                 | County.                   | State.     |                |                         |                                |
| \$4,850 00      | Chemung                   | New York   | April 1, 1871  | \$1,891 46              |                                |
| 4,000 00        | Union                     | New Jersey | April 1, 1871  | 1,517 87                |                                |
| 20,000 00       | New York                  | New York   | April 1, 1871  | 7,536 65                |                                |
| 2,800 00        | Westchester               | "          | April 1, 1871  | 1,062 16                |                                |
| 1,200 00        | Westchester               | "          | April 1, 1871  | 455 21                  |                                |
| 7,000 00        | Somerset                  | New Jersey | April 1, 1871  | 2,655 40                |                                |
| 7,700 00        | Albany                    | New York   | April 1, 1871  | 2,920 94                |                                |
| 3,500 00        | Albany                    | "          | April 1, 1871  | 1,327 70                |                                |
| 900 00          | Chemung                   | "          | April 3, 1871  | 411 75                  |                                |
| 600 00          | Cattaraugus               | "          | April 3, 1871  | 475 21                  |                                |
| 2,000 00        | Sussex                    | New Jersey | April 3, 1871  | 759 92                  |                                |
| 6,000 00        | Sussex                    | "          | April 3, 1871  | 2,273 75                |                                |
| 5,000 00        | Orange                    | New York   | April 3, 1871  | 1,894 79                |                                |
| 2,000 00        | Jefferson                 | "          | April 4, 1871  | 1,136 30                |                                |
| 7,000 00        | Orange                    | "          | April 6, 1871  | 2,648 68                |                                |
| 12,000 00       | Morris                    | New Jersey | April 6, 1871  | 5,338 70                |                                |
| 2,500 00        | Hudson                    | "          | April 7, 1871  | 1,323 67                |                                |
| 3,000 00        | Jefferson                 | New York   | April 8, 1871  | 1,134 00                |                                |
| 1,000 00        | Cattaraugus               | "          | April 8, 1871  | 378 00                  |                                |
| 1,387 50        | Chautauqua                | "          | April 8, 1871  | 906 06                  |                                |
| 300 00          | Chautauqua                | "          | April 8, 1871  | 514 50                  |                                |
| 2,000 00        | Alleghany                 | "          | April 8, 1871  | 1,134 00                |                                |
| 1,500 00        | Cattaraugus               | "          | April 8, 1871  | 567 00                  |                                |
| 8,800 00        | Onondaga                  | "          | April 12, 1871 | 3,017 86                |                                |
| 6,000 00        | Essex                     | New Jersey | April 14, 1871 | 2,261 10                |                                |
| 5,000 00        | Essex                     | "          | April 14, 1871 | 1,709 25                | \$175 00                       |
| 2,500 00        | Hudson                    | "          | April 15, 1871 | 941 64                  |                                |
| 6,000 00        | Rock. and Bergen          | "          | April 15, 1871 | 2,259 94                |                                |
| 11,000 00       | Orange                    | New York   | April 15, 1871 | 4,289 87                |                                |
| 2,000 00        | Steuben                   | "          | April 17, 1871 | 752 50                  |                                |
| 1,800 00        | Wyoming                   | "          | April 17, 1871 | 677 29                  |                                |
| 3,500 00        | Ontario                   | "          | April 17, 1871 | 1,316 96                |                                |
| 1,500 00        | New York                  | "          | April 17, 1871 | 1,368 55                |                                |
| 3,000 00        | Hudson                    | New Jersey | April 17, 1871 | 1,023 82                | 105 00                         |
| *2,250 00       |                           |            |                |                         |                                |
| 3,000 00        | Bergen                    | New Jersey | April 17, 1871 | 1,128 25                |                                |
| 7,500 00        | Westchester               | New York   | April 18, 1871 | 2,755 41                |                                |
| 20,000 00       | Westchester               | "          | April 20, 1871 | 10,341 49               |                                |
| 15,000 00       | New York                  | "          | April 20, 1871 | 15,984 93               |                                |
| 45,000 00       | New York                  | "          | April 20, 1871 | 15,326 53               | 775 00                         |
| 8,000 00        | Kings                     | "          | April 25, 1871 | 2,997 92                |                                |
| 3,000 00        | Sussex                    | New Jersey | April 25, 1871 | 1,124 22                |                                |
| 4,000 00        | Sussex                    | "          | April 25, 1871 | 1,498 96                |                                |
| 2,500 00        | Kings                     | New York   | April 25, 1871 | 936 85                  |                                |
| 2,500 00        | Kings                     | "          | April 25, 1871 | 936 85                  |                                |
| 5,500 00        | Somerset                  | New Jersey | April 25, 1871 | 1,868 57                | 192 50                         |
| 5,000 00        | New York                  | New York   | April 25, 1871 | 1,873 70                |                                |
| 5,000 00        | New York                  | "          | April 25, 1871 | 1,873 70                |                                |
| 8,000 00        | Union                     | New Jersey | April 25, 1871 | 2,997 92                |                                |
| 6,000 00        | New York                  | New York   | April 25, 1871 | 1,617 67                |                                |
| 30,000 00       | New York                  | "          | April 26, 1871 | 11,236 44               |                                |
| 15,000 00       | Queens                    | "          | April 26, 1871 | 5,618 22                |                                |
| 4,500 00        | New York                  | "          | April 27, 1871 | 1,684 60                |                                |
| 15,000 00       | New York                  | "          | April 28, 1871 | 5,619 47                |                                |
| 15,000 00       | New York                  | "          | May 1, 1871    | 5,603 84                |                                |
| 4,500 00        | Warren                    | New Jersey | May 1, 1871    | 1,681 15                |                                |
| 3,000 00        | Bergen                    | "          | May 1, 1871    | 1,226 01                |                                |
| 2,500 00        | Hudson                    | "          | May 1, 1871    | 933 97                  |                                |
| 1,500 00        | Kings                     | New York   | May 2, 1871    | 800 20                  |                                |
| 8,000 00        | Union                     | New Jersey | May 3, 1871    | 2,564 00                |                                |
| 5,500 00        | Union                     | "          | May 3, 1871    | 2,062 63                |                                |
| 8,000 00        | Essex                     | "          | May 3, 1871    | 2,978 45                |                                |
| 5,000 00        | Kings                     | New York   | May 4, 1871    | 1,865 07                |                                |
| 1,800 00        | Kings                     | "          | May 4, 1871    | 671 42                  |                                |
| 1,400 00        | Hudson                    | New Jersey | May 5, 1871    | 661 64                  |                                |
| 22,000 00       | Westchester               | New York   | May 5, 1871    | 8,202 06                |                                |
| 1,200 00        | St. Lawrence              | "          | May 5, 1871    | 447 38                  |                                |
| 1,000 00        | St. Lawrence              | "          | May 5, 1871    | 372 82                  |                                |
| 2,000 00        | Alleghany                 | "          | May 5, 1871    | 745 64                  |                                |
| 3,000 00        | St. Lawrence              | "          | May 5, 1871    | 1,118 47                |                                |
| 1,200 00        | Chautauqua                | "          | May 5, 1871    | 524 23                  |                                |
| 1,000 00        | Cattaraugus               | "          | May 5, 1871    | 372 82                  |                                |
| 1,500 00        | St. Lawrence              | "          | May 5, 1871    | 927 25                  |                                |
| 900 00          | St. Lawrence              | "          | May 6, 1871    | 365 80                  |                                |

\* Insurance premium.

## SCHEDULE—(Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |               | Date of loan. |          | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|---------------|---------------|----------|--------------------------|--------------------------------|
|                 | County.                   | State.        |               |          |                          |                                |
| \$5,000 00      | Jefferson .....           | New York ..   | May           | 5, 1871  | \$1,864 11               |                                |
| 4,000 00        | St. Lawrence .....        | " ..          | May           | 5, 1871  | 1,491 29                 |                                |
| 1,400 00        | Allegany .....            | " ..          | May           | 5, 1871  | 521 95                   |                                |
| 2,600 00        | St. Lawrence .....        | " ..          | May           | 5, 1871  | 683 75                   |                                |
| 1,000 00        | St. Lawrence .....        | " ..          | May           | 5, 1871  | 373 82                   |                                |
| 1,000 00        | St. Lawrence .....        | " ..          | May           | 8, 1871  | 373 25                   |                                |
| 1,500 00        | Cattaraugus .....         | " ..          | May           | 8, 1871  | 567 37                   |                                |
| 2,000 00        | Jefferson .....           | " ..          | May           | 9, 1871  | 674 11                   | \$70 00                        |
| 2,000 00        | Cattaraugus .....         | " ..          | May           | 9, 1871  | 744 11                   |                                |
| 3,000 00        | Livingston .....          | " ..          | May           | 9, 1871  | 1,116 16                 |                                |
| 2,000 00        | Union .....               | New Jersey .. | May           | 9, 1871  | 674 11                   | 70 00                          |
| 12,000 00       | Westchester .....         | " ..          | May           | 10, 1871 | 4,463 36                 |                                |
| 2,200 00        | Middlesex .....           | " ..          | May           | 11, 1871 | 817 68                   |                                |
| 2,500 00        | Union .....               | " ..          | May           | 11, 1871 | 841 68                   | 87 50                          |
| 8,000 00        | Essex .....               | " ..          | May           | 11, 1871 | 1,573 37                 | 1,400 00                       |
| 10,000 00       | Essex .....               | " ..          | May           | 11, 1871 | 1,966 71                 | 17 50                          |
| 2,500 00        | Essex .....               | " ..          | May           | 11, 1871 | 994 18                   |                                |
| 2,500 00        | Middlesex .....           | " ..          | May           | 11, 1871 | 1,168 35                 | 123 50                         |
| 7,000 00        | New York .....            | New York ..   | May           | 15, 1871 | 2,596 33                 |                                |
| 3,850 00        | Westchester .....         | " ..          | May           | 15, 1871 | 1,427 98                 |                                |
| 5,000 00        | St. Lawrence .....        | " ..          | May           | 16, 1871 | 1,853 56                 |                                |
| 2,500 00        | Jefferson .....           | " ..          | May           | 16, 1871 | 921 73                   |                                |
| 1,000 00        | Cattaraugus .....         | " ..          | May           | 18, 1871 | 370 33                   |                                |
| 4,000 00        | Hudson .....              | New Jersey .. | May           | 18, 1871 | 1,341 81                 | 140 00                         |
| 75,000 00       | New York .....            | New York ..   | May           | 18, 1871 | 27,774 66                |                                |
| 4,000 00        | Sussex .....              | New Jersey .. | May           | 19, 1871 | 1,480 55                 |                                |
| 2,000 00        | Sussex .....              | " ..          | May           | 19, 1871 | 740 27                   |                                |
| *16 00          |                           |               |               |          |                          |                                |
| 3,500 00        | Hudson .....              | New Jersey .. | May           | 20, 1871 | 1,162 31                 | 123 50                         |
| 2,000 00        | Monmouth .....            | " ..          | May           | 23, 1871 | 783 74                   |                                |
| 3,000 00        | Middlesex .....           | " ..          | May           | 23, 1871 | 1,108 11                 |                                |
| 4,000 00        | New York .....            | New York ..   | May           | 24, 1871 | 1,476 71                 |                                |
| 12,000 00       | Suffolk .....             | " ..          | May           | 24, 1871 | 4,302 22                 |                                |
| 4,000 00        | Queens .....              | " ..          | May           | 25, 1871 | 1,475 94                 |                                |
| 15,000 00       | Hudson .....              | New Jersey .. | May           | 25, 1871 | 5,534 79                 |                                |
| 4,000 00        | Middlesex .....           | " ..          | May           | 26, 1871 | 1,619 97                 |                                |
| 5,000 00        | New York .....            | New York ..   | May           | 26, 1871 | 1,843 97                 |                                |
| 5,000 00        | New York .....            | " ..          | May           | 26, 1871 | 1,843 97                 |                                |
| 5,000 00        | New York .....            | " ..          | May           | 26, 1871 | 1,843 97                 |                                |
| 5,000 00        | New York .....            | " ..          | May           | 26, 1871 | 1,843 97                 |                                |
| 8,200 00        | St. Lawrence .....        | " ..          | May           | 27, 1871 | 1,179 53                 |                                |
| 4,000 00        | New York .....            | " ..          | May           | 27, 1871 | 1,474 41                 |                                |
| 8,000 00        | Richmond .....            | " ..          | May           | 29, 1871 | 2,945 75                 |                                |
| 1,800 00        | Jefferson .....           | " ..          | May           | 30, 1871 | 683 45                   |                                |
| 180,000 00      | New York .....            | " ..          | June          | 1, 1871  | 47,789 72                |                                |
| 2,000 00        | Wayne .....               | " ..          | June          | 1, 1871  | 785 29                   |                                |
| 3,000 00        | Somerset .....            | New Jersey .. | June          | 2, 1871  | 1,102 25                 |                                |
| 3,200 00        | Steuben .....             | New York ..   | June          | 3, 1871  | 1,175 23                 |                                |
| 3,000 00        | Monmouth .....            | New Jersey .. | June          | 3, 1871  | 1,101 78                 |                                |
| 7,000 00        | Monmouth .....            | " ..          | June          | 3, 1871  | 2,325 62                 | 245 00                         |
| 6,000 00        | Seneca .....              | New York ..   | June          | 5, 1871  | 2,301 26                 |                                |
| 15,000 00       | New York .....            | " ..          | June          | 5, 1871  | 5,503 15                 |                                |
| 80,000 00       | New York .....            | " ..          | June          | 6, 1871  | 31,563 60                |                                |
| 3,000 00        | Sussex .....              | New Jersey .. | June          | 6, 1871  | 1,100 05                 |                                |
| 2,000 00        | Sussex .....              | " ..          | June          | 6, 1871  | 733 37                   |                                |
| 6,000 00        | Union .....               | " ..          | June          | 6, 1871  | 2,200 11                 |                                |
| *37 50          |                           |               |               |          |                          |                                |
| 4,000 00        | Jefferson .....           | New York ..   | June          | 7, 1871  | 1,465 97                 |                                |
| 3,000 00        | Hudson .....              | New Jersey .. | June          | 7, 1871  | 1,099 48                 |                                |
| 10,000 00       | Rockland .....            | New York ..   | June          | 9, 1871  | 3,661 10                 |                                |
| 15,000 00       | Hudson .....              | New Jersey .. | June          | 10, 1871 | 5,488 77                 |                                |
| 3,000 00        | Westchester .....         | New York ..   | June          | 10, 1871 | 1,097 75                 |                                |
| 15,000 00       | Hudson .....              | New Jersey .. | June          | 10, 1871 | 5,488 77                 |                                |
| 6,000 00        | Essex .....               | " ..          | June          | 10, 1871 | 2,195 51                 |                                |
| 2,000 00        | Chautauqua .....          | New York ..   | June          | 12, 1871 | 731 07                   |                                |
| 4,000 00        | Sussex .....              | New Jersey .. | June          | 12, 1871 | 1,183 47                 |                                |
| 4,500 00        | Essex .....               | " ..          | June          | 13, 1871 | 1,644 04                 |                                |
| 3,500 00        | Essex .....               | " ..          | June          | 13, 1871 | 2,621 68                 |                                |
| 10,000 00       | Monroe .....              | New York ..   | June          | 13, 1871 | 3,373 59                 |                                |
| 800 00          | St. Lawrence .....        | " ..          | June          | 16, 1871 | 385 50                   |                                |
| 6,000 00        | Chautauqua .....          | " ..          | June          | 16, 1871 | 2,188 60                 |                                |
| 7,000 00        | Rockland .....            | " ..          | June          | 17, 1871 | 2,556 38                 |                                |
| 1,800 80        | Wyoming .....             | " ..          | June          | 17, 1871 | 656 24                   |                                |
| 1,200 00        | St. Lawrence .....        | " ..          | June          | 17, 1871 | 437 49                   |                                |

\* Insurance premium.

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |             | Date of loan. |             | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|-------------|---------------|-------------|--------------------------|--------------------------------|
|                 | County.                   | State.      |               |             |                          |                                |
| \$4,000 00      | Bergen .....              | New Jersey. | June          | 17, 1871... | \$1,322 88               | .....                          |
| 15,000 00       | Bergen .....              | "           | June          | 17, 1871... | 5,468 63                 | .....                          |
| 3,500 00        | Bergen .....              | "           | June          | 17, 1871... | 1,276 01                 | .....                          |
| 43,500 00       | New York .....            | New York.   | June          | 19, 1871... | 17,120 81                | .....                          |
| 4,000 00        | Sussex .....              | New Jersey. | June          | 19, 1871... | 1,456 77                 | .....                          |
| 3,500 00        | Westchester .....         | New York..  | June          | 19, 1871... | 1,274 87                 | .....                          |
| 7,000 00        | Wayne .....               | "           | June          | 20, 1871... | 2,548 00                 | .....                          |
| 10,000 00       | Union .....               | New Jersey. | June          | 20, 1871... | 3,640 00                 | .....                          |
| 3,000 00        | Essex .....               | "           | June          | 20, 1871... | 1,056 33                 | .....                          |
| 3,000 00        | Westchester .....         | New York..  | June          | 21, 1871... | 1,067 21                 | .....                          |
| 1,000 00        | St. Lawrence .....        | "           | June          | 22, 1871... | 363 63                   | .....                          |
| 6,000 00        | New York .....            | "           | June          | 22, 1871... | 2,180 70                 | .....                          |
| 5,000 00        | Rockland .....            | "           | June          | 24, 1871... | 1,816 16                 | .....                          |
| 1,500 00        | Cattaraugus .....         | "           | June          | 24, 1871... | 544 85                   | .....                          |
| 5,000 00        | Ontario .....             | "           | June          | 24, 1871... | 1,816 16                 | .....                          |
| 20,000 00       | Bergen .....              | New Jersey. | June          | 24, 1871... | 7,364 66                 | .....                          |
| 1,000 00        | St. Lawrence .....        | New York..  | June          | 24, 1871... | 363 63                   | .....                          |
| 1,500 00        | Kings .....               | "           | June          | 26, 1871... | 544 27                   | .....                          |
| 2,500 00        | Bergen .....              | New Jersey. | June          | 26, 1871... | 907 13                   | .....                          |
| 7,000 00        | Middlesex .....           | "           | June          | 27, 1871... | 2,538 60                 | .....                          |
| 4,000 00        | Westchester .....         | New York..  | June          | 27, 1871... | 1,450 63                 | .....                          |
| 2,400 00        | Franklin .....            | "           | June          | 28, 1871... | 869 62                   | .....                          |
| 12,000 00       | Westchester .....         | "           | June          | 29, 1871... | 4,347 29                 | .....                          |
| 1,000 00        | Allegany .....            | "           | June          | 30, 1871... | 363 08                   | .....                          |
| 5,000 00        | Monmouth .....            | New Jersey. | July          | 1, 1871...  | 1,809 45                 | .....                          |
| 5,000 00        | Middlesex .....           | "           | July          | 1, 1871...  | 1,809 45                 | .....                          |
| 2,500 00        | Rockland .....            | New York..  | July          | 5, 1871...  | 8,777 81                 | .....                          |
| 2,500 00        | Hudson .....              | New Jersey. | July          | 5, 1871...  | 8,777 81                 | .....                          |
| 7,000 00        | Kings .....               | New York..  | July          | 6, 1871...  | 2,526 52                 | .....                          |
| 1,000 00        | St. Lawrence .....        | "           | July          | 6, 1871...  | 360 93                   | .....                          |
| 1,000 00        | St. Lawrence .....        | "           | July          | 6, 1871...  | 360 93                   | .....                          |
| 2,100 00        | St. Lawrence .....        | "           | July          | 8, 1871...  | 859 37                   | .....                          |
| 2,500 00        | Hudson .....              | New Jersey. | July          | 8, 1871...  | 8,776 37                 | .....                          |
| 5,000 00        | Westchester .....         | New York..  | July          | 8, 1871...  | 1,902 74                 | .....                          |
| 6,500 00        | Hudson .....              | New Jersey. | July          | 8, 1871...  | 2,343 56                 | .....                          |
| 8,000 00        | Queens .....              | New York..  | July          | 10, 1871... | 2,881 31                 | .....                          |
| 3,000 00        | Kings .....               | "           | July          | 10, 1871... | 1,060 49                 | .....                          |
| 3,500 00        | Kings .....               | "           | July          | 10, 1871... | 1,260 57                 | .....                          |
| 5,000 00        | Morris .....              | New Jersey. | July          | 10, 1871... | 1,819 19                 | .....                          |
| 4,500 00        | Kings .....               | New York..  | July          | 11, 1871... | 1,619 68                 | .....                          |
| 3,000 00        | Kings .....               | "           | July          | 11, 1871... | 1,471 87                 | .....                          |
| 4,500 00        | Kings .....               | "           | July          | 11, 1871... | 1,619 68                 | .....                          |
| 5,000 00        | Passaic .....             | New Jersey. | July          | 12, 1871... | 1,768 90                 | .....                          |
| 6,000 00        | Bergen .....              | "           | July          | 12, 1871... | 1,948 63                 | .....                          |
| 19,000 00       | Rockland .....            | New York..  | July          | 14, 1871... | 6,329 15                 | .....                          |
| 2,500 00        | Jefferson .....           | "           | July          | 14, 1871... | 8,773 49                 | .....                          |
| 1,000 00        | St. Lawrence .....        | "           | July          | 15, 1871... | 359 20                   | .....                          |
| 4,000 00        | Hudson .....              | New Jersey. | July          | 17, 1871... | 2,214 01                 | .....                          |
| 7,000 00        | Union .....               | "           | July          | 17, 1871... | 2,511 56                 | .....                          |
| 4,000 00        | Essex .....               | "           | July          | 17, 1871... | 1,435 29                 | .....                          |
| 8,000 00        | Union .....               | "           | July          | 17, 1871... | 2,870 57                 | .....                          |
| 5,000 00        | Essex .....               | "           | July          | 17, 1871... | 1,794 11                 | .....                          |
| 7,000 00        | Union .....               | "           | July          | 17, 1871... | 2,511 75                 | .....                          |
| 500 00          | Union .....               | "           | July          | 17, 1871... | 1,772 05                 | .....                          |
| 1,600 00        | Steuben .....             | New York..  | July          | 18, 1871... | 673 81                   | .....                          |
| 1,000 00        | Allegany .....            | "           | July          | 18, 1871... | 258 63                   | .....                          |
| 150,000 00      | New York .....            | "           | July          | 19, 1871... | 50,516 98                | .....                          |
| 4,200 00        | St. Lawrence .....        | "           | July          | 20, 1871... | 1,604 64                 | .....                          |
| 14,000 00       | Morris .....              | New Jersey. | July          | 24, 1871... | 4,514 71                 | 490 00                         |
| 788 00          | .....                     | .....       | .....         | .....       | .....                    | .....                          |
| 4,000 00        | Morris .....              | New Jersey. | July          | 24, 1871... | 1,422 44                 | .....                          |
| 5,000 00        | Sussex .....              | "           | July          | 24, 1871... | 1,504 33                 | .....                          |
| 9,900 00        | Union .....               | "           | July          | 24, 1871... | 4,200 73                 | .....                          |
| 5,000 00        | Westchester .....         | New York..  | July          | 27, 1871... | 1,609 52                 | 175 00                         |
| 3,000 00        | Kings .....               | "           | July          | 27, 1871... | 1,070 71                 | .....                          |
| 53,000 00       | Hudson .....              | New Jersey. | July          | 27, 1871... | 17,407 46                | .....                          |
| 3,000 00        | St. Lawrence .....        | New York..  | July          | 27, 1871... | 1,070 71                 | .....                          |
| 1,500 00        | Allegany .....            | "           | July          | 27, 1871... | 535 36                   | .....                          |
| 1,200 00        | Cattaraugus .....         | "           | July          | 28, 1871... | 428 05                   | .....                          |
| 1,000 00        | St. Lawrence .....        | "           | July          | 28, 1871... | 356 71                   | .....                          |
| 5,500 00        | Passaic .....             | New Jersey. | July          | 29, 1871... | 1,538 67                 | .....                          |
| 1,800 00        | St. Lawrence .....        | New York..  | July          | 31, 1871... | 641 05                   | .....                          |
| 6,000 00        | Essex .....               | New Jersey. | Aug.          | 1, 1871...  | 1,949 73                 | .....                          |
| 2,600 00        | Union .....               | "           | Aug.          | 1, 1871...  | 989 88                   | .....                          |

\* Insurance premium.

## SCHEDULE—(Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |               | Date of loan. |          | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|---------------|---------------|----------|--------------------------|--------------------------------|
|                 | County.                   | State.        |               |          |                          |                                |
| \$5,000 00      | Jefferson .....           | New York ..   | May           | 5, 1871  | \$1,864 11               |                                |
| 4,000 00        | St. Lawrence .....        | " ..          | May           | 5, 1871  | 1,491 29                 |                                |
| 1,400 00        | Allegany .....            | " ..          | May           | 5, 1871  | 521 95                   |                                |
| 2,600 00        | St. Lawrence .....        | " ..          | May           | 5, 1871  | 683 75                   |                                |
| 1,000 00        | St. Lawrence .....        | " ..          | May           | 5, 1871  | 372 22                   |                                |
| 1,000 00        | St. Lawrence .....        | " ..          | May           | 8, 1871  | 372 25                   |                                |
| 1,500 00        | Cattaraugus .....         | " ..          | May           | 8, 1871  | 557 37                   |                                |
| 2,000 00        | Jefferson .....           | " ..          | May           | 9, 1871  | 674 11                   | \$70 00                        |
| 2,000 00        | Cattaraugus .....         | " ..          | May           | 9, 1871  | 744 11                   |                                |
| 3,000 00        | Livingston .....          | " ..          | May           | 9, 1871  | 1,116 16                 |                                |
| 2,000 00        | Union .....               | New Jersey .. | May           | 9, 1871  | 674 11                   | 70 00                          |
| 12,000 00       | Westchester .....         | " ..          | May           | 10, 1871 | 4,462 36                 |                                |
| 2,200 00        | Middlesex .....           | " ..          | May           | 11, 1871 | 817 68                   |                                |
| 2,500 00        | Union .....               | " ..          | May           | 11, 1871 | 841 68                   | 87 50                          |
| 8,000 00        | Essex .....               | " ..          | May           | 11, 1871 | 1,573 37                 | 1,400 00                       |
| 10,000 00       | Essex .....               | " ..          | May           | 11, 1871 | 1,966 71                 | 17 50                          |
| 2,500 00        | Essex .....               | " ..          | May           | 11, 1871 | 924 18                   |                                |
| 3,500 00        | Middlesex .....           | " ..          | May           | 11, 1871 | 1,168 25                 | 122 50                         |
| 7,000 00        | New York .....            | New York ..   | May           | 15, 1871 | 2,596 22                 |                                |
| 3,850 00        | Westchester .....         | " ..          | May           | 15, 1871 | 1,427 98                 |                                |
| 6,000 00        | St. Lawrence .....        | " ..          | May           | 16, 1871 | 1,868 56                 |                                |
| 2,500 00        | Jefferson .....           | " ..          | May           | 16, 1871 | 921 78                   |                                |
| 1,000 00        | Cattaraugus .....         | " ..          | May           | 18, 1871 | 1870 23                  |                                |
| 4,000 00        | Hudson .....              | New Jersey .. | May           | 18, 1871 | 1,241 81                 | 140 00                         |
| 75,000 00       | New York .....            | New York ..   | May           | 18, 1871 | 27,774 66                |                                |
| 4,000 00        | Sussex .....              | New Jersey .. | May           | 19, 1871 | 1,480 55                 |                                |
| 2,000 00        | Sussex .....              | " ..          | May           | 19, 1871 | 740 27                   |                                |
| *16 00          |                           |               |               |          |                          |                                |
| 3,500 00        | Hudson .....              | New Jersey .. | May           | 20, 1871 | 1,162 81                 | 122 50                         |
| 2,000 00        | Monmouth .....            | " ..          | May           | 22, 1871 | 728 74                   |                                |
| 3,000 00        | Middlesex .....           | " ..          | May           | 23, 1871 | 1,108 11                 |                                |
| 4,000 00        | New York .....            | New York ..   | May           | 24, 1871 | 1,476 71                 |                                |
| 12,000 00       | Suffolk .....             | " ..          | May           | 24, 1871 | 4,302 22                 |                                |
| 4,000 00        | Queens .....              | " ..          | May           | 26, 1871 | 1,475 94                 |                                |
| 15,000 00       | Hudson .....              | New Jersey .. | May           | 26, 1871 | 5,594 79                 |                                |
| 4,000 00        | Middlesex .....           | " ..          | May           | 26, 1871 | 1,619 97                 |                                |
| 5,000 00        | New York .....            | New York ..   | May           | 26, 1871 | 1,843 97                 |                                |
| 5,000 00        | New York .....            | " ..          | May           | 26, 1871 | 1,843 97                 |                                |
| 5,000 00        | New York .....            | " ..          | May           | 26, 1871 | 1,843 97                 |                                |
| 5,000 00        | New York .....            | " ..          | May           | 26, 1871 | 1,843 97                 |                                |
| 8,200 00        | St. Lawrence .....        | " ..          | May           | 27, 1871 | 1,179 53                 |                                |
| 4,000 00        | New York .....            | " ..          | May           | 27, 1871 | 1,474 41                 |                                |
| 8,000 00        | Richmond .....            | " ..          | May           | 29, 1871 | 2,945 75                 |                                |
| 1,800 00        | Jefferson .....           | " ..          | May           | 30, 1871 | 662 45                   |                                |
| 180,000 00      | New York .....            | " ..          | June          | 1, 1871  | 47,769 72                |                                |
| 2,000 00        | Wayne .....               | " ..          | June          | 1, 1871  | 725 29                   |                                |
| 3,000 00        | Somerset .....            | New Jersey .. | June          | 2, 1871  | 1,102 25                 |                                |
| 3,200 00        | Steuken .....             | New York ..   | June          | 3, 1871  | 1,175 23                 |                                |
| 3,000 00        | Monmouth .....            | New Jersey .. | June          | 3, 1871  | 1,101 78                 |                                |
| 7,000 00        | Monmouth .....            | " ..          | June          | 3, 1871  | 2,325 22                 | 245 00                         |
| 6,000 00        | Seneca .....              | New York ..   | June          | 5, 1871  | 2,201 26                 |                                |
| 15,000 00       | New York .....            | " ..          | June          | 5, 1871  | 5,505 15                 |                                |
| 80,000 00       | New York .....            | " ..          | June          | 6, 1871  | 21,553 60                |                                |
| 3,000 00        | Sussex .....              | New Jersey .. | June          | 6, 1871  | 1,100 05                 |                                |
| 2,000 00        | Sussex .....              | " ..          | June          | 6, 1871  | 733 37                   |                                |
| 6,000 00        | Union .....               | " ..          | June          | 6, 1871  | 2,200 11                 |                                |
| *27 50          |                           |               |               |          |                          |                                |
| 4,000 00        | Jefferson .....           | New York ..   | June          | 7, 1871  | 1,465 97                 |                                |
| 3,000 00        | Hudson .....              | New Jersey .. | June          | 7, 1871  | 1,099 48                 |                                |
| 10,000 00       | Rockland .....            | New York ..   | June          | 9, 1871  | 6,661 10                 |                                |
| 15,000 00       | Hudson .....              | New Jersey .. | June          | 10, 1871 | 5,488 77                 |                                |
| 3,000 00        | Westchester .....         | New York ..   | June          | 10, 1871 | 1,097 75                 |                                |
| 15,000 00       | Hudson .....              | New Jersey .. | June          | 10, 1871 | 5,488 77                 |                                |
| 6,000 00        | Essex .....               | " ..          | June          | 10, 1871 | 2,195 51                 |                                |
| 2,000 00        | Chautauqua .....          | New York ..   | June          | 12, 1871 | 731 07                   |                                |
| 4,000 00        | Sussex .....              | New Jersey .. | June          | 12, 1871 | 1,183 47                 |                                |
| 4,500 00        | Essex .....               | " ..          | June          | 12, 1871 | 1,644 04                 |                                |
| 3,500 00        | Essex .....               | " ..          | June          | 12, 1871 | 2,621 68                 |                                |
| 10,000 00       | Monroe .....              | New York ..   | June          | 12, 1871 | 3,873 59                 |                                |
| 300 00          | St. Lawrence .....        | " ..          | June          | 16, 1871 | 385 50                   |                                |
| 6,000 00        | Chautauqua .....          | " ..          | June          | 16, 1871 | 2,188 60                 |                                |
| 7,000 00        | Rockland .....            | " ..          | June          | 17, 1871 | 2,556 22                 |                                |
| 1,800 00        | Wyoming .....             | " ..          | June          | 17, 1871 | 656 24                   |                                |
| 1,300 00        | St. Lawrence .....        | " ..          | June          | 17, 1871 | 487 49                   |                                |

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |             | Date of loan. | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|-------------|---------------|--------------------------|--------------------------------|
|                 | County.                   | State.      |               |                          |                                |
| \$4,000 00      | Bergen                    | New Jersey. | June 17, 1871 | \$1,323 88               |                                |
| 15,000 00       | Bergen                    | "           | June 17, 1871 | 5,468 63                 |                                |
| 2,500 00        | Bergen                    | "           | June 17, 1871 | 1,276 01                 |                                |
| 43,500 00       | New York                  | New York.   | June 19, 1871 | 17,190 81                |                                |
| 4,000 00        | Sussex                    | New Jersey. | June 19, 1871 | 1,456 77                 |                                |
| 3,500 00        | Westchester               | New York.   | June 19, 1871 | 1,274 67                 |                                |
| 7,000 00        | Wayne                     | "           | June 20, 1871 | 2,548 00                 |                                |
| 10,000 00       | Union                     | New Jersey. | June 20, 1871 | 3,640 00                 |                                |
| 3,000 00        | Essex                     | "           | June 20, 1871 | 1,056 33                 |                                |
| 3,000 00        | Westchester               | New York.   | June 21, 1871 | 1,087 21                 |                                |
| 1,000 00        | St. Lawrence              | "           | June 23, 1871 | 363 69                   |                                |
| 6,000 00        | New York                  | "           | June 23, 1871 | 2,180 70                 |                                |
| 5,000 00        | Rockland                  | "           | June 24, 1871 | 1,816 16                 |                                |
| 1,500 00        | Cattaraugus               | "           | June 24, 1871 | 544 85                   |                                |
| 5,000 00        | Ontario                   | "           | June 24, 1871 | 1,816 16                 |                                |
| 20,000 00       | Bergen                    | New Jersey. | June 24, 1871 | 7,264 66                 |                                |
| 1,000 00        | St. Lawrence              | New York.   | June 24, 1871 | 363 83                   |                                |
| 1,500 00        | Kings                     | "           | June 26, 1871 | 544 27                   |                                |
| 2,500 00        | Bergen                    | New Jersey. | June 26, 1871 | 907 13                   |                                |
| 7,000 00        | Middlesex                 | "           | June 27, 1871 | 2,538 60                 |                                |
| 4,000 00        | Westchester               | New York.   | June 27, 1871 | 1,450 63                 |                                |
| 2,400 00        | Franklin                  | "           | June 28, 1871 | 869 62                   |                                |
| 12,000 00       | Westchester               | "           | June 29, 1871 | 4,847 29                 |                                |
| 1,000 00        | Allegany                  | "           | June 30, 1871 | 363 08                   |                                |
| 5,000 00        | Monmouth                  | New Jersey. | July 1, 1871  | 1,809 45                 |                                |
| 5,000 00        | Middlesex                 | "           | July 1, 1871  | 1,809 45                 |                                |
| 2,500 00        | Rockland                  | New York.   | July 5, 1871  | 8,777 81                 |                                |
| 2,500 00        | Hudson                    | New Jersey. | July 5, 1871  | 8,777 81                 |                                |
| 7,000 00        | Kings                     | New York.   | July 6, 1871  | 2,526 52                 |                                |
| 1,000 00        | St. Lawrence              | "           | July 6, 1871  | 360 93                   |                                |
| 1,000 00        | St. Lawrence              | "           | July 6, 1871  | 360 93                   |                                |
| 2,100 00        | St. Lawrence              | "           | July 8, 1871  | 659 37                   |                                |
| 2,500 00        | Hudson                    | New Jersey. | July 8, 1871  | 8,776 37                 |                                |
| 5,000 00        | Westchester               | New York.   | July 8, 1871  | 1,802 74                 |                                |
| 6,500 00        | Hudson                    | New Jersey. | July 8, 1871  | 2,343 56                 |                                |
| 3,000 00        | Queens                    | New York.   | July 10, 1871 | 2,881 31                 |                                |
| 3,000 00        | Kings                     | "           | July 10, 1871 | 1,080 49                 |                                |
| 3,500 00        | Kings                     | "           | July 10, 1871 | 1,260 57                 |                                |
| 5,000 00        | Morris                    | New Jersey. | July 10, 1871 | 1,819 19                 |                                |
| 4,500 00        | Kings                     | New York.   | July 11, 1871 | 1,619 88                 |                                |
| 3,000 00        | Kings                     | "           | July 11, 1871 | 1,471 87                 |                                |
| 4,500 00        | Kings                     | "           | July 11, 1871 | 1,619 88                 |                                |
| 5,000 00        | Passaic                   | New Jersey. | July 12, 1871 | 1,768 90                 |                                |
| 6,000 00        | Bergen                    | "           | July 12, 1871 | 1,948 68                 | \$310 00                       |
| 19,000 00       | Rockland                  | New York.   | July 14, 1871 | 6,329 15                 |                                |
| 2,500 00        | Jefferson                 | "           | July 14, 1871 | 8,773 49                 |                                |
| 1,000 00        | St. Lawrence              | "           | July 15, 1871 | 359 20                   |                                |
| 4,000 00        | Hudson                    | New Jersey. | July 17, 1871 | 2,214 01                 |                                |
| 7,000 00        | Union                     | "           | July 17, 1871 | 2,511 56                 |                                |
| 4,000 00        | Essex                     | "           | July 17, 1871 | 1,436 29                 |                                |
| 8,000 00        | Union                     | "           | July 17, 1871 | 2,870 57                 |                                |
| 5,000 00        | Essex                     | "           | July 17, 1871 | 1,794 11                 |                                |
| 7,000 00        | Union                     | "           | July 17, 1871 | 2,511 76                 |                                |
| 500 00          | Union                     | "           | July 17, 1871 | 1,772 06                 |                                |
| 1,600 00        | Steuben                   | New York.   | July 18, 1871 | 573 81                   |                                |
| 1,000 00        | Allegany                  | "           | July 18, 1871 | 258 63                   |                                |
| 150,000 00      | New York                  | "           | July 19, 1871 | 50,516 98                |                                |
| 4,200 00        | St. Lawrence              | "           | July 20, 1871 | 1,504 64                 |                                |
| 14,000 00       | Morris                    | New Jersey. | July 24, 1871 | 4,514 71                 | 490 00                         |
| *28 00          |                           |             |               |                          |                                |
| 4,000 00        | Morris                    | New Jersey. | July 24, 1871 | 1,422 44                 |                                |
| 5,000 00        | Sussex                    | "           | July 24, 1871 | 1,504 38                 |                                |
| 9,300 00        | Union                     | "           | July 24, 1871 | 4,200 72                 |                                |
| 5,000 00        | Westchester               | New York.   | July 27, 1871 | 1,609 52                 | 175 00                         |
| 3,000 00        | Kings                     | "           | July 27, 1871 | 1,070 71                 |                                |
| 55,000 00       | Hudson                    | New Jersey. | July 27, 1871 | 17,407 46                |                                |
| 3,000 00        | St. Lawrence              | New York.   | July 27, 1871 | 1,070 71                 |                                |
| 1,300 00        | Allegany                  | "           | July 27, 1871 | 535 36                   |                                |
| 1,000 00        | Cattaraugus               | "           | July 28, 1871 | 428 06                   |                                |
| 1,000 00        | St. Lawrence              | "           | July 28, 1871 | 356 71                   |                                |
| 5,500 00        | Passaic                   | New Jersey. | July 29, 1871 | 1,538 67                 |                                |
| 1,800 00        | St. Lawrence              | New York.   | July 31, 1871 | 641 05                   |                                |
| 6,000 00        | Essex                     | New Jersey. | Aug. 1, 1871  | 1,849 73                 |                                |
| 2,600 00        | Union                     | "           | Aug. 1, 1871  | 980 88                   |                                |

\* Insurance premium.



## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |             | Date of loan.      | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|-------------|--------------------|--------------------------|--------------------------------|
|                 | County.                   | State.      |                    |                          |                                |
| \$2,400 00      | Wayne .....               | New York..  | August 1, 1871...  | \$854 27                 | .....                          |
| 5,000 00        | New York.....             | "           | August 1, 1871...  | 1,779 78                 | .....                          |
| 6,000 00        | Middlesex.....            | New Jersey. | August 5, 1871...  | 2,131 07                 | .....                          |
| 3,000 00        | St. Lawrence ..           | New York .. | August 7, 1871...  | 1,224 28                 | .....                          |
| 20,938 45       | Cattaraugus ..            | "           | August 7, 1871...  | 7,369 84                 | \$500 00                       |
| 10,000 00       | Hudson .....              | New Jersey, | August 7, 1871...  | 3,547 94                 | .....                          |
| 21,000 00       | New York.....             | New York .. | August 8, 1871...  | 8,370 74                 | .....                          |
| 2,000 00        | Kings .....               | "           | August 10, 1871... | 922 66                   | .....                          |
| 2,000 00        | Kings .....               | "           | August 10, 1871... | 983 91                   | .....                          |
| 4,000 00        | Bergen .....              | New Jersey. | August 10, 1871... | 1,416 88                 | .....                          |
| 6,000 00        | New York.....             | New York .. | August 11, 1871... | 2,124 16                 | .....                          |
| 20,000 00       | Orange .....              | "           | August 11, 1871... | 7,080 55                 | .....                          |
| 1,200 00        | St. Lawrence ..           | "           | August 11, 1871... | 424 83                   | .....                          |
| 1,000 00        | Cattaraugus ..            | "           | August 11, 1871... | 354 03                   | .....                          |
| 7,000 00        | Bergen .....              | New Jersey. | August 12, 1871... | 3,693 70                 | .....                          |
| 10,000 00       | Union .....               | "           | August 12, 1871... | 3,538 85                 | .....                          |
| 7,000 00        | Middlesex .....           | "           | August 12, 1871... | 2,231 85                 | 245 00                         |
| 5,500 00        | Seneca .....              | New York .. | August 14, 1871... | 1,943 99                 | .....                          |
| 40,000 00       | Kings .....               | "           | August 14, 1871... | 14,138 08                | .....                          |
| 6,000 00        | New York.....             | "           | August 14, 1871... | 2,120 71                 | .....                          |
| 3,000 00        | Essex .....               | New Jersey. | August 16, 1871... | 2,546 07                 | .....                          |
| 20,000 00       | Middlesex.....            | "           | August 16, 1871... | 7,061 37                 | .....                          |
| 3,000 00        | Hudson .....              | "           | August 16, 1871... | 1,058 05                 | .....                          |
| 1,000 00        | Allegany .....            | New York .. | August 23, 1871... | 351 78                   | .....                          |
| 2,000 00        | St. Lawrence ..           | "           | August 23, 1871... | 703 45                   | .....                          |
| 1,100 00        | Steuben .....             | "           | August 24, 1871... | 414 84                   | .....                          |
| 1,600 00        | Allegany .....            | "           | August 25, 1871... | 562 15                   | .....                          |
| 80,150 50       | Oneida .....              | "           | August 26, 1871... | 9,942 98                 | .....                          |
| 300,000 00      | New York.....             | "           | August 26, 1871... | 105,345 30               | .....                          |
| 15,000 00       | Essex .....               | New Jersey. | August 26, 1871... | 5,267 26                 | .....                          |
| 1,000 00        | Monmouth .....            | "           | August 26, 1871... | 1,270 93                 | .....                          |
| 7,500 00        | New York.....             | New York .. | August 29, 1871... | 2,629 31                 | .....                          |
| 22,000 00       | New York.....             | "           | August 31, 1871... | 11,755 68                | .....                          |
| 15,000 00       | New York.....             | "           | August 31, 1871... | 5,252 88                 | .....                          |
| 2,500 00        | Oswego .....              | "           | Sept. 1, 1871...   | 875 00                   | .....                          |
| 7,000 00        | Westchester ..            | "           | Sept. 1, 1871...   | 2,852 16                 | .....                          |
| 2,000 00        | New York.....             | "           | Sept. 2, 1871...   | 699 42                   | .....                          |
| 1,000 00        | Franklin .....            | "           | Sept. 2, 1871...   | 349 75                   | .....                          |
| 6,000 00        | Westchester ..            | "           | Sept. 2, 1871...   | 1,995 67                 | .....                          |
| 5,000 00        | Richmond.....             | "           | Sept. 2, 1871...   | 1,748 56                 | .....                          |
| 12,000 00       | Broome .....              | "           | Sept. 4, 1871...   | 4,191 95                 | .....                          |
| 5,000 00        | Orange .....              | "           | Sept. 4, 1871...   | 1,744 64                 | .....                          |
| 2,000 00        | Somerset .....            | New Jersey. | Sept. 4, 1871...   | 698 66                   | .....                          |
| 2,500 00        | Union .....               | "           | Sept. 6, 1871...   | 872 36                   | .....                          |
| 8,000 00        | Union .....               | "           | Sept. 7, 1871...   | 2,590 03                 | .....                          |
| 4,500 00        | Union .....               | "           | Sept. 7, 1871...   | 1,569 39                 | .....                          |
| 2,000 00        | St. Lawrence ..           | New York .. | Sept. 8, 1871...   | 697 12                   | .....                          |
| 3,000 00        | Wayne .....               | "           | Sept. 11, 1871...  | 1,739 93                 | .....                          |
| 30,000 00       | Monroe .....              | "           | Sept. 11, 1871...  | 6,935 35                 | .....                          |
| 2,000 00        | Cattaraugus ..            | "           | Sept. 11, 1871...  | 695 97                   | .....                          |
| 23,000 00       | Westchester ..            | "           | Sept. 11, 1871...  | 8,003 68                 | .....                          |
| 5,000 00        | Middlesex .....           | New Jersey. | Sept. 11, 1871...  | 1,739 93                 | .....                          |
| 2,000 00        | St. Lawrence ..           | New York .. | Sept. 12, 1871...  | 695 59                   | .....                          |
| 2,000 00        | Allegany .....            | "           | Sept. 14, 1871...  | 694 82                   | .....                          |
| 2,500 00        | Kings .....               | "           | Sept. 14, 1871...  | 868 53                   | .....                          |
| 16,000 00       | New York.....             | "           | Sept. 16, 1871...  | 5,498 74                 | .....                          |
| 5,000 00        | Bergen .....              | New Jersey. | Sept. 19, 1871...  | 899 21                   | .....                          |
| 5,000 00        | New York.....             | New York .. | Sept. 20, 1871...  | 1,731 30                 | .....                          |
| 10,000 00       | New York.....             | "           | Sept. 20, 1871...  | 3,462 60                 | .....                          |
| 2,000 00        | St. Lawrence ..           | "           | Sept. 21, 1871...  | 692 14                   | .....                          |
| 3,000 00        | Westchester ..            | "           | Sept. 23, 1871...  | 1,037 05                 | .....                          |
| 7,000 00        | Bergen .....              | New Jersey. | Sept. 23, 1871...  | 2,419 79                 | .....                          |
| 25,000 00       | Hudson .....              | "           | Sept. 23, 1871...  | 7,019 27                 | .....                          |
| 2,000 00        | Kings .....               | New York .. | Sept. 25, 1871...  | 690 22                   | .....                          |
| 25,000 00       | New York.....             | "           | Sept. 27, 1871...  | 8,306 03                 | .....                          |
| 16,000 00       | Westchester ..            | "           | Sept. 28, 1871...  | 3,335 62                 | 1,680 00                       |
| *50 00          |                           |             |                    |                          |                                |
| 3,000 00        | Chemung .....             | New York .. | Sept. 28, 1871...  | 1,034 18                 | .....                          |
| 12,000 00       | Union .....               | New Jersey. | Sept. 28, 1871...  | 3,684 11                 | .....                          |
| 14,000 00       | Union .....               | "           | Sept. 28, 1871...  | 4,226 16                 | .....                          |
| 2,500 00        | Somerset .....            | "           | Sept. 28, 1871...  | 861 81                   | .....                          |
| 40,000 00       | Queens.....               | New York .. | Sept. 29, 1871...  | 12,281 27                | 1,400 00                       |
| 2,000 00        | Kings .....               | "           | Sept. 29, 1871...  | 687 07                   | .....                          |
| 15,000 00       | New York.....             | "           | Sept. 30, 1871...  | 5,165 14                 | .....                          |

\* Insurance premium.

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |             | Date of loan.  | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|-------------|----------------|--------------------------|--------------------------------|
|                 | County.                   | State.      |                |                          |                                |
| \$20,000 00     | Hudson                    | New Jersey. | Sept. 30, 1871 | \$5,486 85               | \$1,400 00                     |
| * 60 00         | Kings                     | New York.   | Oct. 2, 1871   | 1,939 86                 |                                |
| 5,000 00        | Hudson                    | New Jersey. | Oct. 2, 1871   | 1,375 84                 |                                |
| 12,000 00       | Middlesex                 | "           | Oct. 2, 1871   | 4,137 51                 |                                |
| 3,000 00        | Middlesex                 | "           | Oct. 2, 1871   | 1,081 88                 |                                |
| 16,000 00       | Essex                     | "           | Oct. 2, 1871   | 5,503 84                 |                                |
| 2,400 00        | St. Lawrence              | New York.   | Oct. 3, 1871   | 825 04                   |                                |
| 5,000 00        | St. Lawrence              | "           | Oct. 3, 1871   | 1,718 84                 |                                |
| 6,000 00        | Westchester               | "           | Oct. 5, 1871   | 1,821 92                 | 210 00                         |
| 4,575 00        | Chemung                   | "           | Oct. 7, 1871   | 1,685 84                 |                                |
| 1,000 00        | Steuben                   | "           | Oct. 7, 1871   | 343 00                   |                                |
| 1,000 00        | Steuben                   | "           | Oct. 7, 1871   | 343 00                   |                                |
| 1,000 00        | Steuben                   | "           | Oct. 7, 1871   | 343 00                   |                                |
| 4,000 00        | Essex                     | New Jersey. | Oct. 7, 1871   | 1,372 00                 |                                |
| 4,000 00        | Union                     | "           | Oct. 9, 1871   | 1,370 47                 |                                |
| 1,100 00        | Steuben                   | New York.   | Oct. 9, 1871   | 346 88                   |                                |
| 1,000 00        | St. Lawrence              | "           | Oct. 9, 1871   | 343 62                   |                                |
| 3,000 00        | Kings                     | "           | Oct. 11, 1871  | 1,026 70                 |                                |
| 3,000 00        | Kings                     | "           | Oct. 11, 1871  | 1,026 70                 |                                |
| 3,000 00        | Essex                     | New Jersey. | Oct. 11, 1871  | 1,026 70                 |                                |
| 200 00          | Steuben                   | New York.   | Oct. 12, 1871  | 272 04                   |                                |
| 1,000 00        | St. Lawrence              | "           | Oct. 12, 1871  | 342 17                   |                                |
| 2,400 00        | St. Lawrence              | "           | Oct. 14, 1871  | 819 98                   |                                |
| 50,000 00       | New York                  | "           | Oct. 14, 1871  | 17,082 88                |                                |
| 2,300 00        | Union                     | New Jersey. | Oct. 14, 1871  | 766 64                   | 87 50                          |
| 6,000 00        | Rockland                  | New York.   | Oct. 16, 1871  | 2,047 64                 |                                |
| 10,000 00       | Kings                     | "           | Oct. 16, 1871  | 3,062 74                 | 350 00                         |
| 2,000 00        | Union                     | New Jersey. | Oct. 16, 1871  | 683 55                   |                                |
| 1,300 00        | Allegany                  | New York.   | Oct. 17, 1871  | 409 30                   |                                |
| 3,000 00        | St. Lawrence              | "           | Oct. 17, 1871  | 1,023 25                 |                                |
| 1,000 00        | St. Lawrence              | "           | Oct. 19, 1871  | 340 70                   |                                |
| 6,000 00        | New York                  | "           | Oct. 19, 1871  | 2,044 19                 |                                |
| 8,500 00        | Dutchess                  | "           | Oct. 21, 1871  | 2,869 86                 |                                |
| 1,000 00        | Steuben                   | "           | Oct. 24, 1871  | 339 74                   |                                |
| 17,000 00       | Essex                     | New Jersey. | Oct. 26, 1871  | 2,794 05                 | 2,975 00                       |
| * 80 00         | St. Lawrence              | New York.   | Oct. 27, 1871  | 542 66                   |                                |
| 1,000 00        | Steuben                   | "           | Oct. 27, 1871  | 339 15                   |                                |
| 10,000 00       | New York                  | "           | Oct. 27, 1871  | 3,391 64                 |                                |
| 10,000 00       | New York                  | "           | Oct. 27, 1871  | 3,391 64                 |                                |
| 10,000 00       | New York                  | "           | Oct. 30, 1871  | 3,385 89                 |                                |
| 15,000 00       | New York                  | "           | Nov. 1, 1871   | 5,073 08                 |                                |
| 1,500 00        | St. Lawrence              | "           | Nov. 1, 1871   | 507 31                   |                                |
| 2,400 00        | St. Lawrence              | "           | Nov. 1, 1871   | 811 69                   |                                |
| 3,000 00        | Cattaraugus               | "           | Nov. 3, 1871   | 1,013 47                 |                                |
| 1,000 00        | Wayne                     | "           | Nov. 4, 1871   | 337 63                   |                                |
| 1,400 00        | St. Lawrence              | "           | Nov. 4, 1871   | 472 68                   |                                |
| 10,000 00       | Essex                     | New Jersey. | Nov. 4, 1871   | 3,376 80                 |                                |
| 2,500 00        | Somerset                  | "           | Nov. 6, 1871   | 843 12                   |                                |
| 1,500 00        | Cattaraugus               | New York.   | Nov. 7, 1871   | 505 58                   |                                |
| 7,000 00        | New York                  | "           | Nov. 8, 1871   | 2,358 04                 |                                |
| 100,000 00      | New York                  | "           | Nov. 8, 1871   | 33,686 30                |                                |
| 15,500 00       | New York                  | "           | Nov. 10, 1871  | 4,567 26                 |                                |
| 37,000 00       | Passaic                   | New Jersey. | Nov. 13, 1871  | 11,436 56                |                                |
| 3,000 00        | Sussex                    | "           | Nov. 13, 1871  | 1,007 71                 |                                |
| 1,300 00        | St. Lawrence              | New York.   | Nov. 13, 1871  | 541 83                   | 63 00                          |
| 3,000 00        | St. Lawrence              | "           | Nov. 13, 1871  | 1,008 00                 |                                |
| 5,000 00        | Orange                    | "           | Nov. 13, 1871  | 1,679 60                 |                                |
| 1,500 00        | Chemung                   | "           | Nov. 15, 1871  | 503 28                   |                                |
| 2,000 00        | Middlesex                 | New Jersey. | Nov. 22, 1871  | 668 36                   |                                |
| 3,500 00        | Jefferson                 | New York.   | Nov. 22, 1871  | 1,169 62                 |                                |
| 1,200 00        | St. Lawrence              | "           | Nov. 25, 1871  | 400 22                   |                                |
| 5,700 00        | Ontario                   | "           | Nov. 26, 1871  | 1,900 44                 |                                |
| 2,500 00        | St. Lawrence              | "           | Nov. 27, 1871  | 833 05                   |                                |
| 4,000 00        | Orange                    | "           | Nov. 27, 1871  | 1,332 88                 |                                |
| 10,000 00       | Passaic                   | New Jersey. | Nov. 28, 1871  | 3,787 31                 |                                |
| 1,000 00        | St. Lawrence              | New York.   | Nov. 28, 1871  | 333 03                   |                                |
| 1,100 00        | Franklin                  | "           | Nov. 29, 1871  | 411 69                   |                                |
| 20,000 00       | New York                  | "           | Nov. 29, 1871  | 6,656 71                 |                                |
| 10,000 00       | Essex                     | New Jersey. | Nov. 29, 1871  | 3,328 36                 |                                |
| 60,000 00       | Kings                     | New York.   | Dec. 2, 1871   | 19,935 62                |                                |
| 18,000 00       | Hudson                    | New Jersey. | Dec. 4, 1871   | 5,973 78                 |                                |
| 300 00          | Hudson                    | "           | Dec. 4, 1871   | 361 98                   |                                |

\* Insurance premium.

## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan. | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|---------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |               |                          |                                |
| \$3,000 00      | Wayne                     | New York   | Dec. 4, 1871  | \$996 68                 |                                |
| 40,000 00       | Monroe                    | "          | Dec. 4, 1871  | 13,275 07                |                                |
| 1,000 00        | Stenben                   | "          | Dec. 4, 1871  | 331 88                   |                                |
| 18,000 00       | Middlesex                 | New Jersey | Dec. 4, 1871  | 5,343 78                 | \$630 00                       |
| 6,000 00        | Orange                    | New York   | Dec. 4, 1871  | 1,991 26                 |                                |
| 2,200 00        | St. Lawrence              | "          | Dec. 5, 1871  | 729 71                   |                                |
| 1,000 00        | St. Lawrence              | "          | Dec. 5, 1871  | 335 90                   |                                |
| 15,000 00       | New York                  | "          | Dec. 5, 1871  | 4,450 27                 | 525 00                         |
| 4,500 00        | Hudson                    | New Jersey | Dec. 6, 1871  | 1,334 22                 | 157 50                         |
| 6,500 00        | Monmouth                  | "          | Dec. 6, 1871  | 1,160 23                 |                                |
| 6,000 00        | Middlesex                 | "          | Dec. 6, 1871  | 1,998 96                 |                                |
| 3,000 00        | Essex                     | "          | Dec. 6, 1871  | 1,637 47                 |                                |
| 1,500 00        | St. Lawrence              | New York   | Dec. 7, 1871  | 496 95                   |                                |
| 20,000 00       | Essex                     | New Jersey | Dec. 8, 1871  | 6,622 19                 |                                |
| 7,000 00        | Middlesex                 | "          | Dec. 8, 1871  | 2,317 77                 |                                |
| 1,500 00        | Passaic                   | "          | Dec. 8, 1871  | 444 16                   |                                |
| 20,000 00       | New York                  | New York   | Dec. 9, 1871  | 6,618 36                 |                                |
| 15,000 00       | Union                     | New Jersey | Dec. 11, 1871 | 44,330 01                |                                |
| 3,000 00        | Stenben                   | New York   | Dec. 11, 1871 | 96 60                    |                                |
| 5,000 00        | St. Lawrence              | "          | Dec. 11, 1871 | 1,653 67                 |                                |
| 1,250 00        | Essex                     | New Jersey | Dec. 11, 1871 | 413 17                   |                                |
| 1,000 00        | Wayne                     | New York   | Dec. 12, 1871 | 330 34                   |                                |
| 2,000 00        | Chemung                   | "          | Dec. 12, 1871 | 660 68                   |                                |
| 1,200 00        | St. Lawrence              | "          | Dec. 12, 1871 | 396 41                   |                                |
| 2,000 00        | St. Lawrence              | "          | Dec. 12, 1871 | 660 35                   |                                |
| 3,500 00        | Passaic                   | New Jersey | Dec. 14, 1871 | 1,154 86                 |                                |
| 9,000 00        | New York                  | New York   | Dec. 15, 1871 | 1,945 52                 |                                |
| 8,000 00        | Union                     | New Jersey | Dec. 15, 1871 | 2,638 14                 |                                |
| 5,000 00        | Middlesex                 | "          | Dec. 15, 1871 | 1,648 84                 |                                |
| 10,000 00       | New York                  | New York   | Dec. 16, 1871 | 3,295 75                 |                                |
| 16,000 00       | Bergen                    | New Jersey | Dec. 16, 1871 | 5,103 48                 |                                |
| 3,000 00        | St. Lawrence              | New York   | Dec. 16, 1871 | 988 73                   |                                |
| 25,000 00       | New York                  | "          | Dec. 18, 1871 | 8,229 79                 |                                |
| 6,000 00        | Middlesex                 | New Jersey | Dec. 18, 1871 | 1,975 15                 |                                |
| 6,000 00        | Morris                    | "          | Dec. 18, 1871 | 1,975 15                 |                                |
| 4,500 00        | Hudson                    | "          | Dec. 19, 1871 | 1,480 50                 |                                |
| 11,000 00       | New York                  | New York   | Dec. 19, 1871 | 3,619 00                 |                                |
| 20,000 00       | New York                  | "          | Dec. 19, 1871 | 6,580 00                 |                                |
| 1,400 00        | Jefferson                 | "          | Dec. 19, 1871 | 617 40                   |                                |
| 12,000 00       | Essex                     | New Jersey | Dec. 20, 1871 | 3,945 70                 |                                |
| 3,000 00        | Essex                     | "          | Dec. 20, 1871 | 986 42                   |                                |
| 16,000 00       | Essex                     | "          | Dec. 20, 1871 | 5,260 93                 |                                |
| 3,500 00        | Kings                     | New York   | Dec. 20, 1871 | 1,260 76                 |                                |
| 3,000 00        | New York                  | "          | Dec. 20, 1871 | 2,630 47                 |                                |
| 16,000 00       | Bergen                    | New Jersey | Dec. 20, 1871 | 5,067 95                 |                                |
| 5,000 00        | Bergen                    | "          | Dec. 21, 1871 | 1,643 08                 |                                |
| 50,000 00       | Orange                    | New York   | Dec. 21, 1871 | 16,430 82                |                                |
| 13,000 00       | Bergen                    | New Jersey | Dec. 21, 1871 | 5,915 10                 |                                |
| 2,600 00        | Jefferson                 | New York   | Dec. 22, 1871 | 863 90                   |                                |
| 22,000 00       | New York                  | "          | Dec. 22, 1871 | 7,225 34                 |                                |
| 4,000 00        | Kings                     | "          | Dec. 22, 1871 | 1,313 70                 |                                |
| 4,000 00        | Kings                     | "          | Dec. 22, 1871 | 1,330 70                 | 230 00                         |
| 3,000 00        | New York                  | "          | Dec. 23, 1871 | 1,345 86                 |                                |
| 1,300 00        | Cattaraugus               | "          | Dec. 23, 1871 | 426 70                   |                                |
| 2,000 00        | Chemung                   | "          | Dec. 27, 1871 | 654 93                   |                                |
| 10,000 00       | New York                  | "          | Dec. 27, 1871 | 3,274 65                 |                                |
| 6,000 00        | Hudson                    | New Jersey | Dec. 28, 1871 | 1,863 64                 |                                |
| 3,500 00        | Hudson                    | "          | Dec. 28, 1871 | 1,145 46                 | 115 50                         |
| 3,800 00        | Hudson                    | "          | Dec. 28, 1871 | 1,001 95                 |                                |
| 15,000 00       | New York                  | New York   | Dec. 28, 1871 | 4,909 11                 |                                |
| 60,000 00       | Albany                    | "          | Dec. 28, 1871 | 19,636 44                |                                |
| 3,000 00        | Kings                     | "          | Dec. 29, 1871 | 961 25                   |                                |
| 2,000 00        | St. Lawrence              | "          | Dec. 29, 1871 | 654 16                   |                                |
| 1,300 00        | Cattaraugus               | "          | Dec. 29, 1871 | 392 50                   |                                |
| 12,000 00       | Bergen                    | "          | Dec. 29, 1871 | 3,925 60                 |                                |
| 1,000 00        | Stenben                   | New Jersey | Dec. 29, 1871 | 327 08                   |                                |
| 3,000 00        | Essex                     | New York   | Dec. 29, 1871 | 654 16                   |                                |
| 12,000 00       | New York                  | New Jersey | Dec. 29, 1871 | 3,925 00                 | 123 50                         |
| 3,500 00        | Essex                     | New York   | Dec. 29, 1871 | 1,022 29                 |                                |
| 1,300 00        | Bergen                    | New Jersey | Dec. 29, 1871 | 528 75                   |                                |
| 4,000 00        | Essex                     | "          | Dec. 29, 1871 | 1,306 33                 |                                |
| 12,500 00       | New York                  | New York   | Dec. 30, 1871 | 3,648 63                 | 525 00                         |
| 15,000 00       | New York                  | "          | Dec. 30, 1871 | 4,378 36                 | 315 00                         |
| 3,000 00        | Passaic                   | New Jersey | Dec. 30, 1871 | 2,627 01                 |                                |
| 400 00          | Erie                      | New York   | Jan. 1, 1872  | 126 00                   |                                |
| 400 00          | Erie                      | "          | Jan. 1, 1872  | 169 23                   |                                |

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan. | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|---------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |               |                          |                                |
| \$353 00        | Erie                      | New York   | Jan. 1, 1872  | \$187 96                 |                                |
| 139 25          | Erie                      | "          | Jan. 1, 1872  | 89 00                    |                                |
| 230 00          | Erie                      | "          | Jan. 1, 1872  | 70 00                    |                                |
| 2,000 00        | St. Lawrence              | "          | Jan. 2, 1873  | 655 65                   |                                |
| 15,000 00       | Hudson                    | New Jersey | Jan. 2, 1872  | 4,894 73                 |                                |
| 8,000 00        | New York                  | New York   | Jan. 3, 1872  | 2,608 98                 |                                |
| 6,000 00        | Morris                    | New Jersey | Jan. 3, 1872  | 1,956 74                 |                                |
| 8,000 00        | Sussex                    | "          | Jan. 3, 1872  | 2,608 98                 |                                |
| 1,300 00        | St. Lawrence              | New York   | Jan. 3, 1872  | 391 35                   |                                |
| 800 00          | Cattaraugus               | "          | Jan. 3, 1872  | 236 12                   |                                |
| 17,000 00       | Hudson                    | New Jersey | Jan. 4, 1872  | 4,170 56                 |                                |
| 9,000 00        | Kings                     | New York   | Jan. 4, 1872  | 2,933 38                 |                                |
| 1,000 00        | St. Lawrence              | "          | Jan. 4, 1872  | 290 98                   |                                |
| 5,000 00        | Essex                     | New Jersey | Jan. 4, 1872  | 2,607 45                 |                                |
| 5,000 00        | Essex                     | "          | Jan. 8, 1872  | 1,450 82                 |                                |
| 5,000 00        | Essex                     | "          | Jan. 8, 1872  | 1,100 82                 | \$525 00                       |
| * 8 75          |                           |            |               |                          |                                |
| 3,500 00        | Essex                     | New Jersey | Jan. 8, 1872  | 1,138 07                 |                                |
| 8,000 00        | Essex                     | "          | Jan. 8, 1872  | 2,601 81                 |                                |
| 10,000 00       | Lewis                     | New York   | Jan. 9, 1872  | 3,249 73                 | 700 00                         |
| 1,800 00        | St. Lawrence              | "          | Jan. 9, 1872  | 584 95                   |                                |
| 500 00          | St. Lawrence              | "          | Jan. 9, 1872  | 272 47                   |                                |
| 1,500 00        | Orange                    | "          | Jan. 9, 1872  | 494 96                   |                                |
| 6,000 00        | Chemung                   | "          | Jan. 9, 1872  | 1,949 84                 |                                |
| 12,000 00       | Essex                     | New Jersey | Jan. 9, 1872  | 3,249 72                 |                                |
| 7,500 00        | Middlesex                 | "          | Jan. 9, 1872  | 2,174 79                 | 263 50                         |
| * 15 00         |                           |            |               |                          |                                |
| 1,500 00        | New York                  | New York   | Jan. 10, 1872 | 487 17                   |                                |
| 28,500 00       | Erie                      | "          | Jan. 10, 1872 | 25,495 29                |                                |
| 1,600 00        | St. Lawrence              | "          | Jan. 10, 1872 | 519 65                   |                                |
| 1,000 00        | Steuben                   | "          | Jan. 10, 1872 | 324 78                   |                                |
| 1,000 00        | Cattaraugus               | "          | Jan. 10, 1872 | 289 78                   | 85 00                          |
| 10,000 00       | Monmouth                  | New Jersey | Jan. 10, 1872 | 3,247 81                 |                                |
| 4,000 00        | Bergen                    | "          | Jan. 10, 1872 | 1,299 12                 |                                |
| 12,000 00       | New York                  | New York   | Jan. 11, 1872 | 2,905 09                 |                                |
| 25,000 00       | New York                  | "          | Jan. 11, 1872 | 8,114 73                 |                                |
| 7,500 00        | New York                  | "          | Jan. 11, 1872 | 2,434 44                 |                                |
| 5,000 00        | New York                  | "          | Jan. 11, 1872 | 1,632 94                 |                                |
| 20,000 00       | New York                  | "          | Jan. 11, 1872 | 5,791 78                 | 700 00                         |
| 55,000 00       | New York                  | "          | Jan. 12, 1872 | 17,841 85                |                                |
| 3,000 00        | Passaic                   | New Jersey | Jan. 12, 1872 | 973 19                   |                                |
| 4,000 00        | Hudson                    | "          | Jan. 12, 1872 | 1,297 59                 |                                |
| 30,000 00       | New York                  | New York   | Jan. 12, 1872 | 6,437 95                 |                                |
| 3,532 34        | Westchester               | "          | Jan. 12, 1872 | 1,191 40                 |                                |
| 5,000 00        | Bergen                    | New Jersey | Jan. 12, 1872 | 1,631 98                 |                                |
| 4,000 00        | New York                  | New York   | Jan. 12, 1872 | 1,297 58                 |                                |
| 10,000 00       | New York                  | "          | Jan. 12, 1872 | 3,243 97                 |                                |
| 2,000 00        | Hudson                    | New Jersey | Jan. 12, 1872 | 648 79                   |                                |
| 6,000 00        | New York                  | New York   | Jan. 13, 1872 | 3,890 47                 |                                |
| 14,000 00       | New York                  | "          | Jan. 13, 1872 | 4,688 08                 |                                |
| 2,500 00        | Genesee                   | "          | Jan. 15, 1872 | 809 55                   |                                |
| 5,000 00        | Sussex                    | New Jersey | Jan. 15, 1872 | 1,619 11                 |                                |
| 1,300 00        | Franklin                  | New York   | Jan. 15, 1872 | 388 58                   |                                |
| 5,000 00        | New York                  | "          | Jan. 15, 1872 | 1,619 11                 |                                |
| 12,000 00       | New York                  | "          | Jan. 16, 1872 | 3,833 56                 |                                |
| 5,000 00        | New York                  | "          | Jan. 16, 1872 | 8,618 15                 |                                |
| 2,500 00        | Cattaraugus               | "          | Jan. 16, 1872 | 809 07                   |                                |
| 3,000 00        | Cattaraugus               | "          | Jan. 16, 1872 | 970 89                   |                                |
| 25,000 00       | New York                  | "          | Jan. 16, 1872 | 7,119 86                 |                                |
| 1,700 00        | St. Lawrence              | "          | Jan. 16, 1872 | 550 17                   |                                |
| 8,850 00        | New York                  | "          | Jan. 17, 1872 | 2,882 43                 |                                |
| 7,000 00        | Essex                     | New Jersey | Jan. 17, 1872 | 2,168 85                 |                                |
| 1,000 00        | Cattaraugus               | New York   | Jan. 18, 1872 | 383 25                   |                                |
| 7,000 00        | Jefferson                 | "          | Jan. 18, 1872 | 2,017 73                 | 245 00                         |
| 12,000 00       | New York                  | "          | Jan. 18, 1872 | 3,878 96                 |                                |
| 1,700 00        | St. Lawrence              | "          | Jan. 19, 1872 | 549 19                   |                                |
| 27,000 00       | New York                  | "          | Jan. 19, 1872 | 8,717 49                 |                                |
| 10,000 00       | New York                  | "          | Jan. 19, 1872 | 3,230 55                 |                                |
| 7,000 00        | Union                     | New Jersey | Jan. 19, 1872 | 2,016 38                 | 245 00                         |
| 9,000 00        | Kings                     | New York   | Jan. 20, 1872 | 2,590 77                 | 315 00                         |
| 7,200 00        | New York                  | "          | Jan. 20, 1872 | 2,199 53                 |                                |
| 4,000 00        | Hudson                    | New Jersey | Jan. 20, 1872 | 1,291 45                 |                                |
| 2,800 00        | St. Lawrence              | New York   | Jan. 20, 1872 | 807 35                   |                                |
| 5,000 00        | Wayne                     | "          | Jan. 20, 1872 | 1,714 81                 |                                |

\* Insurance premium,

## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan. | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|---------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |               |                          |                                |
| \$7,500 00      | New York                  | New York   | Jan. 20, 1872 | \$2,431 47               |                                |
| 7,000 00        | New York                  | "          | Jan. 20, 1872 | 2,260 04                 |                                |
| 6,000 00        | New York                  | "          | Jan. 20, 1872 | 1,937 18                 |                                |
| 1,000 00        | St. Lawrence              | "          | Jan. 22, 1872 | 322 75                   |                                |
| 3,000 00        | St. Lawrence              | "          | Jan. 22, 1872 | 967 44                   |                                |
| 1,000 00        | Chemung                   | "          | Jan. 22, 1872 | 342 48                   |                                |
| 2,000 00        | Hudson                    | New Jersey | Jan. 22, 1872 | 644 96                   |                                |
| 14,000 00       | New York                  | New York   | Jan. 22, 1872 | 4,514 71                 |                                |
| 6,000 00        | New York                  | "          | Jan. 22, 1872 | 1,934 88                 |                                |
| 7,000 00        | New York                  | "          | Jan. 22, 1872 | 2,257 36                 |                                |
| 10,000 00       | New York                  | "          | Jan. 22, 1872 | 3,234 79                 |                                |
| 3,500 00        | New York                  | "          | Jan. 23, 1872 | 1,128 00                 |                                |
| 15,000 00       | Kings                     | "          | Jan. 23, 1872 | 5,715 55                 |                                |
| 1,500 00        | Union                     | New Jersey | Jan. 23, 1872 | 483 43                   |                                |
| 1,500 00        | Orange                    | New York   | Jan. 23, 1872 | 483 43                   |                                |
| 6,500 00        | Kings                     | "          | Jan. 23, 1872 | 2,004 87                 |                                |
| 4,000 00        | Somerset                  | New Jersey | Jan. 23, 1872 | 1,219 15                 |                                |
| 1,200 00        | St. Lawrence              | New York   | Jan. 23, 1872 | 386 24                   | \$70 00                        |
| 6,000 00        | Union                     | New Jersey | Jan. 23, 1872 | 1,511 81                 |                                |
| 200 00          | St. Lawrence              | New York   | Jan. 23, 1872 | 490 57                   |                                |
| 5,000 00        | Essex                     | New Jersey | Jan. 23, 1872 | 1,597 15                 |                                |
| \$27,000 00     | New York                  | New York   | Jan. 23, 1872 | 6,445 75                 |                                |
| 7,000 00        | New York                  | "          | Jan. 24, 1872 | 2,254 67                 |                                |
| 2,200 00        | Hudson                    | New Jersey | Jan. 25, 1872 | 708 19                   |                                |
| 15,000 00       | Essex                     | "          | Jan. 25, 1872 | 4,828 56                 |                                |
| 9,000 00        | Essex                     | "          | Jan. 25, 1872 | 2,897 14                 |                                |
| 4,000 00        | Essex                     | "          | Jan. 25, 1872 | 1,287 62                 |                                |
| 5,000 00        | Union                     | "          | Jan. 25, 1872 | 1,609 52                 |                                |
| 3,000 00        | Essex                     | "          | Jan. 25, 1872 | 965 71                   |                                |
| 6,000 00        | Essex                     | "          | Jan. 25, 1872 | 1,574 80                 |                                |
| 2,300 00        | Essex                     | "          | Jan. 25, 1872 | 740 38                   |                                |
| 4,000 00        | St. Lawrence              | New York   | Jan. 25, 1872 | 1,287 62                 |                                |
| 1,000 00        | Livingston                | "          | Jan. 25, 1872 | 321 90                   |                                |
| 6,000 00        | Essex                     | New Jersey | Jan. 26, 1872 | 1,930 27                 |                                |
| 4,000 00        | New York                  | New York   | Jan. 26, 1872 | 1,286 85                 |                                |
| 1,100 00        | Steuben                   | "          | Jan. 26, 1872 | 353 90                   |                                |
| 2,000 00        | Hudson                    | New Jersey | Jan. 26, 1872 | 643 42                   |                                |
| 5,000 00        | Bergen                    | "          | Jan. 26, 1872 | 1,608 56                 |                                |
| 20,500 00       | New York                  | New York   | Jan. 26, 1872 | 5,945 84                 |                                |
| 25,000 00       | New York                  | "          | Jan. 26, 1872 | 8,042 81                 |                                |
| 7,000 00        | New York                  | "          | Jan. 27, 1872 | 2,250 64                 |                                |
| 6,000 00        | New York                  | "          | Jan. 27, 1872 | 1,719 12                 | 310 00                         |
| 7,000 00        | New York                  | "          | Jan. 27, 1872 | 2,250 64                 |                                |
| 3,500 00        | New York                  | "          | Jan. 27, 1872 | 1,002 82                 |                                |
| 5,000 00        | New York                  | "          | Jan. 27, 1872 | 1,607 60                 |                                |
| 18,000 00       | Westchester               | "          | Jan. 27, 1872 | 5,297 37                 | 490 00                         |
| 6,000 00        | New York                  | "          | Jan. 29, 1872 | 1,926 82                 |                                |
| 4,000 00        | St. Lawrence              | "          | Jan. 29, 1872 | 1,284 55                 |                                |
| 1,200 00        | St. Lawrence              | "          | Jan. 29, 1872 | 386 36                   |                                |
| 5,000 00        | Allegany                  | "          | Jan. 30, 1872 | 1,604 73                 |                                |
| 1,000 00        | St. Lawrence              | "          | Jan. 30, 1872 | 430 94                   |                                |
| \$10,000 00     | New York                  | "          | Jan. 30, 1872 | 3,209 45                 |                                |
| 2,000 00        | Hudson                    | New Jersey | Jan. 30, 1872 | 641 89                   |                                |
| 6,000 00        | New York                  | New York   | Jan. 30, 1872 | 1,925 67                 |                                |
| 3,000 00        | New York                  | "          | Jan. 30, 1872 | 2,567 50                 |                                |
| 3,100 00        | New York                  | "          | Jan. 30, 1872 | 1,050 40                 |                                |
| 3,500 00        | New York                  | "          | Jan. 30, 1872 | 1,128 31                 |                                |
| 3,000 00        | New York                  | "          | Jan. 31, 1872 | 2,556 08                 |                                |
| 7,500 00        | Middlesex                 | New Jersey | Jan. 31, 1872 | 2,245 27                 |                                |
| 2,000 00        | Essex                     | "          | Jan. 31, 1872 | 641 51                   |                                |
| 2,000 00        | Essex                     | "          | Jan. 31, 1872 | 641 51                   |                                |
| 10,000 00       | Essex                     | "          | Jan. 31, 1872 | 3,207 53                 |                                |
| 3,000 00        | Bergen                    | "          | Feb. 1, 1872  | 961 68                   |                                |
| 4,000 00        | Kings                     | New York   | Feb. 1, 1872  | 1,282 25                 |                                |
| 6,000 00        | Kings                     | "          | Feb. 1, 1872  | 1,923 37                 |                                |
| 4,500 00        | New York                  | "          | Feb. 1, 1872  | 1,442 53                 |                                |
| 4,000 00        | New York                  | "          | Feb. 1, 1872  | 1,282 25                 |                                |
| 4,000 00        | Passaic                   | New Jersey | Feb. 2, 1872  | 1,233 73                 |                                |
| 5,000 00        | New York                  | New York   | Feb. 2, 1872  | 1,601 85                 |                                |
| 4,000 00        | Orange                    | "          | Feb. 2, 1872  | 2,071 52                 |                                |
| 4,000 00        | Orange                    | "          | Feb. 2, 1872  | 1,281 48                 |                                |
| 2,000 00        | Morris                    | New Jersey | Feb. 3, 1872  | 3,251 60                 | 680 00                         |
| 4,500 00        | Kings                     | New York   | Feb. 3, 1872  | 1,126 80                 | 315 00                         |
| †18 00          |                           |            |               |                          |                                |

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† Insurance premium.

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED |            | Date of loan. | Amount of interest paid. | Amount of interest in default. |
|-----------------|--------------------------|------------|---------------|--------------------------|--------------------------------|
|                 | County.                  | State.     |               |                          |                                |
| \$3,500 00      | Kings                    | New York   | Feb. 3, 1872  | \$1,120 63               |                                |
| 12,000 00       | New York                 | "          | Feb. 3, 1872  | 3,842 14                 |                                |
| 16,000 00       | New York                 | "          | Feb. 5, 1872  | 4,917 74                 |                                |
| 15,000 00       | New York                 | "          | Feb. 5, 1872  | 4,796 92                 |                                |
| 4,400 00        | Orange                   | "          | Feb. 5, 1872  | 1,407 10                 |                                |
| 5,000 00        | Essex                    | New Jersey | Feb. 5, 1872  | 1,598 97                 |                                |
| 3,500 00        | Union                    | "          | Feb. 5, 1872  | 1,119 28                 |                                |
| 7,000 00        | Kings                    | New York   | Feb. 6, 1872  | 1,938 53                 | \$490 00                       |
| 12,000 00       | New York                 | "          | Feb. 6, 1872  | 3,835 23                 |                                |
| 5,000 00        | Bergen                   | New Jersey | Feb. 6, 1872  | 1,598 01                 |                                |
| 225,000 00      | New York                 | New York   | Feb. 6, 1872  | 71,910 61                |                                |
| 12,000 00       | New York                 | "          | Feb. 6, 1872  | 3,835 23                 |                                |
| 8,000 00        | New York                 | "          | Feb. 6, 1872  | 2,556 82                 |                                |
| 50,000 00       | New York                 | "          | Feb. 6, 1872  | 15,980 14                |                                |
| 4,000 00        | New York                 | "          | Feb. 7, 1872  | 1,277 64                 |                                |
| 12,000 00       | New York                 | "          | Feb. 7, 1872  | 3,532 93                 |                                |
| 2,500 00        | New York                 | "          | Feb. 7, 1872  | 798 53                   |                                |
| 13,000 00       | New York                 | "          | Feb. 7, 1872  | 3,832 93                 |                                |
| 6,000 00        | Orange                   | "          | Feb. 7, 1872  | 1,716 47                 |                                |
| 25,000 00       | Bergen                   | New Jersey | Feb. 7, 1872  | 6,673 49                 | 875 00                         |
| 4,500 00        | Essex                    | "          | Feb. 8, 1872  | 1,436 49                 |                                |
| 1,500 00        | Allegany                 | New York   | Feb. 9, 1872  | 472 54                   |                                |
| 6,000 00        | Hudson                   | New Jersey | Feb. 9, 1872  | 1,914 16                 |                                |
| 10,500 00       | Rockland                 | New York   | Feb. 10, 1872 | 3,178 14                 |                                |
| 35,000 00       | New York                 | "          | Feb. 10, 1872 | 11,159 25                |                                |
| 2,500 00        | Kings                    | "          | Feb. 10, 1872 | 1,115 92                 |                                |
| 7,500 00        | Kings                    | "          | Feb. 10, 1872 | 3,188 26                 |                                |
| 12,000 00       | New York                 | "          | Feb. 10, 1872 | 3,869 89                 |                                |
| 2,500 00        | Allegany                 | "          | Feb. 12, 1872 | 796 13                   |                                |
| 2,000 00        | Jefferson                | "          | Feb. 12, 1872 | 386 90                   |                                |
| 100,000 00      | New York                 | "          | Feb. 12, 1872 | 3,184 52                 |                                |
| 5,000 00        | Essex                    | New Jersey | Feb. 12, 1872 | 1,592 26                 |                                |
| 13,000 00       | Orange                   | New York   | Feb. 12, 1872 | 5,732 14                 |                                |
| 10,000 00       | Essex                    | New Jersey | Feb. 12, 1872 | 3,084 53                 | 100 00                         |
| 20,000 00       | Oneida                   | New York   | Feb. 18, 1872 | 6,160 00                 |                                |
| 6,800 00        | Westchester              | "          | Feb. 18, 1872 | 2,164 17                 |                                |
| 1,000 00        | Steuben                  | "          | Feb. 15, 1872 | 317 88                   |                                |
| 5,000 00        | Richmond                 | "          | Feb. 15, 1872 | 1,414 38                 | 175 00                         |
| 15,000 00       | New York                 | "          | Feb. 15, 1872 | 4,768 15                 |                                |
| 6,000 00        | New York                 | "          | Feb. 15, 1872 | 1,902 26                 |                                |
| 6,000 00        | New York                 | "          | Feb. 15, 1872 | 1,907 26                 |                                |
| 2,800 00        | Orange                   | "          | Feb. 16, 1872 | 696 91                   |                                |
| 2,000 00        | Orange                   | "          | Feb. 16, 1872 | 635 37                   |                                |
| 4,080 00        | Somerset                 | New Jersey | Feb. 16, 1872 | 1,270 74                 |                                |
| 1,000 00        | Hudson                   | "          | Feb. 16, 1872 | 317 68                   |                                |
| 8,000 00        | Rockland                 | New York   | Feb. 16, 1872 | 2,359 19                 |                                |
| 3,000 00        | Kings                    | "          | Feb. 17, 1872 | 952 48                   |                                |
| 2,500 00        | Kings                    | "          | Feb. 17, 1872 | 793 73                   |                                |
| 1,200 00        | St. Lawrence             | "          | Feb. 17, 1872 | 38 00                    |                                |
| 800 00          | Allegany                 | "          | Feb. 17, 1872 | 367 00                   |                                |
| 1,000 00        | Cattaraugus              | "          | Feb. 17, 1872 | 317 49                   |                                |
| 1,100 00        | St. Lawrence             | "          | Feb. 17, 1872 | 349 24                   |                                |
| 1,500 00        | Tioga                    | "          | Feb. 17, 1872 | 476 24                   |                                |
| 2,000 00        | Passaic                  | New Jersey | Feb. 19, 1872 | 634 22                   |                                |
| 2,000 00        | Passaic                  | "          | Feb. 19, 1872 | 634 22                   |                                |
| 3,000 00        | New York                 | New York   | Feb. 19, 1872 | 936 03                   |                                |
| 3,000 00        | Essex                    | New Jersey | Feb. 20, 1872 | 1,055 75                 | 105 00                         |
| 8,000 00        | Essex                    | "          | Feb. 20, 1872 | 2,535 34                 |                                |
| 1,000 00        | Franklin                 | New York   | Feb. 20, 1872 | 316 92                   |                                |
| 10,000 00       | New York                 | "          | Feb. 20, 1872 | 3,767 15                 |                                |
| 4,000 00        | Kings                    | "          | Feb. 20, 1872 | 1,267 67                 |                                |
| 5,000 00        | Orange                   | "          | Feb. 21, 1872 | 1,583 63                 |                                |
| 2,800 00        | St. Lawrence             | "          | Feb. 21, 1872 | 791 81                   |                                |
| 1,000 00        | Kings                    | "          | Feb. 21, 1872 | 316 73                   |                                |
| 2,000 00        | Kings                    | "          | Feb. 21, 1872 | 638 45                   |                                |
| 2,600 00        | Union                    | New Jersey | Feb. 21, 1872 | 791 81                   |                                |
| 4,000 00        | Sussex                   | "          | Feb. 21, 1872 | 1,266 90                 |                                |
| 6,500 00        | Westchester              | New York   | Feb. 21, 1872 | 2,058 72                 |                                |
| 2,000 00        | Allegany                 | "          | Feb. 22, 1872 | 632 68                   |                                |
| 1,800 00        | Essex                    | New Jersey | Feb. 23, 1872 | 569 42                   | 70 00                          |
| 4,000 00        | Essex                    | "          | Feb. 23, 1872 | 1,195 87                 |                                |
| 3,000 00        | Essex                    | "          | Feb. 23, 1872 | 1,159 33                 | 16 68                          |
| 7,000 00        | Westchester              | New York   | Feb. 24, 1872 | 2,218 05                 |                                |

\* Insurance premium.

## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |             | Date of loan.      | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|-------------|--------------------|--------------------------|--------------------------------|
|                 | County.                   | State.      |                    |                          |                                |
| \$2,400 00      | Wayne .....               | New York.   | August 1, 1871...  | \$854 27                 | .....                          |
| 5,000 00        | New York .....            | "           | August 1, 1871...  | 1,779 73                 | .....                          |
| 6,000 00        | Middlesex .....           | New Jersey. | August 5, 1871...  | 2,131 07                 | .....                          |
| 3,000 00        | St. Lawrence .....        | New York .. | August 7, 1871...  | 1,224 28                 | .....                          |
| 20,938 45       | Cattaraugus .....         | "           | August 7, 1871...  | 7,369 94                 | \$500 00                       |
| 10,000 00       | Hudson .....              | New Jersey. | August 7, 1871...  | 3,547 94                 | .....                          |
| 21,000 00       | New York .....            | New York .. | August 8, 1871...  | 8,370 74                 | .....                          |
| 2,000 00        | Kings .....               | "           | August 10, 1871... | 922 66                   | .....                          |
| 2,000 00        | Kings .....               | "           | August 10, 1871... | 963 91                   | .....                          |
| 4,000 00        | Bergen .....              | New Jersey. | August 10, 1871... | 1,416 88                 | .....                          |
| 6,000 00        | New York .....            | New York .. | August 11, 1871... | 2,124 16                 | .....                          |
| 20,000 00       | Orange .....              | "           | August 11, 1871... | 7,080 55                 | .....                          |
| 1,200 00        | St. Lawrence .....        | "           | August 11, 1871... | 424 83                   | .....                          |
| 1,000 00        | Cattaraugus .....         | "           | August 11, 1871... | 854 03                   | .....                          |
| 7,000 00        | Bergen .....              | New Jersey. | August 12, 1871... | 3,693 70                 | .....                          |
| 10,000 00       | Union .....               | "           | August 12, 1871... | 3,538 35                 | .....                          |
| 7,000 00        | Middlesex .....           | "           | August 12, 1871... | 2,231 85                 | 945 00                         |
| 5,500 00        | Seneca .....              | New York .. | August 14, 1871... | 1,943 99                 | .....                          |
| 40,000 00       | Kings .....               | "           | August 14, 1871... | 14,138 08                | .....                          |
| 6,000 00        | New York .....            | "           | August 14, 1871... | 2,120 71                 | .....                          |
| 8,000 00        | Essex .....               | New Jersey. | August 16, 1871... | 2,546 07                 | .....                          |
| 20,000 00       | Middlesex .....           | "           | August 16, 1871... | 7,061 37                 | .....                          |
| 3,000 00        | Hudson .....              | "           | August 16, 1871... | 1,058 05                 | .....                          |
| 1,000 00        | Allegany .....            | New York .. | August 23, 1871... | 351 73                   | .....                          |
| 2,000 00        | St. Lawrence .....        | "           | August 23, 1871... | 703 45                   | .....                          |
| 1,100 00        | Steuben .....             | "           | August 24, 1871... | 414 94                   | .....                          |
| 1,600 00        | Allegany .....            | "           | August 25, 1871... | 562 15                   | .....                          |
| 30,150 50       | Onesida .....             | "           | August 26, 1871... | 9,942 93                 | .....                          |
| 300,000 00      | New York .....            | "           | August 26, 1871... | 105,945 20               | .....                          |
| 15,000 00       | Essex .....               | New Jersey. | August 26, 1871... | 5,267 26                 | .....                          |
| 1,000 00        | Monmouth .....            | "           | August 26, 1871... | 1,270 93                 | .....                          |
| 7,500 00        | New York .....            | New York .. | August 29, 1871... | 2,629 31                 | .....                          |
| 22,000 00       | New York .....            | "           | August 31, 1871... | 11,755 68                | .....                          |
| 15,000 00       | New York .....            | "           | August 31, 1871... | 5,252 88                 | .....                          |
| 2,500 00        | Oswego .....              | "           | Sept. 1, 1871...   | 875 00                   | .....                          |
| 7,000 00        | Westchester .....         | "           | Sept. 1, 1871...   | 2,852 16                 | .....                          |
| 2,000 00        | New York .....            | "           | Sept. 2, 1871...   | 699 42                   | .....                          |
| 1,000 00        | Franklin .....            | "           | Sept. 2, 1871...   | 349 75                   | .....                          |
| 6,000 00        | Westchester .....         | "           | Sept. 2, 1871...   | 1,995 67                 | .....                          |
| 5,000 00        | Richmond .....            | "           | Sept. 2, 1871...   | 1,748 56                 | .....                          |
| 12,000 00       | Broome .....              | "           | Sept. 4, 1871...   | 4,191 95                 | .....                          |
| 5,000 00        | Orange .....              | "           | Sept. 4, 1871...   | 1,746 64                 | .....                          |
| 2,000 00        | Somerset .....            | New Jersey. | Sept. 4, 1871...   | 698 66                   | .....                          |
| 2,500 00        | Union .....               | "           | Sept. 6, 1871...   | 872 36                   | .....                          |
| 8,000 00        | Union .....               | "           | Sept. 7, 1871...   | 2,590 03                 | .....                          |
| 4,500 00        | Union .....               | "           | Sept. 7, 1871...   | 1,569 39                 | .....                          |
| 2,000 00        | St. Lawrence .....        | New York .. | Sept. 8, 1871...   | 697 12                   | .....                          |
| 8,000 00        | Wayne .....               | "           | Sept. 11, 1871...  | 1,739 93                 | .....                          |
| 30,000 00       | Monroe .....              | "           | Sept. 11, 1871...  | 6,935 35                 | .....                          |
| 2,000 00        | Cattaraugus .....         | "           | Sept. 11, 1871...  | 695 97                   | .....                          |
| 23,000 00       | Westchester .....         | "           | Sept. 11, 1871...  | 8,003 66                 | .....                          |
| 5,000 00        | Middlesex .....           | New Jersey. | Sept. 11, 1871...  | 1,739 93                 | .....                          |
| 2,000 00        | St. Lawrence .....        | New York .. | Sept. 12, 1871...  | 695 59                   | .....                          |
| 2,000 00        | Allegany .....            | "           | Sept. 14, 1871...  | 694 32                   | .....                          |
| 2,500 00        | Kings .....               | "           | Sept. 14, 1871...  | 868 53                   | .....                          |
| 16,000 00       | New York .....            | "           | Sept. 16, 1871...  | 5,498 74                 | .....                          |
| 5,000 00        | Bergen .....              | New Jersey. | Sept. 19, 1871...  | 899 21                   | .....                          |
| 5,000 00        | New York .....            | New York .. | Sept. 20, 1871...  | 1,731 80                 | .....                          |
| 10,000 00       | New York .....            | "           | Sept. 20, 1871...  | 3,462 60                 | .....                          |
| 2,000 00        | St. Lawrence .....        | "           | Sept. 21, 1871...  | 692 14                   | .....                          |
| 3,000 00        | Westchester .....         | "           | Sept. 23, 1871...  | 1,137 05                 | .....                          |
| 7,000 00        | Bergen .....              | New Jersey. | Sept. 23, 1871...  | 2,419 79                 | .....                          |
| 25,000 00       | Hudson .....              | "           | Sept. 23, 1871...  | 7,019 27                 | .....                          |
| 2,000 00        | Kings .....               | New York .. | Sept. 26, 1871...  | 690 22                   | .....                          |
| 25,000 00       | New York .....            | "           | Sept. 27, 1871...  | 8,306 03                 | .....                          |
| 16,000 00       | Westchester .....         | "           | Sept. 28, 1871...  | 3,535 63                 | 1,680 00                       |
| *50 00          | Chemung .....             | New York .. | Sept. 28, 1871...  | 1,084 18                 | .....                          |
| 12,000 00       | Union .....               | New Jersey. | Sept. 28, 1871...  | 3,684 11                 | .....                          |
| 14,000 00       | Union .....               | "           | Sept. 28, 1871...  | 4,826 16                 | .....                          |
| 2,500 00        | Somerset .....            | "           | Sept. 28, 1871...  | 861 81                   | .....                          |
| 40,000 00       | Queens .....              | New York .. | Sept. 29, 1871...  | 12,281 37                | 1,400 00                       |
| 2,000 00        | Kings .....               | "           | Sept. 29, 1871...  | 687 07                   | .....                          |
| 15,000 00       | New York .....            | "           | Sept. 30, 1871...  | 5,165 14                 | .....                          |

\* Insurance premium.

## SCHEDULE—(Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |             | Date of loan.  | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|-------------|----------------|--------------------------|--------------------------------|
|                 | County.                   | State.      |                |                          |                                |
| \$21,000 00     | Hudson                    | New Jersey. | Sept. 30, 1871 | \$5,486 85               | \$1,400 00                     |
| 9 00 00         | Kings                     | New York.   | Oct. 2, 1871   | 1,939 86                 |                                |
| 5,000 00        | Hudson                    | New Jersey. | Oct. 2, 1871   | 1,375 84                 |                                |
| 12,000 00       | Middlesex                 | "           | Oct. 2, 1871   | 4,127 51                 |                                |
| 2,000 00        | Middlesex                 | "           | Oct. 2, 1871   | 1,081 88                 |                                |
| 26,000 00       | Essex                     | "           | Oct. 2, 1871   | 5,503 34                 |                                |
| 2,400 00        | St. Lawrence              | New York.   | Oct. 3, 1871   | 825 04                   |                                |
| 5,000 00        | St. Lawrence              | "           | Oct. 3, 1871   | 1,718 84                 |                                |
| 6,000 00        | Westchester               | "           | Oct. 5, 1871   | 1,821 92                 | 210 00                         |
| 4,575 00        | Chemung                   | "           | Oct. 7, 1871   | 1,685 24                 |                                |
| 1,000 00        | Steuben                   | "           | Oct. 7, 1871   | 343 00                   |                                |
| 1,000 00        | Steuben                   | "           | Oct. 7, 1871   | 343 00                   |                                |
| 1,000 00        | Steuben                   | "           | Oct. 7, 1871   | 343 00                   |                                |
| 4,000 00        | Essex                     | New Jersey. | Oct. 7, 1871   | 1,373 00                 |                                |
| 4,000 00        | Union                     | "           | Oct. 9, 1871   | 1,370 47                 |                                |
| 1,100 00        | Steuben                   | New York.   | Oct. 9, 1871   | 346 88                   |                                |
| 1,000 00        | St. Lawrence              | "           | Oct. 9, 1871   | 342 62                   |                                |
| 2,000 00        | Kings                     | "           | Oct. 11, 1871  | 1,026 70                 |                                |
| 2,000 00        | Kings                     | "           | Oct. 11, 1871  | 1,026 70                 |                                |
| 2,000 00        | Essex                     | New Jersey. | Oct. 11, 1871  | 1,026 70                 |                                |
| 2,000 00        | Steuben                   | New York.   | Oct. 12, 1871  | 373 04                   |                                |
| 1,000 00        | St. Lawrence              | "           | Oct. 12, 1871  | 342 17                   |                                |
| 2,400 00        | St. Lawrence              | "           | Oct. 14, 1871  | 819 98                   |                                |
| 50,000 00       | New York                  | "           | Oct. 14, 1871  | 17,032 88                |                                |
| 2,500 00        | Union                     | New Jersey. | Oct. 14, 1871  | 766 64                   | 87 50                          |
| 6,000 00        | Rockland                  | New York.   | Oct. 16, 1871  | 2,047 64                 |                                |
| 10,000 00       | Kings                     | "           | Oct. 16, 1871  | 3,062 74                 | 350 00                         |
| 2,000 00        | Union                     | New Jersey. | Oct. 16, 1871  | 682 55                   |                                |
| 1,200 00        | Allegheny                 | New York.   | Oct. 17, 1871  | 409 30                   |                                |
| 3,000 00        | St. Lawrence              | "           | Oct. 17, 1871  | 1,023 25                 |                                |
| 1,000 00        | St. Lawrence              | "           | Oct. 19, 1871  | 340 70                   |                                |
| 6,000 00        | New York                  | "           | Oct. 19, 1871  | 2,044 19                 |                                |
| 4,500 00        | Dutchess                  | "           | Oct. 21, 1871  | 2,869 86                 |                                |
| 1,000 00        | Steuben                   | "           | Oct. 24, 1871  | 339 74                   |                                |
| 17,000 00       | Essex                     | New Jersey. | Oct. 26, 1871  | 2,794 05                 | 2,975 00                       |
| * 20 00         |                           |             |                |                          |                                |
| 1,000 00        | St. Lawrence              | New York.   | Oct. 27, 1871  | 542 66                   |                                |
| 1,000 00        | Steuben                   | "           | Oct. 27, 1871  | 339 15                   |                                |
| 10,000 00       | New York                  | "           | Oct. 27, 1871  | 3,391 64                 |                                |
| 10,000 00       | New York                  | "           | Oct. 27, 1871  | 3,391 64                 |                                |
| 10,000 00       | New York                  | "           | Oct. 30, 1871  | 3,385 89                 |                                |
| 15,000 00       | New York                  | "           | Nov. 1, 1871   | 5,073 08                 |                                |
| 1,500 00        | St. Lawrence              | "           | Nov. 1, 1871   | 507 31                   |                                |
| 2,400 00        | St. Lawrence              | "           | Nov. 1, 1871   | 811 69                   |                                |
| 3,000 00        | Cattaraugus               | "           | Nov. 3, 1871   | 1,013 47                 |                                |
| 1,000 00        | Wayne                     | "           | Nov. 4, 1871   | 337 63                   |                                |
| 1,400 00        | St. Lawrence              | "           | Nov. 4, 1871   | 472 68                   |                                |
| 19,000 00       | Essex                     | New Jersey. | Nov. 4, 1871   | 3,376 30                 |                                |
| 2,500 00        | Somerset                  | "           | Nov. 6, 1871   | 843 12                   |                                |
| 1,500 00        | Cattaraugus               | New York.   | Nov. 7, 1871   | 505 59                   |                                |
| 7,000 00        | New York                  | "           | Nov. 5, 1871   | 2,358 04                 |                                |
| 20,000 00       | New York                  | "           | Nov. 8, 1871   | 33,686 30                |                                |
| 15,500 00       | New York                  | "           | Nov. 10, 1871  | 4,567 26                 |                                |
| 27,000 00       | Passaic                   | New Jersey. | Nov. 13, 1871  | 11,436 56                |                                |
| 2,000 00        | Sussex                    | "           | Nov. 13, 1871  | 1,007 71                 |                                |
| 1,200 00        | St. Lawrence              | New York.   | Nov. 13, 1871  | 541 53                   | 63 00                          |
| 2,000 00        | St. Lawrence              | "           | Nov. 13, 1871  | 1,008 00                 |                                |
| 5,000 00        | Orange                    | "           | Nov. 13, 1871  | 1,679 60                 |                                |
| 1,500 00        | Chemung                   | "           | Nov. 15, 1871  | 503 28                   |                                |
| 2,000 00        | Middlesex                 | New Jersey. | Nov. 22, 1871  | 668 36                   |                                |
| 3,500 00        | Jefferson                 | New York.   | Nov. 22, 1871  | 1,169 62                 |                                |
| 1,200 00        | St. Lawrence              | "           | Nov. 25, 1871  | 400 23                   |                                |
| 5,700 00        | Ontario                   | "           | Nov. 26, 1871  | 1,900 44                 |                                |
| 2,500 00        | St. Lawrence              | "           | Nov. 27, 1871  | 833 05                   |                                |
| 4,000 00        | Orange                    | "           | Nov. 27, 1871  | 1,332 88                 |                                |
| 10,000 00       | Passaic                   | New Jersey. | Nov. 28, 1871  | 3,787 31                 |                                |
| 1,000 00        | St. Lawrence              | New York.   | Nov. 28, 1871  | 333 03                   |                                |
| 1,100 00        | Franklin                  | "           | Nov. 29, 1871  | 411 69                   |                                |
| 20,000 00       | New York                  | "           | Nov. 29, 1871  | 6,656 71                 |                                |
| 10,000 00       | Essex                     | New Jersey. | Nov. 29, 1871  | 3,328 36                 |                                |
| 60,000 00       | Kings                     | New York.   | Dec. 2, 1871   | 19,935 62                |                                |
| 15,000 00       | Hudson                    | New Jersey. | Dec. 4, 1871   | 5,973 78                 |                                |
| 500 00          | Hudson                    | "           | Dec. 4, 1871   | 361 98                   |                                |

\* Insurance premium.



## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |             | Date of loan.   | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|-------------|-----------------|--------------------------|--------------------------------|
|                 | County.                   | State.      |                 |                          |                                |
| \$10,000 00     | Union .....               | New Jersey. | April 1, 1873.  | \$3,096 89               | .....                          |
| * 20 00         | .....                     | .....       | .....           | .....                    | .....                          |
| 12,500 00       | New York .....            | New York..  | April 1, 1873.  | 3,866 78                 | .....                          |
| 12,500 00       | New York .....            | " .....     | April 1, 1873.  | 3,866 78                 | .....                          |
| 6,000 00        | Westchester .....         | " .....     | April 1, 1873.  | 1,866 06                 | .....                          |
| 15,000 00       | Ocean .....               | New Jersey. | April 1, 1873.  | 4,377 53                 | .....                          |
| 2,000 00        | Union .....               | " .....     | April 1, 1873.  | 618 68                   | .....                          |
| 2,000 00        | Somerset .....            | " .....     | April 1, 1873.  | 618 68                   | .....                          |
| 16,000 00       | New York .....            | New York..  | April 1, 1873.  | 4,949 48                 | .....                          |
| 5,000 00        | Westchester .....         | " .....     | April 1, 1873.  | 1,546 71                 | .....                          |
| 5,000 00        | Orange .....              | " .....     | April 1, 1873.  | 1,546 71                 | .....                          |
| 2,000 00        | Union .....               | New Jersey. | April 1, 1873.  | 618 60                   | .....                          |
| 15,000 00       | Essex .....               | " .....     | April 1, 1873.  | 4,640 14                 | .....                          |
| 2,000 00        | Orange .....              | New York..  | April 1, 1873.  | 618 68                   | .....                          |
| 8,500 00        | Westchester .....         | " .....     | April 1, 1873.  | 2,639 41                 | .....                          |
| 10,000 00       | Kings .....               | " .....     | April 2, 1873.  | 3,091 50                 | .....                          |
| 12,500 00       | Essex .....               | New Jersey. | April 2, 1873.  | 2,449 81                 | \$1,363 00                     |
| * 5 00          | .....                     | .....       | .....           | .....                    | .....                          |
| 21,000 00       | Middlesex .....           | New Jersey. | April 2, 1873.  | 6,394 16                 | .....                          |
| 9,000 00        | Genesee .....             | New York..  | April 2, 1873.  | 3,738 96                 | .....                          |
| 1,000 00        | Essex .....               | New Jersey. | April 4, 1873.  | 634 41                   | .....                          |
| 4,000 00        | Steuben .....             | New York..  | April 4, 1873.  | 1,235 70                 | .....                          |
| 2,200 00        | St. Lawrence .....        | " .....     | April 4, 1873.  | 774 79                   | .....                          |
| 3,000 00        | Westchester .....         | " .....     | April 5, 1873.  | 925 73                   | .....                          |
| 4,000 00        | Westchester .....         | " .....     | April 5, 1873.  | 1,234 30                 | .....                          |
| 800 00          | St. Lawrence .....        | " .....     | April 5, 1873.  | 246 86                   | .....                          |
| 1,000 00        | St. Lawrence .....        | " .....     | April 5, 1873.  | 306 57                   | .....                          |
| 6,000 00        | St. Lawrence .....        | " .....     | April 5, 1873.  | 1,851 45                 | .....                          |
| 1,200 00        | St. Lawrence .....        | " .....     | April 5, 1873.  | 370 29                   | .....                          |
| 3,000 00        | Sussex .....              | New Jersey. | April 5, 1873.  | 925 73                   | .....                          |
| 2,500 00        | Orange .....              | New York..  | April 5, 1873.  | 771 44                   | .....                          |
| 4,000 00        | Somerset .....            | New Jersey. | April 5, 1873.  | 1,009 16                 | .....                          |
| 2,500 00        | Essex .....               | " .....     | April 6, 1873.  | 770 96                   | .....                          |
| 2,500 00        | Union .....               | " .....     | April 6, 1873.  | 770 96                   | .....                          |
| 2,500 00        | Union .....               | " .....     | April 6, 1873.  | 770 96                   | .....                          |
| 80,000 00       | New York .....            | New York..  | April 6, 1873.  | 8,651 51                 | 600 00                         |
| 7,500 00        | Kings .....               | " .....     | April 8, 1873.  | 2,310 00                 | .....                          |
| 1,200 00        | Allegany .....            | " .....     | April 8, 1873.  | 369 60                   | .....                          |
| 1,500 00        | Franklin .....            | " .....     | April 8, 1873.  | 462 00                   | .....                          |
| 2,000 00        | Jefferson .....           | " .....     | April 8, 1873.  | 616 00                   | .....                          |
| 2,000 00        | New York .....            | " .....     | April 8, 1873.  | 1,070 95                 | .....                          |
| 5,000 00        | Chemung .....             | " .....     | April 8, 1873.  | 2,068 30                 | .....                          |
| 14,500 00       | Union .....               | New Jersey. | April 8, 1873.  | 4,533 05                 | .....                          |
| 2,500 00        | Orange .....              | New York..  | April 9, 1873.  | 769 52                   | .....                          |
| 2,000 00        | Orange .....              | " .....     | April 9, 1873.  | 615 62                   | .....                          |
| 6,500 00        | Orange .....              | " .....     | April 9, 1873.  | 2,321 32                 | .....                          |
| 4,000 00        | Kings .....               | " .....     | April 9, 1873.  | 1,231 23                 | .....                          |
| 20,000 00       | Rensselaer .....          | " .....     | April 9, 1873.  | 6,156 16                 | .....                          |
| 14,000 00       | New York .....            | " .....     | April 10, 1873. | 4,306 63                 | .....                          |
| 6,000 00        | Union .....               | New Jersey. | April 10, 1873. | 1,845 70                 | .....                          |
| 5,000 00        | Hudson .....              | " .....     | April 10, 1873. | 1,538 08                 | .....                          |
| 1,500 00        | St. Lawrence .....        | New York..  | April 11, 1873. | 461 14                   | .....                          |
| 2,000 00        | Wayne .....               | " .....     | April 11, 1873. | 614 85                   | .....                          |
| 1,000 00        | St. Lawrence .....        | " .....     | April 11, 1873. | 307 43                   | .....                          |
| 1,800 00        | Jefferson .....           | " .....     | April 11, 1873. | 553 36                   | .....                          |
| 2,500 00        | Orange .....              | " .....     | April 12, 1873. | 768 06                   | .....                          |
| 2,300 00        | Sullivan .....            | " .....     | April 12, 1873. | 706 64                   | .....                          |
| 4,000 00        | Orange .....              | " .....     | April 13, 1873. | 1,223 16                 | .....                          |
| 24,000 00       | Kings .....               | " .....     | April 13, 1873. | 7,568 99                 | .....                          |
| 3,000 00        | New York .....            | " .....     | April 13, 1873. | 921 12                   | .....                          |
| 5,000 00        | Queens .....              | " .....     | April 13, 1873. | 1,535 20                 | .....                          |
| 2,000 00        | Monmouth .....            | New Jersey. | April 13, 1873. | 614 08                   | .....                          |
| 1,800 00        | St. Lawrence .....        | New York..  | April 15, 1873. | 551 98                   | .....                          |
| 1,000 00        | Cattaraugus .....         | " .....     | April 15, 1873. | 306 66                   | .....                          |
| 3,000 00        | Sussex .....              | New Jersey. | April 15, 1873. | 919 97                   | .....                          |
| 5,000 00        | Somerset .....            | " .....     | April 15, 1873. | 1,523 39                 | .....                          |
| 4,000 00        | New York .....            | New York..  | April 15, 1873. | 1,236 63                 | .....                          |
| 4,000 00        | New York .....            | " .....     | April 15, 1873. | 1,236 63                 | .....                          |
| 8,000 00        | New York .....            | " .....     | April 15, 1873. | 2,461 78                 | .....                          |
| 5,000 00        | New York .....            | " .....     | April 16, 1873. | 1,533 33                 | .....                          |
| 15,000 00       | Essex .....               | " .....     | April 16, 1873. | 4,597 00                 | .....                          |
| 25,000 00       | New York .....            | " .....     | April 16, 1873. | 7,661 64                 | .....                          |
| 4,000 00        | Wayne .....               | " .....     | April 16, 1873. | 1,419 00                 | .....                          |
| 26,000 00       | Westchester .....         | " .....     | April 16, 1873. | 7,661 64                 | .....                          |

\* Insurance premium.

SCHEDULE—(Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan. |          | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|---------------|----------|--------------------------|--------------------------------|
|                 | County.                   | State.     |               |          |                          |                                |
| \$21,000 00     | New York                  | New York   | April         | 16, 1873 | \$4,759 29               | \$1,400 00                     |
| 700 00          | Allegany                  | "          | April         | 17, 1873 | 257 97                   |                                |
| 2,500 00        | Genesee                   | "          | April         | 17, 1873 | 765 68                   |                                |
| 1,000 00        | Bergen                    | New Jersey | April         | 18, 1873 | 612 16                   |                                |
| 6,000 00        | New York                  | New York   | April         | 18, 1873 | 1,886 49                 |                                |
| 5,000 00        | Orange                    | "          | April         | 18, 1873 | 1,530 41                 |                                |
| 2,000 00        | New York                  | "          | April         | 19, 1873 | 2,447 13                 |                                |
| 10,000 00       | Essex                     | New Jersey | April         | 20, 1873 | 2,856 96                 | 700 00                         |
| 11,500 00       | New York                  | New York   | April         | 20, 1873 | 3,515 58                 |                                |
| 11,500 00       | New York                  | "          | April         | 20, 1873 | 3,515 58                 |                                |
| 11,500 00       | New York                  | "          | April         | 20, 1873 | 3,515 58                 |                                |
| 1,500 00        | Jefferson                 | "          | April         | 20, 1873 | 458 55                   |                                |
| 4,000 80        | Chemung                   | "          | April         | 20, 1873 | 1,222 79                 |                                |
| 1,000 00        | Franklin                  | "          | April         | 20, 1873 | 805 70                   |                                |
| 5,000 00        | Jefferson                 | "          | April         | 20, 1873 | 1,528 49                 |                                |
| 4,000 00        | New York                  | "          | April         | 22, 1873 | 2,395 85                 |                                |
| 25,000 00       | New York                  | "          | April         | 22, 1873 | 7,466 50                 |                                |
| 5,000 00        | Union                     | New Jersey | April         | 22, 1873 | 1,526 57                 |                                |
| 2,000 00        | Morris                    | "          | April         | 22, 1873 | 962 17                   | 210 00                         |
| 4,500 00        | Westchester               | New York   | April         | 23, 1873 | 1,373 05                 |                                |
| 1,500 00        | Kings                     | "          | April         | 24, 1873 | 1,067 26                 |                                |
| 3,000 00        | Cayuga                    | "          | April         | 24, 1873 | 914 79                   |                                |
| 2,000 00        | Union                     | New Jersey | April         | 24, 1873 | 2,439 45                 |                                |
| 800 00          | Cattaraugus               | New York   | April         | 25, 1873 | 355 61                   |                                |
| 1,000 00        | St. Lawrence              | "          | April         | 25, 1873 | 804 74                   |                                |
| 11,000 00       | New York                  | "          | April         | 25, 1873 | 3,252 14                 |                                |
| 2,500 00        | St. Lawrence              | "          | April         | 26, 1873 | 761 87                   |                                |
| 20,000 00       | Wayne                     | "          | April         | 26, 1873 | 3,045 48                 |                                |
| 600 00          | St. Lawrence              | "          | April         | 26, 1873 | 617 49                   |                                |
| 1,000 00        | Bergen                    | New Jersey | April         | 26, 1873 | 913 64                   |                                |
| 7,000 00        | New York                  | New York   | April         | 27, 1873 | 2,130 49                 |                                |
| 6,000 00        | Bergen                    | New Jersey | April         | 27, 1873 | 1,341 14                 | 485 00                         |
| 900 00          | St. Lawrence              | New York   | April         | 27, 1873 | 413 47                   |                                |
| 12,000 00       | Dutchess                  | "          | April         | 29, 1873 | 3,647 67                 |                                |
| 15,000 00       | Monmouth                  | New Jersey | April         | 29, 1873 | 4,559 59                 |                                |
| 1,000 00        | Somerset                  | "          | April         | 29, 1873 | 590 34                   |                                |
| 8,000 00        | Essex                     | "          | April         | 29, 1873 | 2,431 78                 |                                |
| 1,200 00        | Westchester               | New York   | April         | 30, 1873 | 364 54                   |                                |
| 1,200 00        | Westchester               | "          | April         | 30, 1873 | 364 54                   |                                |
| 1,000 00        | Westchester               | "          | April         | 30, 1873 | 303 78                   |                                |
| 1,000 00        | Westchester               | "          | April         | 30, 1873 | 303 78                   |                                |
| 12,000 00       | Westchester               | "          | April         | 30, 1873 | 3,042 99                 | 420 00                         |
| 20,000 00       | Kings                     | "          | May           | 1, 1873  | 21,323 33                |                                |
| 1,600 00        | Cayuga                    | "          | May           | 1, 1873  | 776 69                   |                                |
| 4,000 00        | Rockland                  | "          | May           | 2, 1873  | 1,890 38                 |                                |
| 36,545 00       | Rockland                  | "          | May           | 2, 1873  | 10,313 89                | 1,199 88                       |
| 2,000 00        | St. Lawrence              | "          | May           | 3, 1873  | 718 62                   |                                |
| 1,400 00        | St. Lawrence              | "          | May           | 3, 1873  | 494 49                   |                                |
| 2,300 00        | St. Lawrence              | "          | May           | 3, 1873  | 667 05                   |                                |
| *28 00          |                           |            |               |          |                          |                                |
| 2,500 00        | Richmond                  | New York   | May           | 4, 1873  | 910 55                   |                                |
| 15,000 00       | New York                  | "          | May           | 4, 1873  | 4,545 21                 |                                |
| 1,200 00        | Stauben                   | "          | May           | 4, 1873  | 363 62                   |                                |
| 1,500 00        | Schuyler                  | "          | May           | 6, 1873  | 453 94                   |                                |
| 1,200 00        | Allegany                  | "          | May           | 6, 1873  | 363 16                   |                                |
| 5,000 00        | Jefferson                 | "          | May           | 7, 1873  | 1,512 19                 |                                |
| 15,000 00       | Westchester               | "          | May           | 7, 1873  | 4,578 87                 |                                |
| 2,500 00        | Jefferson                 | "          | May           | 7, 1873  | 756 10                   |                                |
| 5,000 00        | Middlesex                 | New Jersey | May           | 7, 1873  | 1,897 19                 | 125 00                         |
| 2,500 00        | Kings                     | New York   | May           | 8, 1873  | 1,349 11                 |                                |
| 60,000 00       | Westchester               | "          | May           | 8, 1873  | 17,199 87                |                                |
| 5,000 00        | Kings                     | "          | May           | 9, 1873  | 1,510 27                 |                                |
| 2,000 00        | Passaic                   | New Jersey | May           | 9, 1873  | 755 14                   |                                |
| 1,000 00        | St. Lawrence              | New York   | May           | 9, 1873  | 302 05                   |                                |
| 1,000 00        | St. Lawrence              | "          | May           | 10, 1873 | 301 86                   |                                |
| 2,000 00        | Orange                    | "          | May           | 10, 1873 | 905 59                   |                                |
| 2,100 00        | Allegany                  | "          | May           | 10, 1873 | 633 91                   |                                |
| 1,500 00        | Wayne                     | "          | May           | 11, 1873 | 462 51                   |                                |
| 4,000 00        | Bergen                    | New Jersey | May           | 11, 1873 | 1,810 08                 |                                |
| 18,000 00       | New York                  | New York   | May           | 11, 1873 | 4,826 74                 |                                |
| 10,000 00       | Orange                    | "          | May           | 13, 1873 | 3,012 87                 |                                |
| 14,000 00       | New York                  | "          | May           | 13, 1873 | 4,218 08                 |                                |
| 12,000 00       | Orange                    | "          | May           | 14, 1873 | 3,613 15                 |                                |
| 25,000 00       | Kings                     | "          | May           | 14, 1873 | 7,537 40                 |                                |

\* Insurance premium.

## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |             | Date of loan. | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|-------------|---------------|--------------------------|--------------------------------|
|                 | County.                   | State.      |               |                          |                                |
| \$2,000 00      | Hudson .....              | New Jersey. | May 14, 1872  | \$602 19                 | .....                          |
| 1,100 00        | Stenben .....             | New York .. | May 14, 1872  | 301 10                   | .....                          |
| 8,500 00        | Kings .....               | "           | May 15, 1872  | 2,053 16                 | .....                          |
| 8,000 00        | Kings .....               | "           | May 15, 1872  | 997 64                   | .....                          |
| 4,000 00        | Union .....               | New Jersey. | May 16, 1872  | 782 95                   | \$230 00                       |
| 50,000 00       | New York .....            | New York .. | May 16, 1872  | 15,085 63                | .....                          |
| 30,000 00       | Union .....               | New Jersey. | May 16, 1872  | 9,021 07                 | .....                          |
| 5,000 00        | Bergen .....              | "           | May 17, 1872  | 1,502 21                 | .....                          |
| 5,000 00        | Westchester ..            | New York .. | May 18, 1872  | 1,501 64                 | .....                          |
| 6,000 00        | Passaic .....             | New Jersey. | May 18, 1872  | 1,501 97                 | .....                          |
| 10,000 00       | Kings .....               | New York .. | May 21, 1872  | 2,997 53                 | .....                          |
| 6,000 00        | Bergen .....              | New Jersey. | May 21, 1872  | 1,788 53                 | .....                          |
| 8,000 00        | Allegany .....            | New York .. | May 21, 1872  | 899 26                   | .....                          |
| 1,100 00        | St. Lawrence ..           | "           | May 21, 1872  | 322 73                   | .....                          |
| 1,500 00        | Stenben .....             | "           | May 21, 1872  | 449 63                   | .....                          |
| 25,000 00       | New York .....            | "           | May 22, 1872  | 7,489 04                 | .....                          |
| 5,000 00        | New York .....            | "           | May 22, 1872  | 1,497 51                 | .....                          |
| 3,500 00        | Union .....               | New Jersey. | May 22, 1872  | 842 85                   | .....                          |
| 4,000 00        | Orange .....              | New York .. | May 22, 1872  | 1,198 25                 | .....                          |
| 6,000 00        | Warren .....              | New Jersey. | May 22, 1872  | 1,587 37                 | 210 00                         |
| 12,000 00       | Morris .....              | "           | May 22, 1872  | 3,594 74                 | .....                          |
| 6,000 00        | New York .....            | New York .. | May 22, 1872  | 1,587 37                 | 210 00                         |
| 5,000 00        | Kings .....               | "           | May 23, 1872  | 1,648 00                 | .....                          |
| 6,500 00        | New York .....            | "           | May 23, 1872  | 1,945 90                 | .....                          |
| 6,000 00        | Monroe .....              | "           | May 23, 1872  | 3,207 97                 | .....                          |
| 1,300 00        | Wayne .....               | "           | May 25, 1872  | 358 78                   | .....                          |
| 6,000 00        | Wayne .....               | "           | May 25, 1872  | 1,793 93                 | .....                          |
| 4,000 00        | Union .....               | New Jersey. | May 25, 1872  | 1,195 94                 | .....                          |
| 6,000 00        | Essex .....               | "           | May 25, 1872  | 1,793 93                 | .....                          |
| 8,000 00        | Essex .....               | "           | May 25, 1872  | 896 96                   | .....                          |
| 20,000 00       | Union .....               | "           | May 25, 1872  | 5,979 73                 | .....                          |
| 17,000 00       | Hudson .....              | "           | May 28, 1872  | 5,072 99                 | .....                          |
| 2,500 00        | Westchester ..            | New York .. | May 28, 1872  | 746 03                   | .....                          |
| 1,400 00        | Richmond .....            | "           | May 28, 1872  | 417 77                   | .....                          |
| 7,000 00        | Essex .....               | New Jersey. | May 28, 1872  | 1,284 85                 | 1,225 00                       |
| * 36 00         | .....                     | .....       | .....         | .....                    | .....                          |
| 2,000 00        | Union .....               | New Jersey. | May 29, 1872  | 596 44                   | .....                          |
| 2,000 00        | Genesee .....             | New York .. | May 29, 1872  | 596 44                   | .....                          |
| 1,000 00        | Stenben .....             | "           | May 29, 1872  | 298 22                   | .....                          |
| 7,000 00        | Genesee .....             | "           | May 29, 1872  | 2,087 53                 | .....                          |
| \$5,000 00      | Hudson .....              | New Jersey. | May 30, 1872  | 1,490 14                 | .....                          |
| 6,000 00        | Bergen .....              | "           | May 30, 1872  | 2,007 46                 | .....                          |
| 2,000 00        | Jefferson .....           | New York .. | May 30, 1872  | 586 05                   | .....                          |
| 3,500 00        | Jefferson .....           | "           | May 30, 1872  | 1,043 10                 | .....                          |
| 4,500 00        | Kings .....               | "           | May 31, 1872  | 1,340 26                 | .....                          |
| 15,000 00       | Monmouth .....            | New Jersey. | June 1, 1872  | 4,987 50                 | .....                          |
| 15,000 00       | Monmouth .....            | "           | June 1, 1872  | 4,987 50                 | .....                          |
| 12,000 00       | Westchester ..            | New York .. | June 1, 1872  | 3,570 00                 | .....                          |
| 5,000 00        | Queens .....              | "           | June 1, 1872  | 1,487 50                 | .....                          |
| 8,000 00        | Westchester ..            | "           | June 1, 1872  | 2,380 00                 | .....                          |
| 1,000 00        | Livingston .....          | "           | June 4, 1872  | 297 07                   | .....                          |
| 1,600 00        | Cattaraugus ..            | "           | June 4, 1872  | 475 31                   | .....                          |
| 7,000 00        | Westchester ..            | "           | June 4, 1872  | 2,079 48                 | .....                          |
| 5,000 00        | Kings .....               | "           | June 6, 1872  | 1,308 42                 | 175 00                         |
| * 22 50         | .....                     | .....       | .....         | .....                    | .....                          |
| 4,000 00        | Kings .....               | New York .. | June 6, 1872  | 1,040 74                 | 140 00                         |
| 3,000 00        | Kings .....               | "           | June 6, 1872  | 890 05                   | .....                          |
| 1,000 00        | Cattaraugus ..            | "           | June 6, 1872  | 286 68                   | .....                          |
| 26,000 00       | Westchester ..            | "           | June 7, 1872  | 7,412 23                 | .....                          |
| 10,000 00       | Essex .....               | New Jersey. | June 7, 1871  | 2,964 98                 | .....                          |
| 3,000 00        | Passaic .....             | "           | June 8, 1872  | 888 90                   | .....                          |
| 1,000 00        | Union .....               | "           | June 10, 1872 | 259 99                   | 35 00                          |
| 8,000 00        | Kings .....               | New York .. | June 10, 1872 | 2,367 34                 | .....                          |
| 3,500 00        | Sussex .....              | New Jersey. | June 10, 1872 | 2,035 71                 | .....                          |
| 8,000 00        | Middlesex .....           | "           | June 10, 1872 | 1,347 94                 | 1,120 00                       |
| 7,000 00        | Union .....               | "           | June 10, 1872 | 2,071 42                 | .....                          |
| 6,000 00        | New York .....            | New York .. | June 10, 1872 | 1,775 50                 | .....                          |
| 2,500 00        | St. Lawrence ..           | "           | June 11, 1872 | 789 31                   | .....                          |
| 1,600 00        | Allegany .....            | "           | June 11, 1872 | 473 16                   | .....                          |
| 2,500 00        | Monmouth .....            | New Jersey. | June 12, 1872 | 690 41                   | .....                          |
| 40,000 00       | Kings .....               | New York .. | June 12, 1872 | 10,421 37                | 1,400 00                       |
| 15,000 00       | New York .....            | "           | June 12, 1872 | 4,433 01                 | .....                          |
| 6,000 00        | Union .....               | New Jersey. | June 12, 1872 | 1,773 20                 | .....                          |
| 4,000 00        | Kings .....               | New York .. | June 12, 1872 | 1,484 19                 | .....                          |

\* Fire insurance premium.

## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |             | Date of loan.   | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|-------------|-----------------|--------------------------|--------------------------------|
|                 | County.                   | State.      |                 |                          |                                |
| \$5,000 00      | Queens                    | New York..  | June 18, 1873.. | \$1,476 71               |                                |
| 1,700 00        | Kings                     | "           | June 14, 1873.  | 501 75                   |                                |
| 5,000 00        | Westchester.              | "           | June 14, 1873.  | 1,475 75                 |                                |
| 1,000 00        | St. Lawrence              | "           | June 14, 1873.  | 295 15                   |                                |
| 14,600 00       | Westchester.              | "           | June 15, 1873.  | 4,189 42                 |                                |
| 5,500 00        | Ontario                   | "           | June 15, 1873.  | 1,629 27                 |                                |
| 7,000 00        | Union                     | New Jersey. | June 18, 1873.  | 2,060 68                 |                                |
| 1,500 00        | Sussex                    | "           | June 18, 1873.  | 1,080 34                 |                                |
| 55,000 00       | Kings                     | New York..  | June 18, 1873.  | 7,871 16                 |                                |
| 25,060 00       | Albany                    | "           | June 18, 1873.  | 7,359 59                 |                                |
| 12,000 00       | New York.                 | "           | June 19, 1873.  | 3,530 30                 |                                |
| 1,500 00        | Bergen                    | New Jersey. | June 19, 1873.  | 441 29                   |                                |
| 1,000 00        | Chemung                   | New York..  | June 20, 1873.  | 284 00                   |                                |
| 20,000 00       | New York.                 | "           | June 20, 1873.  | 5,880 00                 |                                |
| 55,000 00       | Hudson                    | New Jersey. | June 21, 1873.  | 11,822 74                |                                |
| 25 00           |                           |             |                 |                          |                                |
| 1,000 00        | Passaic                   | New Jersey. | June 21, 1873.  | 530 69                   |                                |
| 2,000 00        | New York.                 | New York..  | June 21, 1873.  | 2,350 47                 |                                |
| 12,000 00       | Monroe                    | "           | June 21, 1873.  | 3,585 70                 |                                |
| 30,000 00       | Kings                     | "           | June 22, 1873.  | 2,926 16                 |                                |
| 4,000 00        | Westchester.              | "           | June 22, 1873.  | 1,174 47                 |                                |
| 3,000 00        | Westchester.              | "           | June 22, 1873.  | 880 85                   |                                |
| 7,000 00        | Rockland                  | "           | June 22, 1873.  | 2,065 31                 |                                |
| 5,000 00        | Morris                    | New Jersey. | June 24, 1873.  | 1,328 75                 | \$175 00                       |
| 5,000 00        | New York.                 | New York..  | June 24, 1873.  | 2,345 86                 |                                |
| 1,000 00        | Franklin                  | "           | June 24, 1873.  | 293 23                   |                                |
| 6,000 00        | New York.                 | "           | June 24, 1873.  | 1,549 40                 |                                |
| 1,000 00        | Cattaraugus.              | "           | June 24, 1873.  | 292 23                   |                                |
| 3,000 00        | Morris                    | New Jersey. | June 24, 1873.  | 879 70                   |                                |
| 14,000 00       | Monroe                    | New York..  | June 24, 1873.  | 4,105 26                 |                                |
| 2,000 00        | Orange                    | "           | June 24, 1873.  | 586 47                   |                                |
| 2,000 00        | Orange                    | "           | June 24, 1873.  | 879 70                   |                                |
| 40,000 00       | Allegany                  | "           | June 25, 1873.  | 18,947 25                |                                |
| 2,500 00        | Rockland                  | "           | June 25, 1873.  | 733 60                   |                                |
| 1,000 00        | St. Lawrence.             | "           | June 25, 1873.  | 292 04                   |                                |
| 50,000 00       | New York.                 | "           | June 25, 1873.  | 14,652 05                |                                |
| 10,000 00       | Essex                     | New Jersey. | June 27, 1873.  | 2,926 57                 |                                |
| 2,000 00        | Middlesex.                | "           | June 27, 1873.  | 535 31                   |                                |
| 5,000 00        | Essex                     | "           | June 27, 1873.  | 1,463 29                 |                                |
| 1,000 00        | Cattaraugus               | New York..  | June 27, 1873.  | 292 66                   |                                |
| 10,000 00       | Onondaga                  | "           | June 27, 1873.  | 2,926 57                 |                                |
| 2,500 00        | St. Lawrence              | "           | June 27, 1873.  | 731 64                   |                                |
| 4,500 00        | Queens                    | "           | June 27, 1873.  | 1,316 96                 |                                |
| 2,500 00        | Wayne                     | "           | June 27, 1873.  | 2,024 80                 |                                |
| 3,000 00        | St. Lawrence              | "           | June 28, 1873.  | 887 40                   |                                |
| 3,000 00        | Rockland                  | "           | June 28, 1873.  | 887 40                   |                                |
| 2,000 00        | St. Lawrence              | "           | June 29, 1873.  | 584 55                   |                                |
| 6,000 00        | Rockland                  | "           | June 29, 1873.  | 1,543 64                 | 210 00                         |
| 4,000 00        | Westchester.              | "           | July 1, 1873.   | 1,027 56                 | 140 00                         |
| 20,000 00       | Westchester.              | "           | July 1, 1873.   | 5,837 81                 |                                |
| 2,500 00        | New York.                 | "           | July 1, 1873.   | 729 73                   |                                |
| 10,000 00       | New York.                 | "           | July 1, 1873.   | 2,918 90                 |                                |
| 2,000 00        | Orange                    | "           | July 1, 1873.   | 875 67                   |                                |
| 2,000 00        | Morris                    | New Jersey. | July 1, 1873.   | 582 78                   |                                |
| 3,000 00        | Westchester.              | New York..  | July 1, 1873.   | 875 67                   |                                |
| 20,000 00       | New York.                 | "           | July 1, 1873.   | 5,837 81                 |                                |
| 1,750 00        | Kings                     | "           | July 1, 1873.   | 510 80                   |                                |
| 1,750 00        | Kings                     | "           | July 1, 1873.   | 510 80                   |                                |
| 1,750 00        | Kings                     | "           | July 1, 1873.   | 510 80                   |                                |
| 4,000 00        | Rockland                  | "           | July 1, 1873.   | 1,167 56                 |                                |
| 4,000 00        | Rockland                  | "           | July 1, 1873.   | 1,167 56                 |                                |
| 1,500 00        | Essex                     | New Jersey. | July 1, 1873.   | 437 84                   |                                |
| 4,500 00        | Essex                     | "           | July 1, 1873.   | 1,313 50                 |                                |
| 4,000 00        | Essex                     | "           | July 1, 1873.   | 1,167 56                 |                                |
| 4,000 00        | Morris                    | "           | July 2, 1873.   | 1,026 03                 |                                |
| 5,000 00        | Bergen                    | "           | July 3, 1873.   | 1,457 53                 | 140 00                         |
| 20,000 00       | Westchester.              | New York..  | July 3, 1873.   | 5,890 14                 |                                |
| 1,500 00        | Schoharie                 | "           | July 1, 1873.   | 446 25                   |                                |
| 3,980 00        | Passaic                   | New Jersey. | July 6, 1873.   | 873 79                   |                                |
| 4,800 00        | Westchester.              | New York..  | July 6, 1873.   | 1,163 73                 |                                |
| 4,800 00        | Rockland                  | "           | July 6, 1873.   | 873 79                   |                                |
| 1,300 00        | Cattaraugus               | "           | July 8, 1873.   | 348 65                   |                                |
| 6,000 00        | Chemung                   | "           | July 8, 1873.   | 1,743 29                 |                                |
| 1,060 00        | Stenben                   | "           | July 8, 1873.   | 290 55                   |                                |

\* Insurance premium.

## SCHEDULE—(Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan. | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|---------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |               |                          |                                |
| \$1,000 00      | St. Lawrence              | New York   | July 8, 1873  | \$306 66                 |                                |
| 4,000 00        | Passaic                   | New Jersey | July 8, 1873  | 1,163 19                 |                                |
| 4,000 00        | Rockland                  | New York   | July 8, 1873  | 1,162 19                 |                                |
| 3,500 00        | Essex                     | New Jersey | July 8, 1873  | 1,016 92                 |                                |
| 3,500 00        | Essex                     | "          | July 8, 1873  | 1,016 92                 |                                |
| 17,000 00       | Essex                     | "          | July 8, 1873  | 4,738 15                 |                                |
| 2,000 00        | Essex                     | "          | July 8, 1873  | 581 10                   |                                |
| 5,000 00        | Union                     | "          | July 9, 1873  | 1,452 73                 |                                |
| 10,000 00       | Hudson                    | "          | July 9, 1873  | 2,903 56                 |                                |
| 3,600 00        | Seneca                    | New York   | July 9, 1873  | 1,045 28                 |                                |
| 5,000 00        | Westchester               | "          | July 9, 1873  | 1,451 73                 |                                |
| 5,500 00        | Union                     | New Jersey | July 9, 1873  | 1,837 81                 |                                |
| 7,000 00        | Orange                    | New York   | July 10, 1873 | 1,790 14                 | \$245 00                       |
| * 90 00         |                           |            |               |                          |                                |
| 15,000 00       | New York                  | New York   | July 12, 1873 | 4,348 71                 |                                |
| 3,000 00        | Westchester               | "          | July 13, 1873 | 448 77                   | 420 00                         |
| * 30 00         |                           |            |               |                          |                                |
| 3,000 00        | Westchester               | New York   | July 13, 1873 | 763 77                   | 105 00                         |
| 4,000 00        | Passaic                   | New Jersey | July 15, 1873 | 1,156 82                 |                                |
| 56,000 00       | Westchester               | New York   | July 12, 1873 | 14,459 04                |                                |
| 6,000 00        | Essex                     | New Jersey | July 16, 1873 | 1,734 08                 |                                |
| 12,000 00       | Kings                     | New York   | July 16, 1873 | 3,468 16                 |                                |
| 3,500 00        | Kings                     | "          | July 16, 1873 | 1,011 55                 |                                |
| 3,000 00        | Westchester               | "          | July 16, 1873 | 867 04                   |                                |
| 2,750 00        | Essex                     | New Jersey | July 16, 1873 | 795 46                   |                                |
| 101,200 00      | New York                  | New York   | July 17, 1873 | 29,238 78                |                                |
| 10,000 00       | Queens                    | "          | July 17, 1873 | 1,488 22                 |                                |
| 6,500 00        | Essex                     | New Jersey | July 19, 1873 | 1,569 08                 |                                |
| 7,000 00        | Essex                     | "          | July 19, 1873 | 2,019 07                 |                                |
| 2,500 00        | Queens                    | New York   | July 19, 1873 | 723 05                   |                                |
| 3,000 00        | Rockland                  | "          | July 20, 1873 | 864 74                   |                                |
| 2,000 00        | Westchester               | "          | July 22, 1873 | 575 73                   |                                |
| 1,700 00        | Westchester               | "          | July 22, 1873 | 575 73                   |                                |
| 5,000 00        | Westchester               | "          | July 22, 1873 | 1,439 31                 |                                |
| 4,000 00        | Union                     | New Jersey | July 23, 1873 | 1,150 68                 |                                |
| 6,000 00        | Warren                    | "          | July 23, 1873 | 1,726 08                 |                                |
| 25,000 00       | New York                  | New York   | July 23, 1873 | 7,191 78                 |                                |
| 2,000 00        | Steuben                   | "          | July 23, 1873 | 575 84                   |                                |
| 2,500 00        | Union                     | New Jersey | July 24, 1873 | 718 70                   |                                |
| 6,000 00        | Union                     | "          | July 24, 1873 | 1,724 88                 |                                |
| 2,000 00        | Union                     | "          | July 24, 1873 | 574 96                   |                                |
| 10,000 00       | Passaic                   | "          | July 25, 1873 | 2,872 88                 |                                |
| 10,000 00       | Passaic                   | "          | July 25, 1873 | 2,872 88                 |                                |
| 4,500 00        | Kings                     | New York   | July 25, 1873 | 1,293 79                 |                                |
| 4,500 00        | Kings                     | "          | July 25, 1873 | 1,293 79                 |                                |
| 4,500 00        | Kings                     | "          | July 25, 1873 | 1,293 79                 |                                |
| 5,000 00        | Kings                     | "          | July 27, 1873 | 1,431 97                 |                                |
| 3,500 00        | Kings                     | "          | July 27, 1873 | 1,587 44                 |                                |
| 2,000 00        | Chautauqua                | "          | July 27, 1873 | 573 81                   |                                |
| 20,000 00       | Westchester               | "          | July 27, 1873 | 5,738 08                 |                                |
| 2,200 00        | Jefferson                 | "          | July 29, 1873 | 630 34                   |                                |
| 1,200 00        | St. Lawrence              | "          | July 29, 1873 | 343 82                   |                                |
| 3,500 00        | Westchester               | "          | July 29, 1873 | 1,080 06                 |                                |
| 8,700 00        | Westchester               | "          | July 29, 1873 | 2,293 16                 |                                |
| 7,000 00        | Westchester               | "          | July 29, 1873 | 1,735 64                 | 270 00                         |
| 4,000 00        | Sussex                    | New Jersey | July 29, 1873 | 586 08                   | 560 00                         |
| 20,000 00       | Monroe                    | New York   | July 29, 1873 | 5,630 69                 |                                |
| 2,000 00        | Union                     | New Jersey | July 29, 1873 | 573 04                   |                                |
| 13,000 00       | Essex                     | "          | July 30, 1873 | 3,723 87                 |                                |
| 5,000 00        | Union                     | "          | July 30, 1873 | 1,431 64                 |                                |
| 5,000 00        | Rockland                  | New York   | July 30, 1873 | 1,280 69                 | 175 00                         |
| 80,000 00       | New York                  | "          | July 30, 1873 | 22,906 30                |                                |
| 10,000 00       | New York                  | "          | July 31, 1873 | 2,861 37                 |                                |
| 9,000 00        | Richmond                  | "          | July 31, 1873 | 2,578 90                 |                                |
| 6,000 00        | Passaic                   | New Jersey | July 31, 1873 | 1,716 82                 |                                |
| 14,000 00       | New York                  | New York   | July 31, 1873 | 3,784 73                 |                                |
| 10,000 00       | Monmouth                  | New Jersey | Aug. 1, 1873  | 3,396 34                 |                                |
| 7,000 00        | Bergen                    | "          | Aug. 3, 1873  | 1,997 59                 |                                |
| 3,000 00        | Westchester               | New York   | Aug. 3, 1873  | 856 11                   |                                |
| 6,000 00        | Essex                     | New Jersey | Aug. 3, 1873  | 1,712 22                 |                                |
| 40,500 00       | New York                  | New York   | Aug. 3, 1873  | 17,997 49                |                                |
| 7,000 00        | Hudson                    | New Jersey | Aug. 3, 1873  | 1,997 59                 |                                |
| 4,500 00        | Richmond                  | New York   | Aug. 6, 1873  | 1,261 57                 |                                |
| 2,000 00        | Livingston                | "          | Aug. 6, 1873  | 569 50                   |                                |

\* Fire insurance premium.

SCHEDULE—(Continued).

| AMOUNT OF<br>LOAN. | PROPERTY, WHERE SITUATED. |            | Date of loan.  | Amount of<br>interest paid. | Amount of<br>interest in<br>default. |
|--------------------|---------------------------|------------|----------------|-----------------------------|--------------------------------------|
|                    | County.                   | State.     |                |                             |                                      |
| \$1,500 00         | St. Lawrence              | New York   | Aug. 7, 1872   | \$426 92                    |                                      |
| 1,000 00           | Kings                     | "          | Aug. 8, 1872   | 568 82                      |                                      |
| 1,500 00           | Allegany                  | "          | Aug. 8, 1872   | 426 62                      |                                      |
| 1,000 00           | Steuben                   | "          | Aug. 9, 1872   | 384 22                      |                                      |
| 1,000 00           | Orange                    | "          | Aug. 9, 1872   | 2,557 97                    |                                      |
| 1,000 00           | Westchester               | "          | Aug. 12, 1872  | 1,418 22                    |                                      |
| 1,000 00           | Westchester               | "          | Aug. 12, 1872  | 567 29                      |                                      |
| 1,000 00           | Westchester               | "          | Aug. 12, 1872  | 2,888 26                    |                                      |
| 1,000 00           | New York                  | "          | Aug. 12, 1872  | 2,269 15                    |                                      |
| 1,500 00           | St. Lawrence              | "          | Aug. 18, 1872  | 426 18                      |                                      |
| 1,500 00           | Jefferson                 | "          | Aug. 18, 1872  | 992 06                      |                                      |
| 1,000 00           | Westchester               | "          | Aug. 18, 1872  | 2,836 44                    |                                      |
| 1,000 00           | Rockland                  | "          | Aug. 15, 1872  | 1,981 48                    |                                      |
| 1,000 00           | Union                     | New Jersey | Aug. 19, 1872  | 2,224 93                    |                                      |
| 1,000 00           | Essex                     | "          | Aug. 19, 1872  | 1,693 81                    |                                      |
| 1,000 00           | Essex                     | "          | Aug. 19, 1872  | 2,846 90                    |                                      |
| 1,000 00           | Kings                     | New York   | Aug. 19, 1872  | 631 96                      |                                      |
| 1,000 00           | Kings                     | "          | Aug. 19, 1872  | 631 96                      |                                      |
| 1,000 00           | Kings                     | "          | Aug. 19, 1872  | 631 96                      |                                      |
| 1,000 00           | Orange                    | "          | Aug. 21, 1872  | 704 79                      |                                      |
| 1,000 00           | Allegany                  | "          | Aug. 21, 1872  | 704 79                      |                                      |
| 1,000 00           | Kings                     | "          | Aug. 22, 1872  | 845 18                      |                                      |
| 1,500 00           | Franklin                  | "          | Aug. 22, 1872  | 422 59                      |                                      |
| 1,500 00           | Orange                    | "          | Aug. 22, 1872  | 863 54                      | \$122 50                             |
| 1,000 00           | Union                     | New Jersey | Aug. 22, 1872  | 2,607 67                    |                                      |
| 1,500 00           | Essex                     | "          | Aug. 22, 1872  | 491 15                      | 70 00                                |
| 1,000 00           | St. Lawrence              | New York   | Aug. 22, 1872  | 336 69                      |                                      |
| 1,000 00           | Essex                     | New Jersey | Aug. 22, 1872  | 1,122 22                    |                                      |
| 1,000 00           | Seneca                    | New York   | Aug. 22, 1872  | 2,950 50                    |                                      |
| 1,000 00           | New York                  | "          | Aug. 22, 1872  | 9,590 14                    |                                      |
| 1,000 00           | New York                  | "          | Aug. 22, 1872  | 8,611 10                    | 1,225 00                             |
| 1,000 00           | New York                  | New York   | Aug. 22, 1872  | 8,611 10                    | 1,225 00                             |
| 1,000 00           | New York                  | New York   | Aug. 22, 1872  | 7,386 09                    | 2,450 00                             |
| 1,000 00           | Kings                     | "          | Aug. 22, 1872  | 4,206 63                    |                                      |
| 1,000 00           | New York                  | "          | Aug. 22, 1872  | 2,905 75                    |                                      |
| 1,000 00           | Steuben                   | "          | Aug. 31, 1872  | 280 19                      |                                      |
| 1,000 00           | St. Lawrence              | "          | Sept. 2, 1872  | 838 56                      |                                      |
| 1,000 00           | Monroe                    | "          | Sept. 2, 1872  | 1,297 60                    |                                      |
| 1,000 00           | Broome                    | "          | Sept. 2, 1872  | 1,296 64                    |                                      |
| 1,000 00           | New York                  | "          | Sept. 2, 1872  | 2,163 56                    |                                      |
| 1,000 00           | New York                  | "          | Sept. 2, 1872  | 1,828 26                    |                                      |
| 1,000 00           | Oneida                    | "          | Sept. 2, 1872  | 11,173 15                   |                                      |
| 1,000 00           | New York                  | "          | Sept. 2, 1872  | 698 22                      |                                      |
| 1,000 00           | Somerset                  | New Jersey | Sept. 4, 1872  | 4,283 89                    |                                      |
| 1,000 00           | Morris                    | "          | Sept. 4, 1872  | 1,184 04                    | 140 00                               |
| 1,000 00           | Kings                     | New York   | Sept. 5, 1872  | 521 81                      |                                      |
| 1,000 00           | Middlesex                 | New Jersey | Sept. 5, 1872  | 1,694 73                    |                                      |
| 1,000 00           | Allegany                  | New York   | Sept. 5, 1872  | 257 94                      |                                      |
| 1,000 00           | Essex                     | New Jersey | Sept. 6, 1872  | 1,441 27                    | 265 00                               |
| 1,000 00           | St. Lawrence              | New York   | Sept. 6, 1872  | 306 63                      |                                      |
| 1,000 00           | Rockland                  | "          | Sept. 7, 1872  | 1,114 23                    |                                      |
| 1,500 00           | Allegany                  | "          | Sept. 9, 1872  | 607 94                      | 87 50                                |
| 1,300 00           | Somerset                  | New Jersey | Sept. 9, 1872  | 917 99                      |                                      |
| 1,000 00           | Union                     | "          | Sept. 9, 1872  | 1,947 25                    |                                      |
| 1,000 00           | Essex                     | "          | Sept. 9, 1872  | 384 53                      |                                      |
| 1,000 00           | Essex                     | "          | Sept. 9, 1872  | 4,440 11                    |                                      |
| 1,000 00           | Cattaraugus               | New York   | Sept. 14, 1872 | 519 44                      |                                      |
| 1,000 00           | New York                  | "          | Sept. 14, 1872 | 6,980 48                    |                                      |
| 1,000 00           | Essex                     | New Jersey | Sept. 17, 1872 | 2,213 15                    |                                      |
| 1,000 00           | Union                     | "          | Sept. 17, 1872 | 619 93                      | 210 00                               |
| 1,000 00           | Morris                    | "          | Sept. 17, 1872 | 3,944 26                    |                                      |
| 1,000 00           | Westchester               | New York   | Sept. 17, 1872 | 4,423 62                    | 665 00                               |
| 1,300 00           | New York                  | "          | Sept. 18, 1872 | 3,748 63                    |                                      |
| 1,000 00           | Kings                     | "          | Sept. 19, 1872 | 3,416 00                    | 350 00                               |
| 1,000 00           | New York                  | "          | Sept. 19, 1872 | 8,460 07                    | 1,225 00                             |
| 1,000 00           | Allegany                  | New York   | Sept. 20, 1872 | 258 57                      |                                      |
| 1,000 00           | St. Lawrence              | "          | Sept. 20, 1872 | 469 92                      |                                      |
| 1,500 00           | Kings                     | "          | Sept. 21, 1872 | 715 74                      |                                      |
| 1,500 00           | Kings                     | "          | Sept. 21, 1872 | 715 26                      |                                      |
| 1,500 00           | Kings                     | "          | Sept. 21, 1872 | 721 47                      |                                      |

\* Fire insurance premium.

## SCHEDULE—(Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |             | Date of loan.    | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|-------------|------------------|--------------------------|--------------------------------|
|                 | County.                   | State.      |                  |                          |                                |
| \$1,000 00      | St. Lawrence.....         | New York..  | Sept. 21, 1873.. | \$275 88                 |                                |
| 2,800 00        | Steuben.....              | "           | Sept. 21, 1873.. | 772 45                   |                                |
| 1,000 00        | St. Lawrence.....         | "           | Sept. 21, 1873.. | 275 88                   |                                |
| 5,000 00        | New York.....             | "           | Sept. 21, 1873.. | 1,379 38                 |                                |
| 5,000 00        | New York.....             | "           | Sept. 21, 1873.. | 1,379 38                 |                                |
| 15,000 00       | New York.....             | "           | Sept. 21, 1873.. | 4,138 15                 |                                |
| 20,000 00       | Rockland.....             | "           | Sept. 21, 1873.. | 7,756 89                 |                                |
| 25,000 00       | Essex.....                | New Jersey. | Sept. 23, 1873.. | 4,232 33                 | \$2,625                        |
| *40 75          |                           |             |                  |                          |                                |
| 8,000 00        | Bergen.....               | New Jersey. | Sept. 23, 1873.. | 2,208 94                 |                                |
| 11,800 00       | Morris.....               | "           | Sept. 23, 1873.. | 3,340 75                 | 88                             |
| 15,000 00       | Morris.....               | "           | Sept. 23, 1873.. | 3,637 83                 | 525                            |
| 3,000 00        | Somerset.....             | "           | Sept. 23, 1873.. | 835 07                   |                                |
| 8,000 00        | Union.....                | "           | Sept. 23, 1873.. | 2,209 93                 |                                |
| 2,500 00        | Morris.....               | "           | Sept. 23, 1873.. | 601 23                   | 87                             |
| *12 50          |                           |             |                  |                          |                                |
| 5,000 00        | Monroe.....               | New York..  | Sept. 24, 1873.. | 1,376 50                 |                                |
| 22,000 00       | New York.....             | "           | Sept. 24, 1873.. | 6,056 63                 |                                |
| 6,000 00        | Union.....                | New Jersey. | Sept. 25, 1873.. | 1,440 66                 | 210                            |
| 3,000 00        | St. Lawrence.....         | New York..  | Sept. 25, 1873.. | 835 35                   |                                |
| 15,000 00       | Essex.....                | New Jersey. | Sept. 25, 1873.. | 4,126 64                 |                                |
| 4,000 00        | Union.....                | "           | Sept. 30, 1873.. | 1,096 60                 |                                |
| 2,000 00        | Essex.....                | "           | Oct. 1, 1873..   | 547 92                   |                                |
| 5,000 00        | Bergen.....               | "           | Oct. 1, 1873..   | 1,369 79                 |                                |
| 4,000 00        | New York.....             | New York..  | Oct. 1, 1873..   | 955 84                   | 140                            |
| 2,000 00        | New York.....             | "           | Oct. 1, 1873..   | 2,465 63                 |                                |
| 2,000 00        | New York.....             | "           | Oct. 1, 1873..   | 2,465 63                 |                                |
| 2,000 00        | New York.....             | "           | Oct. 1, 1873..   | 2,465 63                 |                                |
| 2,000 00        | Union.....                | New Jersey. | Oct. 1, 1873..   | 1,799 21                 | 120                            |
| 10,000 00       | Union.....                | "           | Oct. 1, 1873..   | 2,739 59                 |                                |
| 3,000 00        | Hudson.....               | "           | Oct. 1, 1873..   | 821 88                   |                                |
| 2,500 00        | Westchester.....          | New York..  | Oct. 2, 1873..   | 634 42                   |                                |
| *12 00          |                           |             |                  |                          |                                |
| 4,500 00        | Kings.....                | New York..  | Oct. 2, 1873..   | 1,131 95                 |                                |
| 11,000 00       | Union.....                | New Jersey. | Oct. 2, 1873..   | 3,011 44                 |                                |
| 3,500 00        | St. Lawrence.....         | New York..  | Oct. 2, 1873..   | 956 18                   |                                |
| 100,000 00      | New York.....             | "           | Oct. 3, 1873..   | 34,086 49                |                                |
| 1,900 00        | St. Lawrence.....         | "           | Oct. 5, 1873..   | 855 15                   |                                |
| 6,000 00        | Westchester.....          | "           | Oct. 5, 1873..   | 1,639 15                 |                                |
| 4,000 00        | Hudson.....               | New Jersey. | Oct. 5, 1873..   | 1,092 77                 |                                |
| 5,000 00        | Essex.....                | "           | Oct. 5, 1873..   | 1,365 96                 |                                |
| 2,000 00        | Rockland.....             | New York..  | Oct. 7, 1873..   | 818 42                   |                                |
| 5,000 00        | Rockland.....             | "           | Oct. 7, 1873..   | 1,364 29                 |                                |
| 4,000 00        | Kings.....                | "           | Oct. 7, 1873..   | 1,091 23                 |                                |
| 3,000 00        | Kings.....                | "           | Oct. 7, 1873..   | 818 42                   |                                |
| 2,900 00        | Kings.....                | "           | Oct. 7, 1873..   | 768 86                   |                                |
| 1,000 00        | Allegheny.....            | "           | Oct. 8, 1873..   | 272 62                   |                                |
| 5,000 00        | Middlesex.....            | New Jersey. | Oct. 8, 1873..   | 1,363 08                 |                                |
| 3,000 00        | Morris.....               | "           | Oct. 9, 1873..   | 817 27                   |                                |
| 8,000 00        | Orange.....               | New York..  | Oct. 9, 1873..   | 2,179 40                 |                                |
| 5,000 00        | Orange.....               | "           | Oct. 9, 1873..   | 1,363 12                 |                                |
| 3,500 00        | Orange.....               | "           | Oct. 9, 1873..   | 1,071 90                 |                                |
| 3,000 00        | Ontario.....              | "           | Oct. 9, 1873..   | 712 27                   | 105 00                         |
| 10,000 00       | New York.....             | "           | Oct. 9, 1873..   | 2,724 25                 |                                |
| 2,000 00        | Steuben.....              | "           | Oct. 10, 1873..  | 1,104 49                 |                                |
| 7,000 00        | Hudson.....               | New Jersey. | Oct. 11, 1873..  | 1,904 29                 |                                |
| 18,800 00       | Essex.....                | "           | Oct. 11, 1873..  | 5,363 19                 |                                |
| 6,000 00        | Kings.....                | New York..  | Oct. 12, 1873..  | 1,631 10                 |                                |
| 2,000 00        | Oswego.....               | "           | Oct. 14, 1873..  | 542 93                   |                                |
| 15,000 00       | Oswego.....               | "           | Oct. 14, 1873..  | 4,071 99                 |                                |
| 1,000 00        | St. Lawrence.....         | "           | Oct. 14, 1873..  | 271 47                   |                                |
| 3,000 00        | Chautauqua.....           | "           | Oct. 14, 1873..  | 560 33                   |                                |
| 6,000 00        | New York.....             | "           | Oct. 14, 1873..  | 1,628 79                 |                                |
| 4,000 00        | Union.....                | New Jersey. | Oct. 15, 1873..  | 1,085 10                 |                                |
| 5,000 00        | Westchester.....          | New York..  | Oct. 15, 1873..  | 1,856 37                 |                                |
| 10,000 00       | New York.....             | "           | Oct. 16, 1873..  | 2,710 82                 |                                |
| 8,000 00        | Union.....                | New Jersey. | Oct. 17, 1873..  | 2,167 12                 |                                |
| 7,000 00        | New York.....             | New York..  | Oct. 18, 1873..  | 1,894 89                 |                                |
| 4,000 00        | Westchester.....          | "           | Oct. 18, 1873..  | 1,032 79                 |                                |
| 8,000 00        | Hudson.....               | New Jersey. | Oct. 19, 1873..  | 2,164 05                 |                                |
| 7,000 00        | Bergen.....               | "           | Oct. 19, 1873..  | 1,893 55                 |                                |
| 2,000 00        | Essex.....                | "           | Oct. 21, 1873..  | 1,273 81                 |                                |
| 10,000 00       | Orange.....               | New York..  | Oct. 21, 1873..  | 4,801 23                 |                                |
| 2,000 00        | Queens.....               | "           | Oct. 23, 1873..  | 1,280 63                 |                                |

\* Insurance premium.

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |              | Date of loan. |          | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|--------------|---------------|----------|--------------------------|--------------------------------|
|                 | County.                   | State.       |               |          |                          |                                |
| \$ 70 00        | Dutchess                  | New York..   | Oct.          | 23, 1872 | \$2,563 53               |                                |
| 50 00           | Bergen                    | New Jersey.. | Oct.          | 24, 1872 | 808 64                   |                                |
| 50 00           | Orleans                   | New York..   | Oct.          | 25, 1872 | 619 52                   |                                |
| 50 00           | Westchester               | "            | Oct.          | 25, 1872 | 9,437 47                 |                                |
| 50 00           | Westchester               | "            | Oct.          | 25, 1872 | 2,154 85                 |                                |
| 50 00           | Bergen                    | New Jersey.. | Oct.          | 25, 1872 | 538 71                   |                                |
| 50 00           | Morris                    | "            | Oct.          | 25, 1872 | 1,616 14                 |                                |
| 50 00           | New York                  | New York..   | Oct.          | 26, 1872 | 8,229 97                 |                                |
| 50 00           | Passaic                   | New Jersey.. | Oct.          | 26, 1872 | 1,845 82                 |                                |
| 50 00           | Bergen                    | "            | Oct.          | 28, 1872 | 1,402 68                 | \$210 00                       |
| 50 00           | Union                     | "            | Oct.          | 28, 1872 | 1,843 90                 |                                |
| 50 00           | Union                     | "            | Oct.          | 28, 1872 | 940 93                   |                                |
| 50 00           | Bergen                    | "            | Oct.          | 29, 1872 | 2,148 71                 |                                |
| 50 00           | Westchester               | New York..   | Oct.          | 29, 1872 | 2,569 49                 | 885 00                         |
| 50 00           | Westchester               | "            | Oct.          | 29, 1872 | 467 18                   | 70 00                          |
| 50 00           | Westchester               | "            | Oct.          | 29, 1872 | 1,611 53                 |                                |
| 50 00           | Union                     | New Jersey.. | Oct.          | 30, 1872 | 806 19                   |                                |
| 50 00           | St. Lawrence              | New York..   | Oct.          | 31, 1872 | 536 41                   |                                |
| 50 00           | Allegany                  | "            | Nov.          | 4, 1872  | 1,428 15                 |                                |
| 50 00           | New York                  | "            | Nov.          | 4, 1872  | 936 08                   |                                |
| 50 00           | Bergen                    | New Jersey.. | Nov.          | 4, 1872  | 8,023 15                 |                                |
| 50 00           | Somerset                  | "            | Nov.          | 4, 1872  | 668 60                   |                                |
| 50 00           | Essex                     | "            | Nov.          | 4, 1872  | 6,665 96                 |                                |
| 50 00           | Union                     | "            | Nov.          | 6, 1872  | 534 11                   |                                |
| 50 00           | St. Lawrence              | New York..   | Nov.          | 7, 1872  | 480 35                   |                                |
| 50 00           | Westchester               | "            | Nov.          | 7, 1872  | 6,511 45                 |                                |
| 50 00           | Westchester               | "            | Nov.          | 7, 1872  | 1,067 45                 |                                |
| 50 00           | New York                  | "            | Nov.          | 7, 1872  | 2,401 77                 |                                |
| 50 00           | Kings                     | "            | Nov.          | 8, 1872  | 11,059 76                |                                |
| 50 00           | Orange                    | "            | Nov.          | 8, 1872  | 1,853 37                 | 280 00                         |
| 50 00           | St. Lawrence              | "            | Nov.          | 9, 1872  | 252 53                   |                                |
| 50 00           | Essex                     | New Jersey.. | Nov.          | 11, 1872 | 1,220 88                 |                                |
| 50 00           | Somerset                  | "            | Nov.          | 11, 1872 | 116 03                   | 1,847 50                       |
| 50 00           | Passaic                   | "            | Nov.          | 11, 1872 | 532 19                   |                                |
| 50 00           | Monmouth                  | "            | Nov.          | 12, 1872 | 20,951 34                |                                |
| 50 00           | Bergen                    | "            | Nov.          | 12, 1872 | 797 71                   |                                |
| 50 00           | St. Lawrence              | New York..   | Nov.          | 14, 1872 | 398 23                   |                                |
| 50 00           | New York                  | "            | Nov.          | 14, 1872 | 18,516 71                |                                |
| 50 00           | Kings                     | "            | Nov.          | 15, 1872 | 1,277 29                 |                                |
| 50 00           | Wayne                     | "            | Nov.          | 15, 1872 | 2,303 28                 | 850 00                         |
| 50 00           | Bergen                    | New Jersey.. | Nov.          | 16, 1872 | 3,977 05                 |                                |
| 50 00           | New York                  | New York..   | Nov.          | 18, 1872 | 794 26                   |                                |
| 50 00           | Somerset                  | New Jersey.. | Nov.          | 21, 1872 | 2,113 42                 |                                |
| 50 00           | Passaic                   | "            | Nov.          | 22, 1872 | 527 97                   |                                |
| 50 00           | St. Lawrence              | New York..   | Nov.          | 26, 1872 | 263 22                   |                                |
| 50 00           | New York                  | "            | Nov.          | 27, 1872 | 1,815 14                 |                                |
| 50 00           | Rockland                  | "            | Nov.          | 29, 1872 | 1,575 86                 |                                |
| 50 00           | Union                     | New Jersey.. | Nov.          | 29, 1872 | 1,575 86                 |                                |
| 50 00           | Kings                     | New York..   | Dec.          | 4, 1872  | 785 05                   |                                |
| 50 00           | Kings                     | "            | Dec.          | 4, 1872  | 735 06                   |                                |
| 50 00           | Kings                     | "            | Dec.          | 4, 1872  | 785 05                   |                                |
| 50 00           | Kings                     | "            | Dec.          | 4, 1872  | 785 05                   |                                |
| 50 00           | St. Lawrence              | "            | Dec.          | 4, 1872  | 1,046 74                 |                                |
| 50 00           | Livingston                | "            | Dec.          | 5, 1872  | 418 39                   |                                |
| 50 00           | Essex                     | New Jersey.. | Dec.          | 5, 1872  | 784 48                   |                                |
| 50 00           | Essex                     | "            | Dec.          | 5, 1872  | 1,045 97                 |                                |
| 50 00           | New York                  | New York..   | Dec.          | 6, 1872  | 6,226 08                 |                                |
| 50 00           | Allegany                  | "            | Dec.          | 9, 1872  | 521 45                   |                                |
| 50 00           | Orange                    | "            | Dec.          | 10, 1872 | 2,605 34                 |                                |
| 50 00           | Westchester               | "            | Dec.          | 10, 1872 | 6,513 76                 |                                |
| 50 00           | New York                  | "            | Dec.          | 11, 1872 | 2,603 45                 |                                |
| 50 00           | Genesee                   | "            | Dec.          | 11, 1872 | 658 12                   |                                |
| 50 00           | Genesee                   | "            | Dec.          | 11, 1872 | 280 00                   |                                |
| 50 00           | Orleans                   | "            | Dec.          | 11, 1872 | 126 09                   |                                |
| 50 00           | Genesee                   | "            | Dec.          | 11, 1872 | 73 10                    |                                |
| 50 00           | Genesee                   | "            | Dec.          | 11, 1872 | 258 09                   |                                |
| 50 00           | Genesee                   | "            | Dec.          | 11, 1872 | 264 05                   |                                |
| 50 00           | Genesee                   | "            | Dec.          | 11, 1872 | 139 48                   |                                |
| 50 00           | Genesee                   | "            | Dec.          | 11, 1872 | 584 33                   |                                |
| 50 00           | Genesee                   | "            | Dec.          | 14, 1872 | 1,618 37                 |                                |
| 50 00           | Passaic                   | New Jersey.. | Dec.          | 14, 1872 | 649 42                   |                                |
| 50 00           | Allegany                  | New York..   | Dec.          | 16, 1872 | 389 07                   |                                |
| 50 00           | Passaic                   | New Jersey.. | Dec.          | 16, 1872 | 907 84                   |                                |
| 50 00           | St. Lawrence              | New York..   | Dec.          | 17, 1872 | 259 55                   |                                |
| 50 00           | New York                  | "            | Dec.          | 19, 1872 | 5,597 12                 |                                |
| 50 00           | New York                  | "            | Dec.          | 20, 1872 | 2,236 16                 | 350 00                         |



## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |             | Date of loan. |             | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|-------------|---------------|-------------|--------------------------|--------------------------------|
|                 | County.                   | State.      |               |             |                          |                                |
| \$5,000 00      | Union .....               | New Jersey. | Dec.          | 23, 1873... | \$1,290 30               |                                |
| 8,000 00        | Westchester .....         | New York.   | Dec.          | 23, 1873... | 1,137 33                 | \$927 00                       |
| 5,000 00        | Morris .....              | New Jersey. | Dec.          | 28, 1873... | 1,235 41                 |                                |
| 8,000 00        | Rockland .....            | New York..  | Dec.          | 28, 1873... | 2,056 60                 |                                |
| 12,000 00       | Kings .....               | " .....     | Dec.          | 30, 1873... | 3,080 38                 |                                |
| 40,000 00       | New York .....            | " .....     | Dec.          | 30, 1873... | 10,267 95                | P..                            |
| 8,000 00        | New York .....            | " .....     | Dec.          | 30, 1873... | 2,053 59                 |                                |
| 10,000 00       | New York .....            | " .....     | Jan.          | 3, 1873...  | 2,554 71                 |                                |
| 8,000 00        | Westchester .....         | " .....     | Jan.          | 6, 1873...  | 1,762 85                 | 280 00                         |
| 50,000 00       | New York .....            | " .....     | Jan.          | 6, 1873...  | 12,767 81                |                                |
| 10,000 00       | Westchester .....         | " .....     | Jan.          | 6, 1873...  | 1,712 12                 |                                |
| 4,000 00        | Westchester .....         | " .....     | Jan.          | 6, 1873...  | 1,021 42                 |                                |
| 20,000 00       | New York .....            | " .....     | Jan.          | 6, 1873...  | 5,103 57                 |                                |
| 10,000 00       | Essex .....               | New Jersey. | Jan.          | 7, 1873...  | 2,551 64                 |                                |
| 12,000 00       | Westchester .....         | New York..  | Jan.          | 9, 1873...  | 3,037 37                 |                                |
| 25,000 00       | Rockland .....            | " .....     | Jan.          | 10, 1873... | 3,273 55                 | 3,920 00                       |
| 5,000 00        | Rockland .....            | " .....     | Jan.          | 10, 1873... | 1,273 94                 |                                |
| 5,000 00        | Rockland .....            | " .....     | Jan.          | 10, 1873... | 1,273 94                 |                                |
| 10,000 00       | Rockland .....            | " .....     | Jan.          | 10, 1873... | 2,545 89                 |                                |
| 12,000 00       | Rockland .....            | " .....     | Jan.          | 10, 1873... | 3,055 07                 |                                |
| 3,000 00        | Rockland .....            | " .....     | Jan.          | 10, 1873... | 658 77                   | 105 00                         |
| 3,500 00        | Middlesex .....           | New Jersey. | Jan.          | 10, 1873... | 891 06                   |                                |
| 20,000 00       | Monroe .....              | New York.   | Jan.          | 10, 1873... | 5,091 78                 |                                |
| 4,500 00        | Rockland .....            | " .....     | Jan.          | 10, 1873... | 1,145 65                 |                                |
| 5,000 00        | Kings .....               | " .....     | Jan.          | 11, 1873... | 1,271 99                 |                                |
| 100,000 00      | New York .....            | " .....     | Jan.          | 11, 1873... | 25,439 73                |                                |
| 4,000 00        | Union .....               | New Jersey. | Jan.          | 14, 1873... | 735 39                   | 280 00                         |
| 5,000 00        | Westchester .....         | New York..  | Jan.          | 14, 1873... | 1,269 11                 |                                |
| 1,500 00        | St. Lawrence .....        | " .....     | Jan.          | 16, 1873... | 380 16                   |                                |
| 6,000 00        | New York .....            | " .....     | Jan.          | 17, 1873... | 1,519 47                 |                                |
| 10,000 00       | New York .....            | " .....     | Jan.          | 17, 1873... | 2,532 47                 |                                |
| 3,500 00        | St. Lawrence .....        | " .....     | Jan.          | 18, 1873... | 885 69                   |                                |
| 7,000 00        | Bergen .....              | New Jersey. | Jan.          | 18, 1873... | 2,137 49                 |                                |
| 11,000 00       | Rockland .....            | New York.   | Jan.          | 18, 1873... | 2,733 60                 |                                |
| 21,000 00       | Essex .....               | New Jersey. | Jan.          | 18, 1873... | 4,051 47                 |                                |
| 2,000 00        | Rockland .....            | New York..  | Jan.          | 18, 1873... | 506 11                   |                                |
| 8,000 00        | Rockland .....            | " .....     | Jan.          | 18, 1873... | 1,744 44                 | 280 00                         |
| 10,000 00       | Somerset .....            | New Jersey. | Jan.          | 20, 1873... | 2,526 71                 |                                |
| 11,000 00       | Kings .....               | New York.   | Jan.          | 21, 1873... | 2,777 37                 |                                |
| 10,000 00       | Essex .....               | New Jersey. | Jan.          | 22, 1873... | 2,523 88                 |                                |
| 4,500 00        | St. Lawrence .....        | New York..  | Jan.          | 23, 1873... | 1,133 93                 |                                |
| 1,500 00        | St. Lawrence .....        | " .....     | Jan.          | 23, 1873... | 403 35                   |                                |
| 10,000 00       | New York .....            | " .....     | Jan.          | 23, 1873... | 2,520 96                 |                                |
| 20,000 00       | Passaic .....             | New Jersey. | Jan.          | 23, 1873... | 1,541 92                 | 3,500 00                       |
| 10,000 00       | Essex .....               | " .....     | Jan.          | 23, 1873... | 1,470 96                 | 1,050 00                       |
| * 25 00         |                           |             |               |             |                          |                                |
| 6,000 00        | Westchester .....         | New York..  | Jan.          | 24, 1873... | 1,511 42                 |                                |
| 2,000 00        | Genesee .....             | " .....     | Jan.          | 24, 1873... | 503 81                   |                                |
| 1,000 00        | St. Lawrence .....        | " .....     | Jan.          | 24, 1873... | 251 90                   |                                |
| 2,600 00        | Kings .....               | " .....     | Jan.          | 27, 1873... | 653 45                   |                                |
| 7,000 00        | Kings .....               | " .....     | Jan.          | 27, 1873... | 1,759 30                 |                                |
| 2,000 00        | Jefferson .....           | " .....     | Jan.          | 27, 1873... | 502 66                   |                                |
| 1,500 00        | Allegany .....            | " .....     | Jan.          | 27, 1873... | 377 00                   |                                |
| 4,500 00        | Westchester .....         | " .....     | Jan.          | 28, 1873... | 1,125 85                 |                                |
| 5,000 00        | Kings .....               | " .....     | Jan.          | 31, 1873... | 1,252 81                 |                                |
| 10,000 00       | Morris .....              | New Jersey. | Jan.          | 31, 1873... | 2,505 62                 |                                |
| 8,000 00        | Middlesex .....           | " .....     | Feb.          | 1, 1873...  | 2,007 56                 |                                |
| 5,000 00        | Bergen .....              | " .....     | Feb.          | 1, 1873...  | 1,254 73                 |                                |
| 12,000 00       | Bergen .....              | " .....     | Feb.          | 3, 1873...  | 3,006 74                 |                                |
| 1,000 00        | Franklin .....            | New York..  | Feb.          | 3, 1873...  | 250 56                   |                                |
| 2,000 00        | Union .....               | New Jersey. | Feb.          | 5, 1873...  | 290 35                   |                                |
| 1,200 00        | Franklin .....            | New York..  | Feb.          | 5, 1873...  | 300 21                   |                                |
| 1,600 00        | St. Lawrence .....        | " .....     | Feb.          | 5, 1873...  | 399 36                   |                                |
| 10,000 00       | Queens .....              | " .....     | Feb.          | 6, 1873...  | 2,499 86                 |                                |
| 1,200 00        | Cattaraugus .....         | " .....     | Feb.          | 6, 1873...  | 323 98                   |                                |
| 40,000 00       | Westchester .....         | " .....     | Feb.          | 7, 1873...  | 9,991 78                 |                                |
| 7,000 00        | Middlesex .....           | New Jersey. | Feb.          | 8, 1873...  | 1,747 22                 |                                |
| 8,000 00        | Middlesex .....           | " .....     | Feb.          | 8, 1873...  | 1,996 82                 |                                |
| 450 00          | St. Lawrence .....        | New York..  | Feb.          | 10, 1873... | 215 35                   |                                |
| 3,400 00        | St. Lawrence .....        | " .....     | Feb.          | 10, 1873... | 647 34                   |                                |
| 3,000 00        | Westchester .....         | " .....     | Feb.          | 11, 1873... | 1,611 05                 |                                |
| 2,500 00        | Orange .....              | " .....     | Feb.          | 13, 1873... | 621 61                   |                                |
| 7,000 00        | Morris .....              | New Jersey. | Feb.          | 13, 1873... | 1,901 65                 |                                |
| 2,000 00        | St. Lawrence .....        | New York.   | Feb.          | 15, 1873... | 496 75                   |                                |

\* Fire insurance premium.

## SCHEDULE—(Continued).

| Date of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan.  | Amount of interest paid. | Amount of interest in default. |
|---------------|---------------------------|------------|----------------|--------------------------|--------------------------------|
|               | County.                   | State.     |                |                          |                                |
| 2,000 00      | Allegheny                 | New York   | Feb. 18, 1873  | \$495 87                 |                                |
| 2,000 00      | New York                  | "          | Feb. 18, 1873  | 1,238 42                 |                                |
| 2,000 00      | Wayne                     | "          | Feb. 18, 1873  | 495 87                   |                                |
| 2,000 00      | Essex                     | New Jersey | Feb. 18, 1873  | 738 59                   |                                |
| 2,000 00      | Hudson                    | "          | Feb. 18, 1873  | 1,238 42                 |                                |
| 2,000 00      | Allegheny                 | New York   | Feb. 19, 1873  | 969 97                   |                                |
| 2,000 00      | Bergen                    | New Jersey | Feb. 24, 1873  | 966 14                   |                                |
| 2,000 00      | St. Lawrence              | New York   | Feb. 24, 1873  | 369 80                   |                                |
| 2,000 00      | Dutchess                  | "          | Feb. 24, 1873  | 1,072 27                 |                                |
| 2,000 00      | New York                  | "          | Feb. 24, 1873  | 739 60                   |                                |
| 2,000 00      | Essex                     | New Jersey | Feb. 24, 1873  | 5,734 39                 |                                |
| 2,000 00      | New York                  | New York   | Feb. 25, 1873  | 14,780 55                |                                |
| 2,000 00      | St. Lawrence              | "          | Feb. 25, 1873  | 395 61                   |                                |
| 2,000 00      | New York                  | "          | Feb. 25, 1873  | 8,601 85                 |                                |
| 2,000 00      | Morris                    | New Jersey | Feb. 25, 1873  | 492 75                   |                                |
| 2,000 00      | Steuben                   | New York   | March 3, 1873  | 244 90                   |                                |
| 2,000 00      | Monroe                    | "          | March 3, 1873  | 1,953 10                 |                                |
| 2,000 00      | St. Lawrence              | "          | March 3, 1873  | 1,119 52                 |                                |
| 2,000 00      | Queens                    | "          | March 4, 1873  | 2,187 84                 |                                |
| 2,000 00      | Kings                     | "          | March 5, 1873  | 12,326 03                |                                |
| 2,000 00      | Union                     | New Jersey | March 6, 1873  | 1,221 64                 |                                |
| 2,000 00      | New York                  | New York   | March 6, 1873  | 1,348 99                 |                                |
| 2,000 00      | Essex                     | New Jersey | March 6, 1873  | 9,773 15                 |                                |
| 2,000 00      | Monmouth                  | "          | March 6, 1873  | 2,950 06                 | \$490 00                       |
| 2,000 00      | Franklin                  | New York   | March 6, 1873  | 390 93                   |                                |
| 2,000 00      | St. Lawrence              | "          | March 6, 1873  | 767 42                   |                                |
| 2,000 00      | New York                  | "          | March 7, 1873  | 1,953 10                 |                                |
| 2,000 00      | Union                     | New Jersey | March 7, 1873  | 1,708 96                 |                                |
| 2,000 00      | Westchester               | New York   | March 7, 1873  | 2,929 64                 |                                |
| 2,000 00      | Westchester               | "          | March 7, 1873  | 1,220 68                 |                                |
| 2,000 00      | Allegheny                 | "          | March 7, 1873  | 139 14                   |                                |
| 2,000 00      | St. Lawrence              | "          | March 10, 1873 | 243 60                   |                                |
| 2,000 00      | Union                     | New Jersey | March 10, 1873 | 572 41                   | 230 86                         |
| 2,000 00      | Sussex                    | "          | March 10, 1873 | 608 90                   |                                |
| 2,000 00      | St. Lawrence              | New York   | March 12, 1873 | 739 53                   |                                |
| 2,000 00      | St. Lawrence              | "          | March 13, 1873 | 437 37                   |                                |
| 2,000 00      | Allegheny                 | "          | March 13, 1873 | 485 97                   |                                |
| 2,000 00      | Rockland                  | "          | March 13, 1873 | 1,700 90                 |                                |
| 2,000 00      | Essex                     | New Jersey | March 13, 1873 | 364 40                   |                                |
| 2,000 00      | Essex                     | "          | March 13, 1873 | 971 84                   |                                |
| 2,000 00      | New York                  | New York   | March 14, 1873 | 1,942 35                 |                                |
| 2,000 00      | New York                  | "          | March 14, 1873 | 1,456 77                 |                                |
| 2,000 00      | New York                  | "          | March 14, 1873 | 15,683 84                |                                |
| 2,000 00      | New York                  | "          | March 14, 1873 | 3,437 86                 |                                |
| 2,000 00      | Westchester               | "          | March 14, 1873 | 1,200 55                 |                                |
| 2,000 00      | New York                  | "          | March 15, 1873 | 9,696 74                 |                                |
| 2,000 00      | Morris                    | New Jersey | March 15, 1873 | 1,445 62                 |                                |
| 2,000 00      | Rockland                  | New York   | March 18, 1873 | 736 06                   |                                |
| 2,000 00      | Essex                     | New Jersey | March 18, 1873 | 1,452 16                 |                                |
| 2,000 00      | Wayne                     | New York   | March 20, 1873 | 880 88                   |                                |
| 2,000 00      | Wayne                     | "          | March 20, 1873 | 734 93                   |                                |
| 2,000 00      | Steuben                   | "          | March 21, 1873 | 338 03                   |                                |
| 2,000 00      | Cattaraugus               | "          | March 21, 1873 | 482 90                   |                                |
| 2,000 00      | Morris                    | New Jersey | March 22, 1873 | 2,171 34                 |                                |
| 2,000 00      | Essex                     | "          | March 22, 1873 | 482 52                   |                                |
| 2,000 00      | Jefferson                 | New York   | March 22, 1873 | 722 92                   |                                |
| 2,000 00      | New York                  | "          | March 22, 1873 | 9,650 41                 |                                |
| 2,000 00      | Sussex                    | New Jersey | March 24, 1873 | 590 73                   |                                |
| 2,000 00      | Orange                    | New York   | March 24, 1873 | 1,445 26                 |                                |
| 2,000 00      | Somerset                  | New Jersey | March 24, 1873 | 553 33                   |                                |
| 2,000 00      | Morris                    | "          | March 24, 1873 | 481 75                   |                                |
| 2,000 00      | St. Lawrence              | New York   | March 24, 1873 | 240 88                   |                                |
| 2,000 00      | St. Lawrence              | "          | March 24, 1873 | 361 21                   |                                |
| 2,000 00      | Passaic                   | New Jersey | March 25, 1873 | 6,017 13                 |                                |
| 2,000 00      | Westchester               | New York   | March 25, 1873 | 1,203 42                 |                                |
| 2,000 00      | New York                  | "          | March 25, 1873 | 4,813 70                 |                                |
| 2,000 00      | Essex                     | New Jersey | March 25, 1873 | 617 05                   | 105 00                         |
| 2,000 00      | St. Lawrence              | New York   | March 25, 1873 | 1,394 82                 |                                |
| 2,000 00      | Jefferson                 | "          | March 25, 1873 | 962 74                   |                                |
| 2,000 00      | Cattaraugus               | "          | March 26, 1873 | 240 49                   |                                |
| 2,000 00      | Union                     | New Jersey | March 26, 1873 | 1,147 84                 |                                |
| 2,000 00      | New York                  | New York   | March 26, 1873 | 2,404 93                 |                                |
| 2,000 00      | Union                     | New Jersey | March 28, 1873 | 1,920 88                 |                                |
| 2,000 00      | Cattaraugus               | New York   | March 28, 1873 | 480 22                   |                                |
| 2,000 00      | Westchester               | "          | March 28, 1873 | 2,401 10                 |                                |
| 2,000 00      | Cayuga                    | "          | March 28, 1873 | 960 44                   |                                |

## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |              | Date of loan.     | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|--------------|-------------------|--------------------------|--------------------------------|
|                 | County.                   | State.       |                   |                          |                                |
| \$3,500 00      | Union .....               | New Jersey.  | March 31, 1873... | \$888 37                 | .....                          |
| 3,000 00        | Union .....               | "            | March 31, 1873... | 718, 60                  | .....                          |
| 4,500 00        | Westchester.....          | New York..   | April 1, 1873...  | 1,077 04                 | .....                          |
| 12,000 00       | Middlesex.....            | New Jersey.. | April 1, 1873...  | 2,873 11                 | .....                          |
| 6,000 00        | Ontario .....             | New York..   | April 2, 1873...  | 1,494 90                 | .....                          |
| 12,000 00       | New York .....            | "            | April 2, 1873...  | 2,899 81                 | .....                          |
| 1,500 00        | Genesee .....             | "            | April 2, 1873...  | 358 78                   | .....                          |
| 10,000 00       | Kings .....               | "            | April 3, 1873...  | 2,399 59                 | .....                          |
| 12,000 00       | New York .....            | "            | April 3, 1873...  | 2,447 51                 | .....                          |
| 20,000 00       | New York .....            | "            | April 3, 1873...  | 4,779 18                 | \$420 00                       |
| 8,000 00        | Union .....               | New Jersey.. | April 4, 1873...  | 1,910 14                 | .....                          |
| 48,500 00       | Westchester.....          | New York..   | April 4, 1873...  | 8,598 86                 | 3,314 25                       |
| 4,000 00        | Monmouth .....            | New Jersey.. | April 4, 1873...  | 955 07                   | .....                          |
| 3,500 00        | Union .....               | "            | April 4, 1873...  | 798 00                   | .....                          |
| 2,000 00        | Kings .....               | New York..   | April 5, 1873...  | 477 15                   | .....                          |
| 2,500 00        | St. Lawrence.....         | "            | April 7, 1873...  | 595 48                   | .....                          |
| 80,000 00       | New York .....            | "            | April 7, 1873...  | 16,255 84                | 3,800 00                       |
| 1,000 00        | Livingston .....          | "            | April 7, 1873...  | 238 19                   | .....                          |
| 4,000 00        | Schuyler .....            | "            | April 7, 1873...  | 962 77                   | .....                          |
| 10,000 00       | New York .....            | "            | April 7, 1873...  | 2,381 91                 | .....                          |
| 3,500 00        | Hudson .....              | New Jersey.. | April 10, 1873... | 881 66                   | .....                          |
| 12,000 00       | Queens .....              | New York..   | April 10, 1873... | 2,851 40                 | .....                          |
| 10,000 00       | New York .....            | "            | April 10, 1873... | 3,147 25                 | .....                          |
| 10,000 00       | New York .....            | "            | April 10, 1873... | 3,147 25                 | .....                          |
| 10,000 00       | New York .....            | "            | April 10, 1873... | 2,816 78                 | .....                          |
| 10,000 00       | New York .....            | "            | April 10, 1873... | 2,816 78                 | .....                          |
| 10,000 00       | New York .....            | "            | April 11, 1873... | 2,374 25                 | .....                          |
| 1,200 00        | St. Lawrence.....         | "            | April 12, 1873... | 284 68                   | .....                          |
| 18,000 00       | Oneida .....              | "            | April 12, 1873... | 3,795 73                 | .....                          |
| 5,000 00        | Rockland .....            | "            | April 12, 1873... | 1,186 16                 | .....                          |
| 25,000 00       | Essex .....               | New Jersey.. | April 12, 1873... | 5,980 82                 | .....                          |
| 40,000 00       | New York .....            | New York..   | April 14, 1873... | 11,453 15                | .....                          |
| 3,000 00        | Livingston .....          | "            | April 15, 1873... | 473 31                   | .....                          |
| 3,000 00        | Sullivan .....            | "            | April 15, 1873... | 473 31                   | .....                          |
| 3,500 00        | Union .....               | New Jersey.. | April 15, 1873... | 591 64                   | .....                          |
| 3,000 00        | Union .....               | "            | April 15, 1873... | 709 97                   | .....                          |
| 1,750 00        | Union .....               | "            | April 15, 1873... | 414 15                   | .....                          |
| 2,300 00        | Union .....               | "            | April 15, 1873... | 580 65                   | .....                          |
| 2,300 00        | Union .....               | "            | April 15, 1873... | 530 65                   | .....                          |
| 3,500 00        | Union .....               | "            | April 15, 1873... | 893 30                   | .....                          |
| 4,000 00        | Monmouth .....            | "            | April 15, 1873... | 946 58                   | .....                          |
| 2,250 00        | Union .....               | "            | April 15, 1873... | 532 48                   | .....                          |
| 10,000 00       | New York .....            | New York..   | April 15, 1873... | 1,766 57                 | .....                          |
| 2,000 00        | Bergen .....              | New Jersey.. | April 15, 1873... | 403 31                   | 70 00                          |
| 1,000 00        | Wayne .....               | New York..   | April 18, 1873... | 236 08                   | .....                          |
| 7,000 00        | Westchester.....          | "            | April 18, 1873... | 1,652 57                 | .....                          |
| 2,000 00        | Hudson .....              | New Jersey.. | April 18, 1873... | 717 55                   | .....                          |
| 4,500 00        | Rockland .....            | New York..   | April 18, 1873... | 747 37                   | 515 00                         |
| 9,000 00        | Westchester.....          | "            | April 19, 1873... | 2,123 01                 | .....                          |
| 1,100 00        | St. Lawrence.....         | "            | April 19, 1873... | 259 48                   | .....                          |
| 1,000 00        | Franklin .....            | "            | April 19, 1873... | 235 89                   | .....                          |
| 7,000 00        | New York .....            | "            | April 19, 1873... | 1,651 23                 | .....                          |
| 12,000 00       | Dutchess .....            | "            | April 19, 1873... | 2,890 68                 | .....                          |
| 4,000 00        | Rockland .....            | "            | April 19, 1873... | 943 56                   | .....                          |
| 2,000 00        | Rockland .....            | "            | April 19, 1873... | 471 79                   | .....                          |
| 4,000 00        | Essex .....               | New Jersey.. | April 19, 1873... | 943 56                   | .....                          |
| 2,000 00        | St. Lawrence.....         | New York..   | April 21, 1873... | 470 39                   | .....                          |
| 1,500 00        | Wayne .....               | "            | April 21, 1873... | 353 26                   | .....                          |
| 2,000 00        | St. Lawrence.....         | "            | April 22, 1873... | 470 63                   | .....                          |
| 9,000 00        | New York .....            | "            | April 23, 1873... | 2,116 11                 | .....                          |
| 1,000 00        | Allegany .....            | "            | April 23, 1873... | 254 14                   | .....                          |
| 1,500 00        | Cattaraugus .....         | "            | April 23, 1873... | .....                    | .....                          |
| 5,000 00        | Wayne .....               | "            | April 24, 1873... | 1,174 65                 | .....                          |
| 2,500 00        | Wayne .....               | "            | April 24, 1873... | 587 82                   | .....                          |
| 750 00          | Jefferson .....           | "            | April 25, 1873... | 448 96                   | .....                          |
| 1,800 00        | New York .....            | "            | April 25, 1873... | 1,250 79                 | .....                          |
| 2,000 00        | Essex .....               | New Jersey.. | April 25, 1873... | 469 48                   | .....                          |
| 50,000 00       | New York .....            | New York..   | April 25, 1873... | 11,737 00                | .....                          |
| 2,742 00        | Essex .....               | New Jersey.. | April 25, 1873... | 547 64                   | 95 97                          |
| 85,000 00       | New York .....            | New York..   | April 26, 1873... | 8,209 18                 | .....                          |
| 3,800 00        | Rockland .....            | "            | April 28, 1873... | 889 82                   | .....                          |
| 5,000 00        | Kings .....               | "            | April 28, 1873... | 1,170 82                 | .....                          |
| 40,000 00       | New York .....            | "            | April 28, 1873... | 9,866 58                 | .....                          |
| 6,000 00        | New York .....            | "            | April 28, 1873... | 1,404 98                 | .....                          |
| 5,000 00        | Morris .....              | New Jersey.. | April 28, 1873... | 1,170 82                 | .....                          |
| 13,000 00       | Clinton.....              | New York..   | April 28, 1873... | 3,044 14                 | .....                          |

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |             | Date of loan.  | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|-------------|----------------|--------------------------|--------------------------------|
|                 | County.                   | State.      |                |                          |                                |
| \$1,000 00      | Cattaraugus               | New York..  | April 28, 1873 | \$1,404 98               |                                |
| 1,000 00        | Kings                     | "           | April 30, 1873 | 796 46                   |                                |
| 2,000 00        | Kings                     | "           | April 30, 1873 | 467 56                   |                                |
| 11,500 00       | New York                  | "           | April 30, 1873 | 8,156 04                 |                                |
| 1,000 00        | Morris                    | New Jersey. | April 30, 1873 | 701 34                   |                                |
| 2,000 00        | New York                  | New York..  | May 1, 1873    | 1,401 53                 |                                |
| 2,000 00        | New York                  | "           | May 1, 1873    | 3,270 25                 |                                |
| 11,000 00       | Bergen                    | New Jersey. | May 1, 1873    | 2,761 21                 |                                |
| 20,000 00       | New York                  | New York..  | May 1, 1873    | 14,015 34                |                                |
| 1,500 00        | Wyoming                   | "           | May 2, 1873    | 350 10                   |                                |
| 1,000 00        | Livingston                | "           | May 2, 1873    | 233 40                   |                                |
| 1,000 00        | Steuben                   | "           | May 2, 1873    | 233 40                   |                                |
| 9,000 00        | New York                  | "           | May 2, 1873    | 9,335 89                 |                                |
| 1,000 00        | Westchester.              | "           | May 3, 1873    | 792 82                   |                                |
| 1,000 00        | Union                     | New Jersey. | May 5, 1873    | 465 64                   |                                |
| 2,000 00        | Union                     | "           | May 5, 1873    | 465 64                   |                                |
| 6,300 00        | Richmond                  | New York..  | May 8, 1873    | 1,393 47                 |                                |
| 5,500 00        | Westchester.              | "           | May 9, 1873    | 1,276 30                 |                                |
| 1,300 00        | St. Lawrence              | "           | May 10, 1873   | 231 86                   |                                |
| 2,500 00        | Jefferson                 | "           | May 10, 1873   | 579 66                   |                                |
| 4,000 00        | Bergen                    | New Jersey. | May 10, 1873   | 927 45                   |                                |
| 6,000 00        | Orange                    | New York..  | May 12, 1873   | 1,388 88                 |                                |
| 1,000 00        | Steuben                   | "           | May 12, 1873   | 231 43                   |                                |
| 2,900 00        | Suseex                    | New Jersey. | May 13, 1873   | 601 30                   |                                |
| 10,000 00       | Westchester.              | New York..  | May 13, 1873   | 8,075 40                 |                                |
| 10,000 00       | Westchester.              | "           | May 13, 1873   | 2,319 88                 |                                |
| 2,000 00        | Wayne                     | "           | May 14, 1873   | 469 19                   |                                |
| 1,200 00        | Franklin.                 | "           | May 15, 1873   | 377 08                   |                                |
| 1,200 00        | St. Lawrence              | "           | May 15, 1873   | 267 06                   |                                |
| 2,000 00        | St. Lawrence              | "           | May 15, 1873   | 692 71                   |                                |
| 4,500 00        | Kings                     | "           | May 16, 1873   | 1,038 20                 |                                |
| 4,500 00        | Kings                     | "           | May 16, 1873   | 1,038 20                 |                                |
| 4,500 00        | Kings                     | "           | May 16, 1873   | 1,038 20                 |                                |
| 4,500 00        | Kings                     | "           | May 16, 1873   | 1,038 20                 |                                |
| 15,000 00       | New York                  | "           | May 17, 1873   | 3,457 81                 |                                |
| 1,200 00        | Steuben                   | "           | May 17, 1873   | 276 62                   |                                |
| 2,400 00        | Orange                    | "           | May 19, 1873   | 656 06                   |                                |
| 3,500 00        | Westchester.              | "           | May 20, 1873   | 804 81                   |                                |
| 11,000 00       | New York                  | "           | May 20, 1873   | 2,299 45                 |                                |
| 4,500 00        | Wayne                     | "           | May 21, 1873   | 1,033 89                 |                                |
| 2,000 00        | Steuben                   | "           | May 21, 1873   | 1,378 52                 |                                |
| 2,000 00        | Orange                    | "           | May 21, 1873   | 689 26                   |                                |
| 2,000 00        | Wayne                     | "           | May 22, 1873   | 459 10                   |                                |
| 1,200 00        | Cattaraugus               | "           | May 22, 1873   | 275 50                   |                                |
| 2,000 00        | Jefferson                 | "           | May 23, 1873   | 688 11                   |                                |
| 2,000 00        | Union                     | New Jersey. | May 23, 1873   | 1,146 85                 |                                |
| 2,000 00        | Westchester.              | New York..  | May 23, 1873   | 1,894 96                 |                                |
| 4,500 00        | Cayuga                    | "           | May 24, 1873   | 1,031 20                 |                                |
| 2,500 00        | Jefferson                 | "           | May 24, 1873   | 802 19                   |                                |
| 2,400 00        | St. Lawrence              | "           | May 27, 1873   | 548 65                   |                                |
| 1,200 00        | Franklin                  | "           | May 29, 1873   | 266 68                   |                                |
| 1,300 00        | Essex.                    | New Jersey. | May 31, 1873   | 797 42                   |                                |
| 1,000 00        | New York                  | New York..  | June 2, 1873   | 2,274 52                 |                                |
| 30,000 00       | New York                  | "           | June 2, 1873   | 6,833 56                 |                                |
| 10,000 00       | Kings                     | "           | June 3, 1873   | 2,272 60                 |                                |
| 1,100 00        | Kings                     | "           | June 5, 1873   | 249 56                   |                                |
| 5,500 00        | New York                  | "           | June 5, 1873   | 1,247 82                 |                                |
| 30,000 00       | Franklin and Essex        | "           | June 5, 1873   | 6,791 92                 |                                |
| 20,000 00       | Westchester.              | "           | June 6, 1873   | 4,533 70                 |                                |
| 1,400 00        | St. Lawrence              | "           | June 9, 1873   | 816 55                   |                                |
| 4,000 00        | St. Lawrence              | "           | June 9, 1873   | 1,356 66                 |                                |
| 1,000 00        | Kings                     | "           | June 11, 1873  | 1,580 08                 |                                |
| 1,400 00        | Steuben                   | "           | June 11, 1873  | 455 29                   |                                |
| 3,000 00        | Wayne                     | "           | June 11, 1873  | 667 17                   |                                |
| 1,000 00        | St. Lawrence              | "           | June 11, 1873  | 667 17                   |                                |
| 6,000 00        | New York                  | "           | June 12, 1873  | 1,353 20                 |                                |
| 10,000 00       | New York                  | "           | June 12, 1873  | 2,265 34                 |                                |
| 13,000 00       | Kings                     | "           | June 13, 1873  | 3,380 14                 |                                |
| 1,500 00        | Cayuga                    | "           | June 14, 1873  | 337 73                   |                                |
| 13,000 00       | New York                  | "           | June 14, 1873  | 3,023 42                 |                                |
| 1,200 00        | Jefferson                 | "           | June 16, 1873  | 269 72                   |                                |
| 4,000 00        | Genesee                   | "           | June 16, 1873  | 899 07                   |                                |
| 2,000 00        | St. Lawrence              | "           | June 16, 1873  | 449 53                   |                                |
| 1,000 00        | St. Lawrence              | "           | June 16, 1873  | 224 77                   |                                |
| 1,500 00        | New York                  | "           | June 16, 1873  | 1,715 75                 |                                |
| 2,000 00        | Wayne                     | "           | June 16, 1873  | 449 58                   |                                |

## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan. | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|---------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |               |                          |                                |
| \$1,000 00      | St. Lawrence              | New York   | July 8, 1873  | \$306 66                 |                                |
| 4,000 00        | Passaic                   | New Jersey | July 8, 1873  | 1,183 19                 |                                |
| 4,000 00        | Rockland                  | New York   | July 8, 1873  | 1,182 19                 |                                |
| 3,500 00        | Essex                     | New Jersey | July 8, 1873  | 1,016 92                 |                                |
| 3,500 00        | Essex                     | "          | July 8, 1873  | 1,016 92                 |                                |
| 17,000 00       | Essex                     | "          | July 8, 1873  | 4,738 15                 |                                |
| 2,000 00        | Essex                     | "          | July 8, 1873  | 581 10                   |                                |
| 5,000 00        | Union                     | "          | July 9, 1873  | 1,452 73                 |                                |
| 10,000 00       | Hudson                    | "          | July 9, 1873  | 2,903 56                 |                                |
| 3,600 00        | Seneca                    | New York   | July 9, 1873  | 1,045 28                 |                                |
| 5,000 00        | Westchester               | "          | July 9, 1873  | 1,451 78                 |                                |
| 5,000 00        | Union                     | New Jersey | July 9, 1873  | 1,887 31                 |                                |
| 7,000 00        | Orange                    | New York   | July 10, 1873 | 1,790 14                 | \$245 00                       |
| * 80 00         |                           |            |               |                          |                                |
| 15,000 00       | New York                  | New York   | July 12, 1873 | 4,346 71                 |                                |
| 3,000 00        | Westchester               | "          | July 13, 1873 | 448 77                   | 420 00                         |
| * 30 00         |                           |            |               |                          |                                |
| 3,000 00        | Westchester               | New York   | July 13, 1873 | 768 77                   | 105 00                         |
| 4,000 00        | Passaic                   | New Jersey | July 15, 1873 | 1,156 82                 |                                |
| 56,000 00       | Westchester               | New York   | July 12, 1873 | 14,489 04                |                                |
| 6,000 00        | Essex                     | New Jersey | July 16, 1873 | 1,734 08                 |                                |
| 12,000 00       | Kings                     | New York   | July 16, 1873 | 3,468 16                 |                                |
| 3,500 00        | Kings                     | "          | July 16, 1873 | 1,011 55                 |                                |
| 3,000 00        | Westchester               | "          | July 16, 1873 | 867 04                   |                                |
| 2,750 00        | Essex                     | New Jersey | July 16, 1873 | 795 46                   |                                |
| 101,200 00      | New York                  | New York   | July 17, 1873 | 29,328 78                |                                |
| 10,000 00       | Queens                    | "          | July 17, 1873 | 1,486 22                 |                                |
| 6,500 00        | Essex                     | New Jersey | July 19, 1873 | 1,559 03                 |                                |
| 7,000 00        | Essex                     | "          | July 19, 1873 | 2,019 07                 |                                |
| 2,500 00        | Queens                    | New York   | July 19, 1873 | 722 05                   |                                |
| 3,000 00        | Rockland                  | "          | July 20, 1873 | 864 74                   |                                |
| 2,000 00        | Westchester               | "          | July 22, 1873 | 575 73                   |                                |
| 1,700 00        | Westchester               | "          | July 22, 1873 | 575 73                   |                                |
| 5,000 00        | Westchester               | "          | July 22, 1873 | 1,439 31                 |                                |
| 4,000 00        | Union                     | New Jersey | July 23, 1873 | 1,150 68                 |                                |
| 6,000 00        | Warren                    | "          | July 23, 1873 | 1,726 08                 |                                |
| 25,000 00       | New York                  | New York   | July 23, 1873 | 7,191 78                 |                                |
| 2,000 00        | Steuben                   | "          | July 23, 1873 | 575 84                   |                                |
| 2,500 00        | Union                     | New Jersey | July 24, 1873 | 718 70                   |                                |
| 6,000 00        | Union                     | "          | July 24, 1873 | 1,724 88                 |                                |
| 2,000 00        | Union                     | "          | July 24, 1873 | 574 96                   |                                |
| 10,000 00       | Passaic                   | "          | July 25, 1873 | 2,873 88                 |                                |
| 10,000 00       | Passaic                   | "          | July 25, 1873 | 2,873 88                 |                                |
| 4,500 00        | Kings                     | New York   | July 25, 1873 | 1,293 79                 |                                |
| 4,500 00        | Kings                     | "          | July 25, 1873 | 1,293 79                 |                                |
| 4,500 00        | Kings                     | "          | July 25, 1873 | 1,293 79                 |                                |
| 5,000 00        | Kings                     | "          | July 27, 1873 | 1,431 97                 |                                |
| 3,500 00        | Kings                     | "          | July 27, 1873 | 1,587 44                 |                                |
| 2,000 00        | Chautauqua                | "          | July 27, 1873 | 573 81                   |                                |
| 20,000 00       | Westchester               | "          | July 27, 1873 | 5,788 08                 |                                |
| 2,200 00        | Jefferson                 | "          | July 29, 1873 | 630 34                   |                                |
| 1,200 00        | St. Lawrence              | "          | July 29, 1873 | 343 82                   |                                |
| 3,500 00        | Westchester               | "          | July 29, 1873 | 1,080 06                 |                                |
| 8,700 00        | Westchester               | "          | July 29, 1873 | 2,292 16                 |                                |
| 7,000 00        | Westchester               | "          | July 29, 1873 | 1,735 64                 | 270 00                         |
| 4,000 00        | Sussex                    | New Jersey | July 29, 1873 | 586 08                   | 500 00                         |
| 20,000 00       | Monroe                    | New York   | July 29, 1873 | 5,630 69                 |                                |
| 2,000 00        | Union                     | New Jersey | July 29, 1873 | 578 04                   |                                |
| 13,000 00       | Essex                     | "          | July 30, 1873 | 3,723 87                 |                                |
| 5,000 00        | Union                     | "          | July 30, 1873 | 1,431 64                 |                                |
| 5,000 00        | Rockland                  | New York   | July 30, 1873 | 1,260 69                 | 175 00                         |
| 80,000 00       | New York                  | "          | July 30, 1873 | 22,908 30                |                                |
| 10,000 00       | New York                  | "          | July 31, 1873 | 2,861 37                 |                                |
| 9,000 00        | Richmond                  | "          | July 31, 1873 | 2,578 90                 |                                |
| 6,000 00        | Passaic                   | New Jersey | July 31, 1873 | 1,716 82                 |                                |
| 14,000 00       | New York                  | New York   | July 31, 1873 | 3,784 78                 |                                |
| 10,000 00       | Monmouth                  | New Jersey | Aug. 1, 1873  | 3,396 34                 |                                |
| 7,000 00        | Bergen                    | "          | Aug. 3, 1873  | 1,997 59                 |                                |
| 3,000 00        | Westchester               | New York   | Aug. 3, 1873  | 856 11                   |                                |
| 6,000 00        | Essex                     | New Jersey | Aug. 3, 1873  | 1,712 32                 |                                |
| 40,500 00       | New York                  | New York   | Aug. 3, 1873  | 17,997 49                |                                |
| 7,000 00        | Hudson                    | New Jersey | Aug. 3, 1873  | 1,997 59                 |                                |
| 4,500 00        | Richmond                  | New York   | Aug. 6, 1873  | 1,261 57                 |                                |
| 2,000 00        | Livingston                | "          | Aug. 6, 1873  | 560 59                   |                                |

\* Fire insurance premium.

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan.  | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|----------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |                |                          |                                |
| \$1,500 00      | St. Lawrence              | New York   | Aug. 7, 1872   | \$486 92                 |                                |
| 2,000 00        | Kings                     | "          | Aug. 8, 1872   | 568 82                   |                                |
| 1,500 00        | Allegany                  | "          | Aug. 8, 1872   | 426 62                   |                                |
| 1,000 00        | Steuben                   | "          | Aug. 9, 1872   | 384 22                   |                                |
| 9,000 00        | Orange                    | "          | Aug. 9, 1872   | 2,557 97                 |                                |
| 5,000 00        | Westchester               | "          | Aug. 12, 1872  | 1,418 22                 |                                |
| 2,000 00        | Westchester               | "          | Aug. 12, 1872  | 567 29                   |                                |
| 10,000 00       | Westchester               | "          | Aug. 12, 1872  | 2,838 86                 |                                |
| 8,000 00        | New York                  | "          | Aug. 12, 1872  | 2,269 15                 |                                |
| 1,500 00        | St. Lawrence              | "          | Aug. 12, 1872  | 435 18                   |                                |
| 3,500 00        | Jefferson                 | "          | Aug. 13, 1872  | 992 08                   |                                |
| 10,000 00       | Westchester               | "          | Aug. 13, 1872  | 2,836 44                 |                                |
| 7,000 00        | Rockland                  | "          | Aug. 15, 1872  | 1,961 48                 |                                |
| 10,000 00       | Union                     | New Jersey | Aug. 19, 1872  | 2,824 93                 |                                |
| 6,000 00        | Essex                     | "          | Aug. 19, 1872  | 1,693 81                 |                                |
| 3,000 00        | Essex                     | "          | Aug. 19, 1872  | 846 90                   |                                |
| 2,000 00        | Kings                     | New York   | Aug. 19, 1872  | 631 96                   |                                |
| 2,000 00        | Kings                     | "          | Aug. 19, 1872  | 631 96                   |                                |
| 2,000 00        | Kings                     | "          | Aug. 19, 1872  | 631 96                   |                                |
| 2,500 00        | Orange                    | "          | Aug. 21, 1872  | 704 79                   |                                |
| 2,500 00        | Allegany                  | "          | Aug. 21, 1872  | 704 79                   |                                |
| 2,000 00        | Kings                     | "          | Aug. 22, 1872  | 845 18                   |                                |
| 1,500 00        | Franklin                  | "          | Aug. 22, 1872  | 422 59                   |                                |
| 3,500 00        | Orange                    | "          | Aug. 22, 1872  | 863 54                   | \$122 50                       |
| 10,000 00       | Union                     | New Jersey | Aug. 23, 1872  | 2,907 67                 |                                |
| 2,000 00        | Essex                     | "          | Aug. 23, 1872  | 491 15                   | 70 00                          |
| *\$7 00         |                           |            |                |                          |                                |
| 1,200 00        | St. Lawrence              | New York   | Aug. 23, 1872  | 336 69                   |                                |
| 4,000 00        | Essex                     | New Jersey | Aug. 23, 1872  | 1,122 30                 |                                |
| 10,500 00       | Seneca                    | New York   | Aug. 23, 1872  | 2,950 50                 |                                |
| 35,000 00       | New York                  | "          | Aug. 23, 1872  | 9,530 14                 |                                |
| 36,000 00       | New York                  | "          | Aug. 23, 1872  | 8,611 10                 | 1,225 00                       |
| *\$1 50         |                           |            |                |                          |                                |
| 35,000 00       | New York                  | New York   | Aug. 23, 1872  | 8,611 10                 | 1,225 00                       |
| *\$37 50        |                           |            |                |                          |                                |
| 35,000 00       | New York                  | New York   | Aug. 23, 1872  | 7,386 09                 | 2,450 00                       |
| 15,000 00       | Kings                     | "          | Aug. 23, 1872  | 4,208 63                 |                                |
| 10,000 00       | New York                  | "          | Aug. 23, 1872  | 2,805 75                 |                                |
| 1,000 00        | Steuben                   | "          | Aug. 31, 1872  | 230 19                   |                                |
| 3,000 00        | St. Lawrence              | "          | Sept. 2, 1872  | 898 56                   |                                |
| 5,000 00        | Monroe                    | "          | Sept. 2, 1872  | 1,397 60                 |                                |
| 5,000 00        | Broome                    | "          | Sept. 3, 1872  | 1,396 64                 |                                |
| 9,600 00        | New York                  | "          | Sept. 3, 1872  | 2,163 56                 |                                |
| 8,400 00        | New York                  | "          | Sept. 3, 1872  | 1,828 36                 |                                |
| 40,000 00       | Onesida                   | "          | Sept. 3, 1872  | 11,173 15                |                                |
| 2,500 00        | New York                  | "          | Sept. 3, 1872  | 698 32                   |                                |
| 13,000 00       | Somerset                  | New Jersey | Sept. 4, 1872  | 4,393 89                 |                                |
| 4,000 00        | Morris                    | "          | Sept. 4, 1872  | 1,134 04                 | 140 00                         |
| 500 00          | Kings                     | New York   | Sept. 5, 1872  | 521 31                   |                                |
| 5,000 00        | Middlesex                 | New Jersey | Sept. 5, 1872  | 1,394 73                 |                                |
| 800 00          | Allegany                  | New York   | Sept. 5, 1872  | 257 94                   |                                |
| 7,000 00        | Essex                     | New Jersey | Sept. 6, 1872  | 1,441 27                 | 265 00                         |
| 1,100 00        | St. Lawrence              | New York   | Sept. 6, 1872  | 306 68                   |                                |
| 4,000 00        | Rockland                  | "          | Sept. 7, 1872  | 1,114 23                 |                                |
| 2,500 00        | Allegany                  | "          | Sept. 9, 1872  | 607 94                   | 87 50                          |
| 2,300 00        | Somerset                  | New Jersey | Sept. 9, 1872  | 917 99                   |                                |
| 7,000 00        | Union                     | "          | Sept. 9, 1872  | 1,947 25                 |                                |
| 3,000 00        | Essex                     | "          | Sept. 9, 1872  | 824 53                   |                                |
| 16,000 00       | Essex                     | "          | Sept. 9, 1872  | 4,440 11                 |                                |
| 1,800 00        | Cattaraugus               | New York   | Sept. 14, 1872 | 519 44                   |                                |
| 25,000 00       | New York                  | "          | Sept. 14, 1872 | 6,930 48                 |                                |
| 8,000 00        | Essex                     | New Jersey | Sept. 17, 1872 | 2,213 15                 |                                |
| 3,000 00        | Union                     | "          | Sept. 17, 1872 | 619 93                   | 210 00                         |
| 15,000 00       | Morris                    | "          | Sept. 17, 1872 | 3,944 26                 |                                |
| 19,000 00       | Westchester               | New York   | Sept. 17, 1872 | 4,423 62                 | 665 00                         |
| 12,300 00       | New York                  | "          | Sept. 18, 1872 | 3,748 63                 |                                |
| 10,000 00       | Kings                     | "          | Sept. 19, 1872 | 2,416 00                 | 350 00                         |
| 35,000 00       | New York                  | "          | Sept. 19, 1872 | 8,460 07                 | 1,225 00                       |
| *\$2 50         |                           |            |                |                          |                                |
| 800 00          | Allegany                  | New York   | Sept. 20, 1872 | 256 57                   |                                |
| 900 00          | St. Lawrence              | "          | Sept. 20, 1872 | 469 92                   |                                |
| 2,500 00        | Kings                     | "          | Sept. 21, 1872 | 715 74                   |                                |
| 2,500 00        | Kings                     | "          | Sept. 21, 1872 | 715 36                   |                                |
| 2,500 00        | Kings                     | "          | Sept. 21, 1872 | 721 47                   |                                |

\* Fire insurance premium.

## SCHEDULE—(Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan.  | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|----------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |                |                          |                                |
| \$1,000 00      | St. Lawrence              | New York   | Sept. 21, 1873 | \$275 88                 |                                |
| 2,800 00        | Stenben                   | "          | Sept. 21, 1873 | 773 45                   |                                |
| 1,000 00        | St. Lawrence              | "          | Sept. 21, 1873 | 275 88                   |                                |
| 5,000 00        | New York                  | "          | Sept. 21, 1873 | 1,379 38                 |                                |
| 5,000 00        | New York                  | "          | Sept. 21, 1873 | 1,379 38                 |                                |
| 15,000 00       | New York                  | "          | Sept. 21, 1873 | 4,138 15                 |                                |
| 20,000 00       | Rockland                  | "          | Sept. 21, 1873 | 7,756 89                 |                                |
| 25,000 00       | Essex                     | New Jersey | Sept. 23, 1873 | 4,262 33                 | \$2,625 00                     |
| *40 75          |                           |            |                |                          |                                |
| 8,000 00        | Bergen                    | New Jersey | Sept. 23, 1873 | 2,203 94                 |                                |
| 11,800 00       | Morris                    | "          | Sept. 23, 1873 | 3,340 75                 | 88 00                          |
| 15,000 00       | Morris                    | "          | Sept. 23, 1873 | 3,627 83                 | 525 00                         |
| 3,000 00        | Somerset                  | "          | Sept. 23, 1873 | 826 07                   |                                |
| 8,000 00        | Union                     | "          | Sept. 23, 1873 | 2,209 93                 |                                |
| 2,500 00        | Morris                    | "          | Sept. 23, 1873 | 601 23                   | 87 50                          |
| *12 50          |                           |            |                |                          |                                |
| 5,000 00        | Monroe                    | New York   | Sept. 24, 1873 | 1,376 50                 |                                |
| 22,000 00       | New York                  | "          | Sept. 24, 1873 | 6,056 63                 |                                |
| 6,000 00        | Union                     | New Jersey | Sept. 25, 1873 | 1,440 66                 | 210 00                         |
| 3,000 00        | St. Lawrence              | New York   | Sept. 25, 1873 | 825 35                   |                                |
| 15,000 00       | Essex                     | New Jersey | Sept. 25, 1873 | 4,126 64                 |                                |
| 4,000 00        | Union                     | "          | Sept. 30, 1873 | 1,036 60                 |                                |
| 2,000 00        | Essex                     | "          | Oct. 1, 1873   | 547 92                   |                                |
| 5,000 00        | Bergen                    | "          | Oct. 1, 1873   | 1,369 79                 |                                |
| 4,000 00        | New York                  | New York   | Oct. 1, 1873   | 965 84                   | 140 00                         |
| 9,000 00        | New York                  | "          | Oct. 1, 1873   | 2,465 63                 |                                |
| 9,000 00        | New York                  | "          | Oct. 1, 1873   | 2,465 63                 |                                |
| 9,000 00        | New York                  | "          | Oct. 1, 1873   | 2,465 63                 |                                |
| 7,000 00        | Union                     | New Jersey | Oct. 1, 1873   | 1,799 21                 | 120 00                         |
| 10,000 00       | Union                     | "          | Oct. 1, 1873   | 2,789 59                 |                                |
| 8,000 00        | Hudson                    | "          | Oct. 1, 1873   | 821 86                   |                                |
| 2,500 00        | Westchester               | New York   | Oct. 2, 1873   | 684 42                   |                                |
| *12 00          |                           |            |                |                          |                                |
| 4,500 00        | Kings                     | New York   | Oct. 2, 1873   | 1,131 95                 |                                |
| 11,000 00       | Union                     | New Jersey | Oct. 2, 1873   | 3,011 44                 |                                |
| 3,500 00        | St. Lawrence              | New York   | Oct. 2, 1873   | 958 18                   |                                |
| 100,000 00      | New York                  | "          | Oct. 3, 1873   | 24,036 49                |                                |
| 1,300 00        | St. Lawrence              | "          | Oct. 5, 1873   | 355 15                   |                                |
| 6,000 00        | Westchester               | "          | Oct. 5, 1873   | 1,639 15                 |                                |
| 4,000 00        | Hudson                    | New Jersey | Oct. 5, 1873   | 1,092 77                 |                                |
| 5,000 00        | Essex                     | "          | Oct. 5, 1873   | 1,365 96                 |                                |
| 3,000 00        | Rockland                  | New York   | Oct. 7, 1873   | 818 42                   |                                |
| 5,000 00        | Rockland                  | "          | Oct. 7, 1873   | 1,364 29                 |                                |
| 4,000 00        | Kings                     | "          | Oct. 7, 1873   | 1,091 23                 |                                |
| 3,000 00        | Kings                     | "          | Oct. 7, 1873   | 818 42                   |                                |
| 2,800 00        | Kings                     | "          | Oct. 7, 1873   | 758 86                   |                                |
| 1,000 00        | Allegany                  | "          | Oct. 8, 1873   | 272 63                   |                                |
| 5,000 00        | Middlesex                 | New Jersey | Oct. 8, 1873   | 1,363 08                 |                                |
| 3,000 00        | Morris                    | "          | Oct. 9, 1873   | 817 27                   |                                |
| 8,000 00        | Orange                    | New York   | Oct. 9, 1873   | 2,179 40                 |                                |
| 5,000 00        | Orange                    | "          | Oct. 9, 1873   | 1,363 12                 |                                |
| 3,500 00        | Orange                    | "          | Oct. 9, 1873   | 1,071 30                 |                                |
| 3,000 00        | Ontario                   | "          | Oct. 9, 1873   | 712 27                   | 105 00                         |
| 10,000 00       | New York                  | "          | Oct. 9, 1873   | 2,724 25                 |                                |
| 2,000 00        | Stenben                   | "          | Oct. 10, 1873  | 1,104 49                 |                                |
| 7,000 00        | Hudson                    | New Jersey | Oct. 11, 1873  | 1,904 29                 |                                |
| 18,800 00       | Essex                     | "          | Oct. 11, 1873  | 5,362 19                 |                                |
| 6,000 00        | Kings                     | New York   | Oct. 12, 1873  | 1,631 10                 |                                |
| 2,000 00        | Oswego                    | "          | Oct. 14, 1873  | 542 98                   |                                |
| 15,000 00       | Oswego                    | "          | Oct. 14, 1873  | 4,071 99                 |                                |
| 1,000 00        | St. Lawrence              | "          | Oct. 14, 1873  | 271 47                   |                                |
| 3,000 00        | Chautauqua                | "          | Oct. 14, 1873  | 560 38                   |                                |
| 6,000 00        | New York                  | "          | Oct. 14, 1873  | 1,623 79                 |                                |
| 4,000 00        | Union                     | New Jersey | Oct. 15, 1873  | 1,085 10                 |                                |
| 5,000 00        | Westchester               | New York   | Oct. 15, 1873  | 1,256 37                 |                                |
| 10,000 00       | New York                  | "          | Oct. 16, 1873  | 2,710 82                 |                                |
| 8,000 00        | Union                     | New Jersey | Oct. 17, 1873  | 2,167 12                 |                                |
| 7,000 00        | New York                  | New York   | Oct. 18, 1873  | 1,694 89                 |                                |
| 4,000 00        | Westchester               | "          | Oct. 18, 1873  | 1,082 79                 |                                |
| 8,000 00        | Hudson                    | New Jersey | Oct. 19, 1873  | 2,104 05                 |                                |
| 7,000 00        | Bergen                    | "          | Oct. 19, 1873  | 1,523 55                 |                                |
| 2,000 00        | Essex                     | "          | Oct. 21, 1873  | 1,273 61                 |                                |
| 10,000 00       | Orange                    | New York   | Oct. 21, 1873  | 4,501 23                 |                                |
| 2,000 00        | Queens                    | "          | Oct. 23, 1873  | 1,260 63                 |                                |

\* Insurance premium.

SCHEDULE— (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |             | Date of loan. |          | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|-------------|---------------|----------|--------------------------|--------------------------------|
|                 | County.                   | State.      |               |          |                          |                                |
| \$9,500 00      | Dutchess                  | New York.   | Oct.          | 23, 1873 | \$2,562 53               |                                |
| 3,000 00        | Bergen                    | New Jersey. | Oct.          | 24, 1873 | 808 64                   |                                |
| 2,300 00        | Orleans                   | New York.   | Oct.          | 25, 1873 | 619 52                   |                                |
| 35,000 00       | Westchester               | "           | Oct.          | 25, 1873 | 9,427 47                 |                                |
| 8,000 00        | Westchester               | "           | Oct.          | 25, 1873 | 2,154 85                 |                                |
| 6,000 00        | Bergen                    | New Jersey. | Oct.          | 25, 1873 | 586 71                   |                                |
| 6,000 00        | Morris                    | "           | Oct.          | 25, 1873 | 1,616 14                 |                                |
| 12,000 00       | New York                  | New York.   | Oct.          | 26, 1873 | 3,299 97                 |                                |
| 5,000 00        | Passaic                   | New Jersey. | Oct.          | 26, 1873 | 1,345 82                 |                                |
| 6,000 00        | Bergen                    | "           | Oct.          | 28, 1873 | 1,409 88                 | \$310 00                       |
| 5,000 00        | Union                     | "           | Oct.          | 28, 1873 | 1,843 90                 |                                |
| 3,500 00        | Union                     | "           | Oct.          | 28, 1873 | 940 93                   |                                |
| 8,000 00        | Bergen                    | "           | Oct.          | 29, 1873 | 2,148 71                 |                                |
| 11,000 00       | Westchester               | New York.   | Oct.          | 29, 1873 | 2,569 49                 | 385 00                         |
| 2,000 00        | Westchester               | "           | Oct.          | 29, 1873 | 467 18                   | 70 00                          |
| 6,000 00        | Westchester               | "           | Oct.          | 29, 1873 | 1,611 59                 |                                |
| 3,000 00        | Union                     | New Jersey. | Oct.          | 30, 1873 | 806 19                   |                                |
| 2,000 00        | St. Lawrence              | New York.   | Oct.          | 31, 1873 | 586 41                   |                                |
| 832 00          | Allegany                  | "           | Nov.          | 4, 1873  | 1,488 15                 |                                |
| 3,500 00        | New York                  | "           | Nov.          | 4, 1873  | 996 03                   |                                |
| 20,000 00       | Bergen                    | New Jersey. | Nov.          | 4, 1873  | 8,023 15                 |                                |
| 2,500 00        | Somerset                  | "           | Nov.          | 4, 1873  | 668 60                   |                                |
| 25,000 00       | Essex                     | "           | Nov.          | 4, 1873  | 6,686 96                 |                                |
| 2,000 00        | Union                     | "           | Nov.          | 6, 1873  | 584 11                   |                                |
| 1,800 00        | St. Lawrence              | New York.   | Nov.          | 7, 1873  | 480 35                   |                                |
| 24,400 00       | Westchester               | "           | Nov.          | 7, 1873  | 6,511 45                 |                                |
| 4,000 00        | Westchester               | "           | Nov.          | 7, 1873  | 1,067 45                 |                                |
| 9,000 00        | New York                  | "           | Nov.          | 7, 1873  | 2,401 77                 |                                |
| 36,600 00       | Kings                     | "           | Nov.          | 8, 1873  | 11,069 70                |                                |
| 8,000 00        | Orange                    | "           | Nov.          | 8, 1873  | 1,853 37                 | 280 00                         |
| 900 00          | St. Lawrence              | "           | Nov.          | 9, 1873  | 262 53                   |                                |
| 6,500 00        | Essex                     | New Jersey. | Nov.          | 11, 1873 | 1,220 38                 |                                |
| 5,500 00        | Somerset                  | "           | Nov.          | 11, 1873 | 116 03                   | 1,847 60                       |
| 2,000 00        | Passaic                   | "           | Nov.          | 11, 1873 | 532 19                   |                                |
| 56,000 00       | Monmouth                  | "           | Nov.          | 12, 1873 | 30,951 84                |                                |
| 3,000 00        | Bergen                    | "           | Nov.          | 12, 1873 | 797 71                   |                                |
| 1,500 00        | St. Lawrence              | New York.   | Nov.          | 14, 1873 | 398 28                   |                                |
| 55,000 00       | New York                  | "           | Nov.          | 14, 1873 | 18,516 71                |                                |
| 1,000 00        | Kings                     | "           | Nov.          | 15, 1873 | 1,277 20                 |                                |
| 10,000 00       | Wayne                     | "           | Nov.          | 15, 1873 | 2,308 26                 | 350 00                         |
| 13,000 00       | Bergen                    | New Jersey. | Nov.          | 16, 1873 | 3,977 05                 |                                |
| 3,000 00        | New York                  | New York.   | Nov.          | 18, 1873 | 794 26                   |                                |
| 8,000 00        | Somerset                  | New Jersey. | Nov.          | 21, 1873 | 2,113 42                 |                                |
| 2,000 00        | Passaic                   | "           | Nov.          | 22, 1873 | 527 97                   |                                |
| 1,000 00        | St. Lawrence              | New York.   | Nov.          | 26, 1873 | 263 22                   |                                |
| 5,000 00        | New York                  | "           | Nov.          | 27, 1873 | 1,315 14                 |                                |
| 6,000 00        | Rockland                  | "           | Nov.          | 29, 1873 | 1,576 86                 |                                |
| 6,000 00        | Union                     | New Jersey. | Nov.          | 29, 1873 | 1,576 86                 |                                |
| 3,000 00        | Kings                     | New York.   | Dec.          | 4, 1873  | 785 05                   |                                |
| 3,000 00        | Kings                     | "           | Dec.          | 4, 1873  | 785 05                   |                                |
| 3,000 00        | Kings                     | "           | Dec.          | 4, 1873  | 785 05                   |                                |
| 4,000 00        | St. Lawrence              | "           | Dec.          | 4, 1873  | 1,046 74                 |                                |
| 1,600 00        | Livingston                | "           | Dec.          | 5, 1873  | 418 39                   |                                |
| 3,000 00        | Essex                     | New Jersey. | Dec.          | 5, 1873  | 784 48                   |                                |
| 4,000 00        | Essex                     | "           | Dec.          | 5, 1873  | 1,045 97                 |                                |
| 20,000 00       | New York                  | New York.   | Dec.          | 6, 1873  | 5,226 08                 |                                |
| 2,000 00        | Allegany                  | "           | Dec.          | 9, 1873  | 521 45                   |                                |
| 10,000 00       | Orange                    | "           | Dec.          | 10, 1873 | 2,605 34                 |                                |
| 25,000 00       | Westchester               | "           | Dec.          | 10, 1873 | 6,513 76                 |                                |
| 10,000 00       | New York                  | "           | Dec.          | 11, 1873 | 2,603 45                 |                                |
| 2,256 12        | Genesee                   | "           | Dec.          | 11, 1873 | 658 12                   |                                |
| 2,796 00        | Genesee                   | "           | Dec.          | 11, 1873 | 290 00                   |                                |
| 400 00          | Orleans                   | "           | Dec.          | 11, 1873 | 126 09                   |                                |
| 100 00          | Genesee                   | "           | Dec.          | 11, 1873 | 73 10                    |                                |
| 584 94          | Genesee                   | "           | Dec.          | 11, 1873 | 258 00                   |                                |
| 500 00          | Genesee                   | "           | Dec.          | 11, 1873 | 864 05                   |                                |
| 268 64          | Genesee                   | "           | Dec.          | 11, 1873 | 130 48                   |                                |
| 1,000 00        | Genesee                   | "           | Dec.          | 11, 1873 | 584 32                   |                                |
| 7,000 00        | Genesee                   | "           | Dec.          | 14, 1873 | 1,818 87                 |                                |
| 2,500 00        | Passaic                   | New Jersey. | Dec.          | 14, 1873 | 649 42                   |                                |
| 1,500 00        | Allegany                  | New York.   | Dec.          | 16, 1873 | 359 07                   |                                |
| 3,600 00        | Passaic                   | New Jersey. | Dec.          | 16, 1873 | 907 84                   |                                |
| 1,000 00        | St. Lawrence              | New York.   | Dec.          | 17, 1873 | 259 55                   |                                |
| 22,000 00       | New York                  | "           | Dec.          | 19, 1873 | 5,597 12                 |                                |
| 10,000 00       | New York                  | "           | Dec.          | 20, 1873 | 2,286 16                 | 850 00                         |



## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan. |          | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|---------------|----------|--------------------------|--------------------------------|
|                 | County.                   | State.     |               |          |                          |                                |
| \$2,500 00      | Kings                     | New York   | Jan.          | 28, 1874 | \$458 84                 |                                |
| 4,000 00        | New York                  | "          | Jan.          | 29, 1874 | 723 78                   |                                |
| 1,000 00        | Allegany                  | "          | Jan.          | 29, 1874 | 180 94                   |                                |
| 10,000 00       | Ulster                    | "          | Jan.          | 31, 1874 | 1,805 62                 |                                |
| 20,000 00       | New York                  | "          | Feb.          | 5, 1874  | 3,592 05                 |                                |
| 10,000 00       | Onondaga                  | "          | Feb.          | 7, 1874  | 1,800 95                 |                                |
| 3,500 00        | Queens                    | "          | Feb.          | 9, 1871  | 625 92                   |                                |
| 6,000 00        | New York                  | "          | Feb.          | 10, 1874 | 1,071 86                 |                                |
| 6,000 00        | Kings                     | "          | Feb.          | 12, 1874 | 1,069 56                 |                                |
| 6,500 00        | Essex                     | New Jersey | Feb.          | 27, 1874 | 1,139 99                 |                                |
| 4,000 00        | Orange                    | New York   | Feb.          | 28, 1874 | 700 77                   |                                |
| 15,000 00       | Morris                    | New Jersey | Feb.          | 28, 1874 | 2,627 88                 |                                |
| 10,000 00       | Somerset                  | "          | Feb.          | 28, 1874 | 1,412 75                 | \$350 00                       |
| 5,000 00        | Essex                     | "          | Feb.          | 28, 1874 | 875 96                   |                                |
| 15,000 00       | New York                  | New York   | March         | 2, 1874  | 2,626 44                 |                                |
| 7,000 00        | Kings                     | "          | March         | 6, 1874  | 1,220 30                 |                                |
| 2,000 00        | Kings                     | "          | March         | 10, 1874 | 347 12                   |                                |
| 2,000 00        | Kings                     | "          | March         | 10, 1874 | 347 12                   |                                |
| 5,000 00        | Orange                    | "          | March         | 10, 1874 | 867 81                   |                                |
| 3,000 00        | Kings                     | "          | March         | 11, 1874 | 1,386 96                 |                                |
| 800 00          | Kings                     | "          | March         | 12, 1874 | 220 70                   |                                |
| 3,000 00        | New York                  | "          | March         | 13, 1874 | 518 96                   |                                |
| 9,000 00        | New York                  | "          | March         | 14, 1874 | 1,555 15                 |                                |
| 3,500 00        | Putnam                    | "          | March         | 14, 1874 | 604 98                   |                                |
| 15,000 00       | New York                  | "          | March         | 17, 1874 | 2,583 29                 |                                |
| 2,500 00        | Kings                     | "          | March         | 18, 1874 | 430 07                   |                                |
| 10,000 00       | New York                  | "          | March         | 18, 1874 | 1,790 27                 |                                |
| 2,500 00        | Kings                     | "          | March         | 19, 1874 | 489 59                   |                                |
| 1,200 00        | Franklin                  | "          | March         | 19, 1874 | 206 20                   |                                |
| 3,500 00        | New York                  | "          | March         | 20, 1874 | 600 00                   |                                |
| 9,000 00        | Kings                     | "          | March         | 21, 1874 | 1,543 07                 |                                |
| 4,000 00        | Genesee                   | "          | March         | 23, 1874 | 684 27                   |                                |
| 5,000 00        | Kings                     | "          | March         | 24, 1874 | 854 38                   |                                |
| 10,000 00       | Somerset                  | New Jersey | March         | 24, 1874 | 1,345 34                 |                                |
| 10,000 00       | New York                  | New York   | March         | 24, 1874 | 1,708 77                 |                                |
| 5,000 00        | Essex                     | New Jersey | March         | 25, 1874 | 853 42                   |                                |
| 13,500 00       | New York                  | New York   | March         | 26, 1874 | 3,521 10                 |                                |
| 1,600 00        | St. Lawrence              | "          | March         | 26, 1874 | 273 79                   |                                |
| 40,000 00       | New York                  | "          | March         | 26, 1874 | 5,419 73                 | 1,400 00                       |
| 12,000 00       | New York                  | "          | March         | 26, 1874 | 2,052 17                 |                                |
| 100,000 00      | Westchester               | "          | March         | 27, 1874 | 17,080 14                |                                |
| 30,000 00       | New York                  | "          | March         | 28, 1874 | 5,118 10                 |                                |
| 8,000 00        | Essex                     | New Jersey | March         | 28, 1874 | 1,380 88                 |                                |
| 10,000 00       | Essex                     | "          | March         | 28, 1874 | 1,701 10                 |                                |
| 8,000 00        | Hudson                    | "          | March         | 28, 1874 | 1,360 88                 |                                |
| 2,200 00        | Wayne                     | New York   | March         | 28, 1874 | 859 66                   |                                |
| 2,300 00        | St. Lawrence              | "          | March         | 31, 1874 | 872 97                   |                                |
| 4,000 00        | Kings                     | "          | April         | 3, 1874  | 675 84                   |                                |
| 1,500 00        | Genesee                   | "          | April         | 3, 1874  | 253 44                   |                                |
| 23,900 00       | New York                  | "          | April         | 3, 1874  | 4,882 91                 |                                |
| 7,000 00        | Westchester               | "          | April         | 3, 1874  | 1,132 71                 |                                |
| 4,000 00        | Westchester               | "          | April         | 3, 1874  | 537 64                   | 140 00                         |
| 14,000 00       | New York                  | "          | April         | 4, 1874  | 2,358 71                 |                                |
| 14,000 00       | New York                  | "          | April         | 4, 1874  | 2,358 71                 |                                |
| 4,500 00        | Union                     | New Jersey | April         | 4, 1874  | 759 45                   |                                |
| 6,000 00        | Monmouth                  | New Jersey | April         | 4, 1874  | 1,012 60                 |                                |
| 3,500 00        | Rockland                  | New York   | April         | 4, 1874  | 590 68                   |                                |
| 10,500 00       | New York                  | "          | April         | 6, 1874  | 1,768 03                 |                                |
| 15,000 00       | New York                  | "          | April         | 6, 1874  | 2,525 75                 |                                |
| 5,000 00        | Westchester               | "          | April         | 7, 1874  | 840 96                   |                                |
| 4,000 00        | Westchester               | "          | April         | 7, 1874  | 532 77                   | 140 00                         |
| 2,500 00        | Westchester               | "          | April         | 7, 1874  | 420 48                   |                                |
| 45,000 00       | Passaic                   | New Jersey | April         | 7, 1874  | 7,568 63                 |                                |
| 3,000 00        | Somerset                  | "          | April         | 8, 1874  | 504 70                   |                                |
| 2,000 00        | Sussex                    | "          | April         | 8, 1874  | 420 00                   |                                |
| 6,000 00        | Morris                    | "          | April         | 8, 1874  | 1,008 00                 |                                |
| 2,500 00        | Sullivan                  | New York   | April         | 8, 1874  | 420 00                   |                                |
| 7,000 00        | Morris                    | New Jersey | April         | 8, 1874  | 981 00                   | 245 00                         |
| 7,000 00        | Orange                    | New York   | April         | 8, 1874  | 1,176 00                 |                                |
| 14,000 00       | Dutchess                  | "          | April         | 8, 1874  | 2,352 00                 |                                |
| 5,000 00        | Dutchess                  | "          | April         | 8, 1874  | 840 00                   |                                |
| 8,000 00        | Essex                     | New Jersey | April         | 8, 1874  | 1,344 00                 |                                |
| 4,000 00        | Kings                     | New York   | April         | 8, 1874  | 672 00                   |                                |
| 1,000 00        | St. Lawrence              | "          | April         | 9, 1874  | 167 81                   |                                |
| 6,000 00        | Kings                     | "          | April         | 9, 1874  | 1,006 85                 |                                |
| 4,000 00        | Wayne                     | "          | April         | 9, 1874  | 671 23                   |                                |

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan.  | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|----------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |                |                          |                                |
| \$2,000 00      | Kings                     | New York   | April 9, 1874  | \$671 23                 |                                |
| 12,000 00       | New York                  | "          | April 9, 1874  | 2,013 70                 |                                |
| 2,500 00        | Steuben                   | "          | April 9, 1874  | 419 52                   |                                |
| 3,000 00        | Wayne                     | "          | April 10, 1874 | 502 85                   |                                |
| 12,000 00       | Bergen                    | New Jersey | April 10, 1874 | 2,011 40                 |                                |
| 10,000 00       | Westchester               | New York   | April 10, 1874 | 1,678 54                 |                                |
| 4,000 00        | Hudson                    | New Jersey | April 11, 1874 | 669 70                   |                                |
| 4,000 00        | Monroe                    | New York   | April 11, 1874 | 669 70                   |                                |
| 7,000 00        | Rockland                  | "          | April 11, 1874 | 1,171 97                 |                                |
| 1,000 00        | Livingston                | "          | April 13, 1874 | 167 04                   |                                |
| 1,500 00        | Somerset                  | New Jersey | April 13, 1874 | 250 56                   |                                |
| 4,000 00        | Somerset                  | "          | April 13, 1874 | 800 20                   |                                |
| 4,000 00        | Chemung                   | New York   | April 14, 1874 | 667 40                   |                                |
| 1,700 00        | Essex                     | New Jersey | April 15, 1874 | 283 32                   |                                |
| 20,000 00       | Essex                     | "          | April 15, 1874 | 3,333 15                 |                                |
| 10,000 00       | Westchester               | New York   | April 16, 1874 | 1,264 66                 | \$300 00                       |
| 6,000 00        | Orange                    | "          | April 16, 1874 | 998 79                   |                                |
| 12,000 00       | New York                  | "          | April 17, 1874 | 1,992 99                 |                                |
| 3,000 00        | Wayne                     | "          | April 17, 1874 | 498 53                   |                                |
| 15,000 00       | Bergen                    | New Jersey | April 17, 1874 | 2,494 11                 |                                |
| 15,000 00       | Monroe                    | New York   | April 18, 1874 | 2,491 23                 |                                |
| 2,000 00        | Union                     | New Jersey | April 18, 1874 | 1,328 66                 |                                |
| 5,000 00        | Essex                     | "          | April 18, 1874 | 830 41                   |                                |
| 2,000 00        | Rockland                  | New York   | April 18, 1874 | 1,328 66                 |                                |
| 1,000 00        | St. Lawrence              | "          | April 20, 1874 | 165 70                   |                                |
| 1,200 00        | Cattaraugus               | "          | April 20, 1874 | 198 84                   |                                |
| 2,000 00        | New York                  | "          | April 21, 1874 | 1,324 05                 |                                |
| 3,000 00        | Passaic                   | New Jersey | April 21, 1874 | 496 52                   |                                |
| 2,000 00        | Passaic                   | "          | April 21, 1874 | 331 01                   |                                |
| 3,500 00        | Morris                    | "          | April 21, 1874 | 579 27                   |                                |
| 20,000 00       | New York                  | New York   | April 21, 1874 | 4,010 14                 |                                |
| 2,700 00        | Sullivan and Orange       | "          | April 22, 1874 | 446 35                   |                                |
| 6,000 00        | New York                  | "          | April 22, 1874 | 991 89                   |                                |
| 20,000 00       | New York                  | "          | April 22, 1874 | 3,306 30                 |                                |
| 1,500 00        | Genesee                   | "          | April 23, 1874 | 247 68                   |                                |
| 1,500 00        | St. Lawrence              | "          | April 23, 1874 | 247 68                   |                                |
| 2,000 00        | Essex                     | New Jersey | April 25, 1874 | 329 48                   |                                |
| 5,500 00        | Essex                     | "          | April 25, 1874 | 906 07                   |                                |
| 12,000 00       | Westchester               | New York   | April 27, 1874 | 1,552 27                 | 420 00                         |
| 5,000 00        | Essex                     | New Jersey | April 27, 1874 | 821 78                   |                                |
| 4,000 00        | Hudson                    | "          | April 27, 1874 | 657 43                   |                                |
| 12,000 00       | Passaic                   | "          | April 27, 1874 | 1,552 27                 | 420 00                         |
| 6,000 00        | Orange                    | New York   | April 27, 1874 | 508 84                   | 420 00                         |
| *45 00          |                           |            |                |                          |                                |
| 15,000 00       | New York                  | New York   | April 28, 1874 | 2,462 47                 |                                |
| 2,000 00        | Passaic                   | New Jersey | April 28, 1874 | 1,313 31                 |                                |
| 3,000 00        | Westchester               | New York   | April 28, 1874 | 492 49                   |                                |
| 2,000 00        | Westchester               | "          | April 28, 1874 | 328 32                   |                                |
| 9,000 00        | Kings                     | "          | April 28, 1874 | 1,477 48                 |                                |
| 1,500 00        | Sussex                    | New Jersey | April 28, 1874 | 246 25                   |                                |
| 4,000 00        | Morris                    | "          | April 28, 1874 | 658 29                   |                                |
| 2,000 00        | St. Lawrence              | New York   | April 29, 1874 | 327 94                   |                                |
| 5,000 00        | Steuben                   | "          | April 29, 1874 | 600 73                   |                                |
| 1,500 00        | Livingston                | "          | April 29, 1874 | 310 44                   |                                |
| 6,000 00        | Essex                     | New Jersey | April 29, 1874 | 963 84                   |                                |
| 1,800 00        | Essex                     | "          | April 30, 1874 | 231 80                   | 63 00                          |
| 6,000 00        | Kings                     | New York   | April 30, 1874 | 962 68                   |                                |
| 10,000 00       | New York                  | "          | May 1, 1874    | 1,635 89                 |                                |
| 3,000 00        | Westchester               | "          | May 1, 1874    | 490 77                   |                                |
| 10,000 00       | Westchester               | "          | May 1, 1874    | 1,635 87                 |                                |
| 2,500 00        | New York                  | "          | May 1, 1874    | 408 97                   |                                |
| 20,000 00       | New York                  | "          | May 1, 1874    | 3,271 78                 |                                |
| 10,000 00       | New York                  | "          | May 2, 1874    | 1,633 97                 |                                |
| 6,000 00        | Kings                     | "          | May 2, 1874    | 980 37                   |                                |
| 7,000 00        | Bergen                    | New Jersey | May 2, 1874    | 1,143 78                 |                                |
| 2,000 00        | Livingston                | New York   | May 2, 1874    | 1,307 17                 |                                |
| 5,000 00        | Rockland                  | "          | May 2, 1874    | 816 98                   |                                |
| 2,000 00        | Essex                     | New Jersey | May 2, 1874    | 326 79                   |                                |
| 45,000 00       | Essex                     | "          | May 2, 1874    | 7,352 68                 |                                |
| 60,000 00       | New York                  | New York   | May 2, 1874    | 8,589 59                 |                                |
| 7,000 00        | New York                  | "          | May 4, 1874    | 406 10                   | 735 00                         |
| 4,000 00        | Kings                     | "          | May 4, 1874    | 652 05                   |                                |
| 1,000 00        | Steuben                   | "          | May 4, 1874    | 163 01                   |                                |
| 1,500 00        | Chautauqua                | "          | May 4, 1874    | 244 52                   |                                |

\* Insurance premium.

## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan. | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|---------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |               |                          |                                |
| \$9,000 00      | New York                  | New York   | May 5, 1874   | \$1,465 40               |                                |
| 2,000 00        | New York                  | "          | May 6, 1874   | 235 26                   |                                |
| 1,000 00        | Cattaraugus               | "          | May 6, 1874   | 162 63                   |                                |
| 3,500 00        | New York                  | "          | May 7, 1874   | 568 53                   |                                |
| 75,000 00       | New York                  | "          | May 7, 1874   | 12,182 88                |                                |
| 4,000 00        | Morris                    | New Jersey | May 7, 1874   | 649 75                   |                                |
| 10,000 00       | Union                     | "          | May 7, 1874   | 1,624 88                 |                                |
| 4,000 00        | Passaic                   | "          | May 7, 1874   | 645 75                   |                                |
| 1,500 00        | Cattaraugus               | New York   | May 7, 1874   | 243 66                   |                                |
| 7,500 00        | Richmond                  | "          | May 8, 1874   | 1,150 59                 |                                |
| 3,000 00        | Richmond                  | "          | May 8, 1874   | 490 77                   |                                |
| 5,000 00        | St. Lawrence              | "          | May 8, 1874   | 811 23                   |                                |
| 100,000 00      | Westchester               | "          | May 8, 1874   | 12,165 14                | \$3,500 00                     |
| 3,000 00        | Westchester               | "          | May 8, 1874   | 486 74                   |                                |
| 4,000 00        | Passaic                   | New Jersey | May 9, 1874   | 648 22                   |                                |
| 25,000 00       | New York                  | New York   | May 11, 1874  | 4,041 78                 |                                |
| 2,000 00        | Hudson                    | New Jersey | May 11, 1874  | 292 24                   |                                |
| 6,000 00        | Middlesex                 | "          | May 11, 1874  | 970 03                   |                                |
| 5,000 00        | Monmouth                  | "          | May 12, 1874  | 807 40                   |                                |
| 4,000 00        | Kings                     | New York   | May 12, 1874  | 645 92                   |                                |
| 8,000 00        | Westchester               | "          | May 12, 1874  | 1,291 84                 |                                |
| 7,000 00        | Bergen                    | New Jersey | May 12, 1874  |                          | 1,130 36                       |
| 3,000 00        | Union                     | "          | May 12, 1874  | 484 44                   |                                |
| 1,500 00        | Morris                    | "          | May 12, 1874  | 243 69                   |                                |
| 4,000 00        | Union                     | "          | May 13, 1874  | 645 15                   |                                |
| 1,800 00        | Genesee                   | New York   | May 13, 1874  | 290 85                   |                                |
| 4,000 00        | Kings                     | "          | May 13, 1874  | 645 15                   |                                |
| 1,000 00        | Chemung                   | "          | May 13, 1874  | 161 29                   |                                |
| 20,000 00       | New York                  | "          | May 14, 1874  | 3,221 92                 |                                |
| 8,000 00        | New York                  | "          | May 14, 1874  | 1,287 23                 |                                |
| 5,000 00        | New York                  | "          | May 16, 1874  | 808 56                   |                                |
| 3,000 00        | Livingston                | "          | May 16, 1874  | 462 14                   |                                |
| 3,500 00        | Ontario                   | "          | May 16, 1874  | 562 49                   |                                |
| 18,000 00       | New York                  | "          | May 19, 1874  | 2,582 47                 |                                |
| 4,000 00        | Livingston                | "          | May 19, 1874  | 780 35                   |                                |
| 5,000 00        | Onondaga                  | "          | May 20, 1874  | 799 73                   |                                |
| 1,600 00        | Steuben                   | "          | May 20, 1874  | 277 40                   |                                |
| 10,000 00       | Oneida                    | "          | May 20, 1874  | 1,599 45                 |                                |
| 1,600 00        | Cayuga                    | "          | May 21, 1874  | 255 60                   |                                |
| 3,000 00        | Essex                     | New Jersey | May 21, 1874  | 479 26                   |                                |
| 4,000 00        | Hudson                    | "          | May 21, 1874  | 639 01                   |                                |
| 2,000 00        | St. Lawrence              | New York   | May 22, 1874  | 319 12                   |                                |
| 1,200 00        | Steuben                   | "          | May 22, 1874  | 191 47                   |                                |
| 3,000 00        | Essex                     | New Jersey | May 22, 1874  | 478 68                   |                                |
| 60,000 00       | New York                  | New York   | May 23, 1874  | 7,968 49                 |                                |
| 10,000 00       | New York                  | "          | May 25, 1874  | 1,589 86                 |                                |
| 10,000 00       | New York                  | "          | May 25, 1874  | 1,591 91                 |                                |
| * 19 13         |                           |            |               |                          |                                |
| 4,000 00        | New York                  | New York   | May 25, 1874  | 685 94                   |                                |
| 2,000 00        | Cattaraugus               | "          | May 26, 1874  | 317 59                   |                                |
| 2,200 00        | Chautauqua                | "          | May 26, 1874  | 118 85                   | 231 00                         |
| 8,000 00        | Livingston                | "          | May 26, 1874  | 1,271 99                 |                                |
| 8,000 00        | Westchester               | "          | May 26, 1874  | 1,270 26                 |                                |
| 60,000 00       | Kings                     | "          | May 28, 1874  | 9,504 66                 |                                |
| 1,000 00        | Richmond                  | "          | May 28, 1874  | 158 41                   |                                |
| 1,800 00        | Livingston                | "          | June 3, 1874  | 283 07                   |                                |
| 2,000 00        | Seneca                    | "          | June 3, 1874  | 314 53                   |                                |
| 3,000 00        | St. Lawrence              | "          | June 3, 1874  | 471 78                   |                                |
| 20,000 00       | Morris                    | New Jersey | June 3, 1874  | 2,645 21                 | 300 00                         |
| 4,000 00        | Kings                     | New York   | June 3, 1874  | 629 04                   |                                |
| 1,200 00        | Lewis                     | "          | June 3, 1874  | 188 71                   |                                |
| 1,400 00        | Lewis                     | "          | June 3, 1874  | 220 16                   |                                |
| 4,000 00        | Somerset                  | New Jersey | June 3, 1874  | 639 04                   |                                |
| 20,000 00       | New York                  | New York   | June 4, 1874  | 3,141 37                 |                                |
| 10,000 00       | New York                  | "          | June 5, 1874  | 1,568 77                 |                                |
| 7,000 00        | Westchester               | "          | June 5, 1874  | 1,068 14                 |                                |
| 5,000 00        | Livingston                | "          | June 5, 1874  | 784 88                   |                                |
| 2,500 00        | St. Lawrence              | "          | June 5, 1874  | 392 19                   |                                |
| 6,000 00        | Passaic                   | "          | June 6, 1874  | 941 11                   |                                |
| 8,500 00        | Bergen                    | New Jersey | June 6, 1874  | 1,253 48                 |                                |
| 2,500 00        | New York                  | New York   | June 9, 1874  | 390 27                   |                                |
| 2,000 00        | Allegany                  | "          | June 11, 1874 | 311 45                   |                                |
| 15,000 00       | Essex                     | New Jersey | June 11, 1874 | 1,816 89                 | 525 00                         |
| 2,000 00        | Essex                     | "          | June 11, 1874 | 288 57                   |                                |

\* Fire insurance premium.

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED |             | Date of loan. |          | Amount of interest paid. | Amount of interest in default. |
|-----------------|--------------------------|-------------|---------------|----------|--------------------------|--------------------------------|
|                 | County.                  | State.      |               |          |                          |                                |
| \$2,000 00      | Middlesex                | New Jersey. | June          | 11, 1874 | \$311 45                 |                                |
| 9,000 00        | New York                 | New York    | June          | 12, 1874 | 1,399 81                 |                                |
| 14,000 00       | Monroe                   | "           | June          | 12, 1874 | 2,177 48                 |                                |
| 20,000 00       | Washington               | "           | June          | 17, 1874 | 2,163 77                 |                                |
| 20,000 00       | New York                 | "           | June          | 17, 1874 | 4,637 40                 |                                |
| 2,000 00        | Passaic                  | New Jersey. | June          | 18, 1874 | 308 77                   |                                |
| 2,000 00        | Passaic                  | "           | June          | 18, 1874 | 308 77                   |                                |
| 1,200 00        | Chautauqua               | New York    | June          | 19, 1874 | 185 03                   |                                |
| 2,500 00        | Livingston               | "           | June          | 19, 1874 | 297 98                   | \$87 50                        |
| 2,500 00        | Passaic                  | New Jersey. | June          | 20, 1874 | 385 00                   |                                |
| 3,000 00        | Essex                    | "           | June          | 20, 1874 | 480 22                   |                                |
| 5,000 00        | Essex                    | "           | June          | 20, 1874 | 770 00                   |                                |
| 3,000 00        | Cattaraugus              | New York    | June          | 22, 1874 | 460 85                   |                                |
| 800 00          | Livingston               | "           | June          | 24, 1874 | 146 23                   |                                |
| 5,000 00        | Sussex                   | New Jersey. | June          | 24, 1874 | 1,400 38                 |                                |
| 8,000 00        | New York                 | New York    | June          | 26, 1874 | 1,222 80                 |                                |
| 15,000 00       | New York                 | "           | June          | 29, 1874 | 2,284 11                 |                                |
| 2,000 00        | Monroe                   | "           | June          | 30, 1874 | 304 16                   |                                |
| 1,200 00        | Allegany                 | "           | June          | 30, 1874 | 182 50                   |                                |
| 25,000 00       | New York                 | "           | July          | 1, 1874  | 3,797 26                 |                                |
| 6,000 00        | Steuben                  | "           | July          | 2, 1874  | 910 19                   |                                |
| 15,000 00       | New York                 | "           | July          | 3, 1874  | 2,373 60                 |                                |
| 1,200 00        | Allegany                 | "           | July          | 6, 1874  | 271 68                   |                                |
| 5,000 00        | Cattaraugus              | "           | July          | 8, 1874  | 752 74                   |                                |
| 12,000 00       | Essex                    | New Jersey. | July          | 9, 1874  | 1,925 54                 |                                |
| 25,000 00       | New York                 | New York    | July          | 9, 1874  | 3,758 90                 |                                |
| 20,000 00       | Queens                   | "           | July          | 10, 1874 | 3,003 29                 |                                |
| 3,000 00        | Westchester              | "           | July          | 10, 1874 | 450 49                   |                                |
| 3,500 00        | Livingston               | "           | July          | 14, 1874 | 523 89                   |                                |
| 30,000 00       | Westchester              | "           | July          | 14, 1874 | 4,266 17                 |                                |
| 25,000 00       | Westchester              | "           | July          | 15, 1874 | 2,855 14                 |                                |
| 75,000 00       | New York                 | "           | July          | 15, 1874 | 10,312 05                | 875 00                         |
| 2,000 00        | Sussex                   | New Jersey. | July          | 15, 1874 | 298 41                   |                                |
| 12,000 00       | Sussex                   | "           | July          | 15, 1874 | 1,790 47                 |                                |
| 3,000 00        | Orange                   | New York    | July          | 15, 1874 | 447 62                   |                                |
| 3,000 00        | Union                    | New Jersey. | July          | 17, 1874 | 446 47                   |                                |
| 6,000 00        | Westchester              | New York    | July          | 17, 1874 | 1,704 19                 |                                |
| 10,000 00       | Westchester              | "           | July          | 17, 1874 | 1,488 22                 |                                |
| 3,500 00        | Essex                    | New Jersey. | July          | 30, 1874 | 273 86                   | 245 00                         |
| 22 50           |                          |             |               |          |                          |                                |
| 3,500 00        | Essex                    | New Jersey. | July          | 30, 1874 | 273 86                   | 245 00                         |
| 22 50           |                          |             |               |          |                          |                                |
| 3,500 00        | Essex                    | New Jersey. | July          | 20, 1874 | 518 86                   |                                |
| 7,000 00        | New York                 | New York    | July          | 20, 1874 | 1,037 73                 |                                |
| 2,000 00        | Essex                    | New Jersey. | July          | 20, 1874 | 296 49                   |                                |
| 5,000 00        | Steuben                  | New York    | July          | 20, 1874 | 741 23                   |                                |
| 1,000 00        | Cattaraugus              | "           | July          | 20, 1874 | 148 25                   |                                |
| 1,200 00        | Steuben                  | "           | July          | 23, 1874 | 177 20                   |                                |
| 2,400 00        | Lewis                    | "           | July          | 23, 1874 | 354 41                   |                                |
| 8,000 00        | Livingston               | "           | July          | 23, 1874 | 1,181 37                 |                                |
| 8,000 00        | Westchester              | "           | July          | 24, 1874 | 1,179 84                 |                                |
| 1,500 00        | Essex                    | New Jersey. | July          | 24, 1874 | 221 22                   |                                |
| 7,000 00        | New York                 | New York    | July          | 25, 1874 | 1,081 01                 |                                |
| 4,000 00        | Steuben                  | "           | July          | 28, 1874 | 586 35                   |                                |
| 700 00          | Steuben                  | "           | July          | 29, 1874 | 146 52                   |                                |
| 2,000 00        | Allegany                 | "           | July          | 30, 1874 | 262 66                   |                                |
| 6,000 00        | New York                 | "           | July          | 31, 1874 | 876 72                   |                                |
| 1,000 00        | Cattaraugus              | "           | July          | 31, 1874 | 146 14                   |                                |
| 4,000 00        | Rockland                 | "           | Aug.          | 1, 1874  | 529 74                   | 140 00                         |
| 2,500 00        | Orange                   | "           | Aug.          | 5, 1874  | 862 95                   |                                |
| 3,000 00        | Morris                   | New Jersey. | Aug.          | 5, 1874  | 435 53                   |                                |
| 2,000 00        | Kings                    | New York    | Aug.          | 7, 1874  | 289 59                   |                                |
| 6,000 00        | Kings                    | "           | Aug.          | 8, 1874  | 867 62                   |                                |
| 10,500 00       | Essex                    | New Jersey. | Aug.          | 10, 1874 | 1,442 19                 |                                |
| 5,000 00        | Hudson                   | "           | Aug.          | 11, 1874 | 720 14                   |                                |
| 5,000 00        | Hudson                   | "           | Aug.          | 11, 1874 | 720 14                   |                                |
| 5,000 00        | Hudson                   | "           | Aug.          | 11, 1874 | 720 14                   |                                |
| 3,000 00        | Hudson                   | "           | Aug.          | 11, 1874 | 432 08                   |                                |
| 3,000 00        | Hudson                   | "           | Aug.          | 11, 1874 | 432 08                   |                                |
| 3,000 00        | Hudson                   | "           | Aug.          | 11, 1874 | 432 08                   |                                |
| 2,500 00        | Hudson                   | "           | Aug.          | 11, 1874 | 360 07                   |                                |
| 2,500 00        | Hudson                   | "           | Aug.          | 11, 1874 | 360 07                   |                                |
| 4,000 00        | Hudson                   | "           | Aug.          | 11, 1874 | 576 11                   |                                |
| 2,500 00        | Hudson                   | "           | Aug.          | 11, 1874 | 360 07                   |                                |

\* Insurance premium.

## SCHEDULE—(Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan.  | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|----------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |                |                          |                                |
| \$2,500 00      | Hudson                    | New Jersey | Aug. 11, 1874  | \$360 07                 |                                |
| 3,000 00        | Hudson                    | "          | Aug. 11, 1874  | 432 08                   |                                |
| 3,500 00        | Hudson                    | "          | Aug. 11, 1874  | 504 10                   |                                |
| 4,000 00        | Hudson                    | "          | Aug. 11, 1874  | 576 11                   |                                |
| 2,500 00        | Hudson                    | "          | Aug. 11, 1874  | 360 07                   |                                |
| 5,000 00        | Hudson                    | "          | Aug. 11, 1874  | 720 14                   |                                |
| 2,700 00        | Hudson                    | "          | Aug. 11, 1874  | 388 87                   |                                |
| 2,500 00        | Hudson                    | "          | Aug. 11, 1874  | 350 00                   |                                |
| 2,500 00        | Hudson                    | "          | Aug. 11, 1874  | 360 07                   |                                |
| 3,500 00        | Hudson                    | "          | Aug. 11, 1874  | 504 10                   |                                |
| 3,000 00        | Union                     | "          | Aug. 12, 1874  | 391 51                   |                                |
| 40,000 00       | Broome                    | New York   | Aug. 12, 1874  | 5,753 43                 |                                |
| 2,000 00        | Cattaraugus               | "          | Aug. 12, 1874  | 287 67                   |                                |
| 3,500 00        | Jefferson                 | "          | Aug. 13, 1874  | 602 75                   |                                |
| 40,000 00       | Kings                     | "          | Aug. 14, 1874  | 5,745 75                 |                                |
| 15,000 00       | Madison                   | "          | Aug. 15, 1874  | 2,148 90                 |                                |
| 1,000 00        | Cattaraugus               | "          | Aug. 17, 1874  | 142 88                   |                                |
| 2,500 00        | Chemung                   | "          | Aug. 17, 1874  | 357 19                   |                                |
| 5,000 00        | Steuben                   | "          | Aug. 17, 1874  | 714 38                   |                                |
| 1,000 00        | Franklin                  | "          | Aug. 21, 1874  | 142 11                   |                                |
| 60,000 00       | New York                  | "          | Aug. 24, 1874  | 8,508 16                 |                                |
| 30,000 00       | Westchester               | "          | Aug. 25, 1874  | 3,190 27                 | \$1,050 00                     |
| 15,000 00       | Oswego                    | "          | Aug. 25, 1874  | 2,120 14                 |                                |
| 4,000 00        | Wyoming                   | "          | Aug. 26, 1874  | 564 60                   |                                |
| 1,400 00        | Livingston                | "          | Aug. 26, 1874  | 197 61                   |                                |
| 4,000 00        | Essex                     | New Jersey | Aug. 26, 1874  | 424 60                   | 140 00                         |
| 50,000 00       | Clinton                   | New York   | Aug. 27, 1874  | 7,047 95                 |                                |
| 1,000 00        | Franklin                  | "          | Aug. 29, 1874  | 220 86                   |                                |
| 1,000 00        | Cattaraugus               | "          | Aug. 29, 1874  | 140 58                   |                                |
| 2,000 00        | Essex                     | New Jersey | Aug. 29, 1874  | 261 15                   |                                |
| 1,750 00        | Monmouth                  | "          | Aug. 29, 1874  | 270 02                   |                                |
| 9,000 00        | Union                     | "          | Aug. 31, 1874  | 1,361 73                 |                                |
| 3,000 00        | Essex                     | "          | Aug. 31, 1874  | 420 48                   |                                |
| 3,000 00        | Essex                     | "          | Sept. 1, 1874  | 420 00                   |                                |
| 2,000 00        | Livingston                | New York   | Sept. 1, 1874  | 290 00                   |                                |
| 3,000 00        | Kings                     | "          | Sept. 3, 1874  | 418 00                   |                                |
| 3,000 00        | Kings                     | "          | Sept. 3, 1874  | 418 00                   |                                |
| 100,000 00      | New York                  | "          | Sept. 4, 1874  | 13,913 70                |                                |
| 4,000 00        | New York                  | "          | Sept. 4, 1874  | 556 55                   |                                |
| 8,000 00        | New York                  | "          | Sept. 4, 1874  | 1,113 10                 |                                |
| 5,000 00        | Richmond                  | "          | Sept. 5, 1874  | 615 18                   |                                |
| 6,000 00        | Essex                     | New Jersey | Sept. 5, 1874  | 833 67                   |                                |
| 8,000 00        | Middlesex                 | "          | Sept. 5, 1874  | 1,152 22                 |                                |
| 7,000 00        | Livingston                | New York   | Sept. 7, 1874  | 989 93                   |                                |
| 1,900 00        | Livingston                | "          | Sept. 7, 1874  | 263 27                   |                                |
| 4,000 00        | Morris                    | New Jersey | Sept. 7, 1874  | 554 25                   |                                |
| 1,900 00        | Genesee                   | New York   | Sept. 7, 1874  | 166 27                   |                                |
| 3,000 00        | New York                  | "          | Sept. 8, 1874  | 415 11                   |                                |
| 6,000 00        | Union                     | New Jersey | Sept. 8, 1874  | 830 22                   |                                |
| 20,000 00       | Westchester               | New York   | Sept. 8, 1874  | 2,767 40                 |                                |
| 6,000 00        | Westchester               | "          | Sept. 8, 1874  | 630 22                   |                                |
| 7,500 00        | Hudson                    | New Jersey | Sept. 9, 1874  | 1,070 42                 |                                |
| 2,000 00        | Hudson                    | "          | Sept. 9, 1874  | 276 35                   |                                |
| 4,500 00        | Hudson                    | "          | Sept. 9, 1874  | 621 80                   |                                |
| 2,500 00        | Hudson                    | "          | Sept. 9, 1874  | 345 44                   |                                |
| 2,500 00        | Hudson                    | "          | Sept. 9, 1874  | 345 44                   |                                |
| 5,000 00        | Hudson                    | "          | Sept. 9, 1874  | 690 89                   |                                |
| 2,500 00        | Hudson                    | "          | Sept. 9, 1874  | 345 44                   |                                |
| 4,500 00        | Hudson                    | "          | Sept. 9, 1874  | 690 89                   |                                |
| 3,000 00        | Hudson                    | "          | Sept. 9, 1874  | 414 53                   |                                |
| 4,000 00        | Hudson                    | "          | Sept. 9, 1874  | 552 71                   |                                |
| 5,000 00        | Hudson                    | "          | Sept. 9, 1874  | 690 89                   |                                |
| 5,000 00        | Hudson                    | "          | Sept. 9, 1874  | 690 89                   |                                |
| 6,000 00        | New York                  | New York   | Sept. 10, 1874 | 827 92                   |                                |
| 6,000 00        | Somerset                  | New Jersey | Sept. 10, 1874 | 827 92                   |                                |
| 3,000 00        | Union                     | "          | Sept. 10, 1874 | 413 96                   |                                |
| 4,000 00        | Union                     | "          | Sept. 10, 1874 | 551 94                   |                                |
| 1,100 00        | St. Lawrence              | New York   | Sept. 11, 1874 | 151 57                   |                                |
| 400 00          | Chenango                  | "          | Sept. 11, 1874 | 873 97                   |                                |
| 8,000 00        | New York                  | "          | Sept. 13, 1874 | 1,100 82                 |                                |
| 1,250 00        | Kings                     | "          | Sept. 14, 1874 | 171 50                   |                                |
| 10,000 00       | New York                  | "          | Sept. 15, 1874 | 1,370 27                 |                                |
| 4,000 00        | Queens                    | "          | Sept. 17, 1874 | 546 57                   |                                |
| 1,400 00        | Kings                     | "          | Sept. 17, 1874 | 191 30                   |                                |
| 1,400 00        | Kings                     | "          | Sept. 17, 1874 | 142 30                   | 49 00                          |
| 1,400 00        | Kings                     | "          | Sept. 17, 1874 | 191 30                   |                                |

SCHEDULE -- (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan.  | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|----------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |                |                          |                                |
| \$1,400 00      | Kings                     | New York   | Sept. 17, 1874 | \$191 30                 |                                |
| 10,000 00       | New York                  | "          | Sept. 17, 1874 | 1,366 48                 |                                |
| 1,000 00        | St. Lawrence              | "          | Sept. 17, 1874 | 186 64                   |                                |
| 2,500 00        | Westchester               | "          | Sept. 18, 1874 | 341 18                   |                                |
| 6,000 00        | Kings                     | "          | Sept. 18, 1874 | 818 71                   |                                |
| 35,000 00       | New York                  | "          | Sept. 18, 1874 | 4,775 82                 |                                |
| 3,500 00        | New York                  | "          | Sept. 18, 1874 | 477 58                   |                                |
| 12,000 00       | New York                  | "          | Sept. 19, 1874 | 1,635 12                 |                                |
| 1,961 63        | Essex                     | New Jersey | Sept. 19, 1874 | 287 37                   |                                |
| 30,000 00       | Essex                     | "          | Sept. 19, 1874 | 2,458 15                 |                                |
| 5,000 00        | Union                     | "          | Sept. 19, 1874 | 506 30                   | \$175 00                       |
| 10,000 00       | Union                     | "          | Sept. 21, 1874 | 1,358 77                 |                                |
| 10,000 00       | New York                  | New York   | Sept. 21, 1874 | 1,353 07                 |                                |
| 10,000 00       | Queens                    | "          | Sept. 22, 1874 | 1,358 07                 |                                |
| 2,100 00        | Hudson                    | New Jersey | Sept. 23, 1874 | 284 54                   |                                |
| 2,500 00        | Hudson                    | "          | Sept. 24, 1874 | 238 95                   |                                |
| 8,000 00        | New York                  | New York   | Sept. 24, 1874 | 1,082 41                 |                                |
| 4,000 00        | Essex                     | New Jersey | Sept. 24, 1874 | 541 30                   |                                |
| 10,000 00       | New York                  | New York   | Sept. 24, 1874 | 1,451 30                 |                                |
| 1,300 00        | Livingston                | "          | Sept. 25, 1874 | 175 64                   |                                |
| 10,000 00       | New York                  | "          | Sept. 25, 1874 | 1,351 10                 |                                |
| 3,500 00        | Westchester               | "          | Sept. 25, 1874 | 350 98                   | 122 80                         |
| 1,000 00        | Essex                     | New Jersey | Sept. 25, 1874 | 134 92                   |                                |
| 12,000 00       | Middlesex                 | "          | Sept. 25, 1874 | 1,614 41                 |                                |
| 2,000 00        | Essex                     | "          | Sept. 28, 1874 | 269 07                   |                                |
| 3,600 00        | New York                  | New York   | Sept. 28, 1874 | 504 23                   |                                |
| 20,000 00       | New York                  | "          | Sept. 29, 1874 | 2,686 85                 |                                |
| 2,250 00        | Kings                     | "          | Sept. 29, 1874 | 302 27                   |                                |
| 4,000 00        | Essex                     | New Jersey | Sept. 29, 1874 | 537 37                   |                                |
| 2,500 00        | Essex                     | "          | Sept. 29, 1874 | 325 96                   |                                |
| 2,000 00        | Hudson                    | "          | Sept. 30, 1874 | 268 30                   |                                |
| 2,500 00        | Essex                     | "          | Sept. 30, 1874 | 335 38                   |                                |
| 5,000 00        | Rockland                  | New York   | Oct. 1, 1874   | 669 79                   |                                |
| 3,000 00        | Rockland                  | "          | Oct. 1, 1874   | 401 88                   |                                |
| 2,000 00        | St. Lawrence              | "          | Oct. 1, 1874   | 267 92                   |                                |
| 8,000 00        | New York                  | "          | Oct. 1, 1874   | 1,071 67                 |                                |
| 3,000 00        | Kings                     | "          | Oct. 1, 1874   | 401 88                   |                                |
| 2,000 00        | Kings                     | "          | Oct. 1, 1874   | 401 88                   |                                |
| 6,000 00        | New York                  | "          | Oct. 1, 1874   | 803 75                   |                                |
| 10,000 00       | Kings                     | "          | Oct. 1, 1874   | 1,339 59                 |                                |
| 3,000 00        | Livingston                | "          | Oct. 2, 1874   | 401 80                   |                                |
| 2,000 00        | Kings                     | "          | Oct. 2, 1874   | 267 63                   |                                |
| 6,000 00        | Kings                     | "          | Oct. 2, 1874   | 792 82                   |                                |
| 6,000 00        | Kings                     | "          | Oct. 2, 1874   | 792 82                   |                                |
| 8,000 00        | Kings                     | "          | Oct. 2, 1874   | 1,070 14                 |                                |
| 10,000 00       | New York                  | "          | Oct. 3, 1874   | 1,335 75                 |                                |
| 10,000 00       | Hudson                    | New Jersey | Oct. 3, 1874   | 1,335 75                 |                                |
| 7,000 00        | New York                  | New York   | Oct. 5, 1874   | 932 34                   |                                |
| 7,000 00        | New York                  | "          | Oct. 5, 1874   | 932 34                   |                                |
| 8,000 00        | Westchester               | "          | Oct. 6, 1874   | 1,064 00                 |                                |
| 5,000 00        | New York                  | "          | Oct. 6, 1874   | 665 00                   |                                |
| 3,000 00        | Hudson                    | New Jersey | Oct. 6, 1874   | 399 00                   |                                |
| 2,000 00        | Essex                     | "          | Oct. 7, 1874   | 265 62                   |                                |
| 10,000 00       | Essex                     | "          | Oct. 7, 1874   | 978 06                   | 350 00                         |
| 10,000 00       | Monmouth                  | "          | Oct. 7, 1874   | 1,328 08                 |                                |
| 2,000 00        | Allegany                  | New York   | Oct. 7, 1874   | 265 62                   |                                |
| 8,500 00        | New York                  | "          | Oct. 8, 1874   | 874 81                   |                                |
| 6,000 00        | Middlesex                 | New Jersey | Oct. 8, 1874   | 795 70                   |                                |
| 2,500 00        | Kings                     | New York   | Oct. 9, 1874   | 381 06                   |                                |
| 2,000 00        | Bergen                    | New Jersey | Oct. 12, 1874  | 263 70                   |                                |
| 2,000 00        | Queens                    | New York   | Oct. 12, 1874  | 263 70                   |                                |
| 2,000 00        | Essex                     | New Jersey | Oct. 13, 1874  | 263 70                   |                                |
| 8,000 00        | Essex                     | "          | Oct. 13, 1874  | 1,027 37                 |                                |
| 3,750 00        | Richmond                  | New York   | Oct. 13, 1874  | 493 71                   |                                |
| 3,750 00        | Richmond                  | "          | Oct. 13, 1874  | 493 71                   |                                |
| 2,000 00        | New York                  | "          | Oct. 14, 1874  | 262 93                   |                                |
| 5,000 00        | Allegany                  | "          | Oct. 14, 1874  | 667 33                   |                                |
| 2,500 00        | Kings                     | "          | Oct. 15, 1874  | 459 46                   |                                |
| 3,500 00        | Livingston                | "          | Oct. 15, 1874  | 459 46                   |                                |
| 15,000 00       | New York                  | "          | Oct. 15, 1874  | 1,903 30                 |                                |
| 22,500 00       | Westchester               | "          | Oct. 16, 1874  | 3,735 94                 |                                |
| 8,000 00        | New York                  | "          | Oct. 16, 1874  | 1,048 66                 |                                |
| 32,000 00       | Essex                     | New Jersey | Oct. 17, 1874  | 4,188 40                 |                                |
| 5,000 00        | Dutchess                  | New York   | Oct. 17, 1874  | 1,047 12                 |                                |
| 3,000 00        | Rockland                  | "          | Oct. 17, 1874  | 287 67                   | 105 00                         |
| 4,000 00        | Queens                    | "          | Oct. 19, 1874  | 523 03                   |                                |

## SCHEDULE—(Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan. | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|---------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |               |                          |                                |
| \$20,000 00     | New York                  | New York   | Oct. 19, 1874 | \$2,610 14               |                                |
| 3,500 00        | Passaic                   | New Jersey | Oct. 19, 1874 | 518 89                   |                                |
| 6,000 00        | Saratoga                  | New York   | Oct. 19, 1874 | 783 04                   |                                |
| 2,500 00        | Union                     | New Jersey | Oct. 19, 1874 | 326 27                   |                                |
| 4,000 00        | Morris                    | "          | Oct. 19, 1874 | 522 03                   |                                |
| 13,000 00       | Morris                    | "          | Oct. 19, 1874 | 431 59                   | \$1,265 00                     |
| 8,000 00        | Essex                     | "          | Oct. 19, 1874 | 1,044 05                 |                                |
| 4,000 00        | New York                  | New York   | Oct. 20, 1874 | 521 26                   |                                |
| 2,500 00        | Essex                     | New Jersey | Oct. 21, 1874 | 335 31                   |                                |
| 30,000 00       | Monmouth                  | "          | Oct. 21, 1874 | 3,903 70                 |                                |
| 2,500 00        | Essex                     | "          | Oct. 22, 1874 | 324 38                   |                                |
| 2,500 00        | Essex                     | "          | Oct. 22, 1874 | 324 38                   |                                |
| 2,500 00        | Essex                     | "          | Oct. 22, 1874 | 324 38                   |                                |
| 2,500 00        | Essex                     | "          | Oct. 22, 1874 | 324 38                   |                                |
| 2,500 00        | Essex                     | "          | Oct. 22, 1874 | 324 38                   |                                |
| 2,500 00        | Essex                     | "          | Oct. 22, 1874 | 324 38                   |                                |
| 2,500 00        | Essex                     | "          | Oct. 22, 1874 | 324 38                   |                                |
| 6,500 00        | Essex                     | "          | Oct. 22, 1874 | 324 38                   |                                |
| 5,000 00        | Kings                     | New York   | Oct. 22, 1874 | 649 66                   |                                |
| 3,500 00        | Kings                     | "          | Oct. 22, 1874 | 458 76                   |                                |
| 30,000 00       | Westchester               | "          | Oct. 23, 1874 | 3,892 19                 |                                |
| 6,000 00        | Westchester               | "          | Oct. 23, 1874 | 778 44                   |                                |
| 8,000 00        | Westchester               | "          | Oct. 23, 1874 | 1,037 93                 |                                |
| 4,000 00        | Essex                     | New Jersey | Oct. 23, 1874 | 228 96                   | 280 00                         |
| 1,000 00        | Essex                     | "          | Oct. 23, 1874 | 129 94                   |                                |
| 3,000 00        | Essex                     | "          | Oct. 24, 1874 | 393 64                   |                                |
| 3,500 00        | St. Lawrence              | New York   | Oct. 24, 1874 | 453 52                   |                                |
| 10,000 00       | Morris                    | New Jersey | Oct. 26, 1874 | 1,291 64                 |                                |
| 3,500 00        | Kings                     | New York   | Oct. 27, 1874 | 451 40                   |                                |
| 30,000 00       | New York                  | "          | Oct. 28, 1874 | 2,863 42                 |                                |
| 17,000 00       | Kings                     | "          | Oct. 29, 1874 | 2,273 47                 |                                |
| 5,000 00        | Kings                     | "          | Oct. 29, 1874 | 642 94                   |                                |
| 1,000 00        | Franklin                  | "          | Oct. 29, 1874 | 128 59                   |                                |
| 6,000 00        | New York                  | "          | Oct. 29, 1874 | 771 63                   |                                |
| 2,500 00        | Middlesex                 | New Jersey | Oct. 30, 1874 | 320 99                   |                                |
| 1,400 00        | Chemung                   | New York   | Oct. 30, 1874 | 180 03                   |                                |
| 12,000 00       | New York                  | "          | Oct. 30, 1874 | 1,540 77                 |                                |
| 5,000 00        | New York                  | "          | Oct. 30, 1874 | 642 00                   |                                |
| 10,000 00       | New York                  | "          | Oct. 30, 1874 | 1,233 97                 |                                |
| 2,500 00        | Rockland                  | "          | Oct. 30, 1874 | 320 99                   |                                |
| 8,000 00        | Bergen                    | New Jersey | Oct. 30, 1874 | 747 18                   | 280 00                         |
| 2,000 00        | Kings                     | New York   | Oct. 31, 1874 | 256 41                   |                                |
| 2,000 00        | Kings                     | "          | Oct. 31, 1874 | 256 41                   |                                |
| 2,500 00        | Livingston                | "          | Oct. 31, 1874 | 320 51                   |                                |
| 2,000 00        | Morris                    | New Jersey | Nov. 2, 1874  | 255 64                   |                                |
| 22,800 00       | Essex                     | "          | Nov. 2, 1874  | 2,442 06                 | 370 00                         |
| 16,000 00       | New York                  | New York   | Nov. 2, 1874  | 2,045 15                 |                                |
| 4,000 00        | New York                  | "          | Nov. 2, 1874  | 511 29                   |                                |
| 8,000 00        | Essex                     | New Jersey | Nov. 4, 1874  | 789 51                   | 280 00                         |
| 20,000 00       | New York                  | New York   | Nov. 5, 1874  | 2,544 93                 |                                |
| 2,000 00        | Queens                    | "          | Nov. 5, 1874  | 254 49                   |                                |
| 10,000 00       | New York                  | "          | Nov. 6, 1874  | 1,270 55                 |                                |
| 15,000 00       | New York                  | "          | Nov. 6, 1874  | 1,905 93                 |                                |
| 1,500 00        | Chemung                   | "          | Nov. 6, 1874  | 190 58                   |                                |
| 2,000 00        | Chemung                   | "          | Nov. 6, 1874  | 254 11                   |                                |
| 4,000 00        | Chemung                   | "          | Nov. 6, 1874  | 508 22                   |                                |
| 1,500 00        | Chemung                   | "          | Nov. 6, 1874  | 190 58                   |                                |
| 2,000 00        | Chemung                   | "          | Nov. 6, 1874  | 251 16                   |                                |
| 6,000 00        | New York                  | "          | Nov. 6, 1874  | 762 38                   |                                |
| 25,000 00       | New York                  | "          | Nov. 6, 1874  | 2,176 37                 |                                |
| 25,400 00       | Westchester               | "          | Nov. 6, 1874  | 2,618 44                 |                                |
| 12,000 00       | Union                     | New Jersey | Nov. 7, 1874  | 1,545 37                 |                                |
| 3,500 00        | Union                     | "          | Nov. 7, 1874  | 328 23                   | 122 50                         |
| 3,500 00        | Union                     | "          | Nov. 7, 1874  | 328 23                   | 122 50                         |
| 3,500 00        | Union                     | "          | Nov. 7, 1874  | 328 23                   | 122 50                         |
| 2,000 00        | Morris                    | "          | Nov. 9, 1874  | 252 96                   |                                |
| 12,000 00       | Westchester               | New York   | Nov. 10, 1874 | 1,515 45                 |                                |
| 2,000 00        | Essex                     | New Jersey | Nov. 10, 1874 | 252 57                   |                                |
| 10,000 00       | Monroe                    | New York   | Nov. 11, 1874 | 1,260 96                 |                                |
| 205,000 00      | New York                  | "          | Nov. 12, 1874 | 19,779 11                |                                |
| 2,000 00        | Chemung                   | "          | Nov. 13, 1874 | 251 42                   |                                |
| 2,700 00        | St. Lawrence              | "          | Nov. 13, 1874 | 339 42                   |                                |
| 5,000 00        | St. Lawrence              | "          | Nov. 13, 1874 | 623 56                   |                                |
| 11,000 00       | Tompkins                  | "          | Nov. 13, 1874 | 1,382 94                 |                                |
| 5,000 00        | Tompkins                  | "          | Nov. 13, 1874 | 623 56                   |                                |
| 5,000 00        | Rockland                  | "          | Nov. 14, 1874 | 627 60                   |                                |
| 4,000 00        | Kings                     | "          | Nov. 16, 1874 | 500 55                   |                                |

SCHEDULE—(Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan. | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|---------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |               |                          |                                |
| * \$30 00       |                           |            |               |                          |                                |
| 2,000 00        | Ontario                   | New York   | Nov. 16, 1874 | \$1,001 10               |                                |
| 2,000 00        | Union                     | New Jersey | Nov. 16, 1874 | 250 27                   |                                |
| 2,500 00        | Union                     | "          | Nov. 16, 1874 | 312 84                   |                                |
| 9,700 00        | Tompkins                  | New York   | Nov. 16, 1874 | 1,213 83                 |                                |
| 6,500 00        | Union                     | New Jersey | Nov. 17, 1874 | 749 58                   |                                |
| 6,000 00        | Union                     | "          | Nov. 17, 1874 | 707 67                   |                                |
| 3,000 00        | Somerset                  | "          | Nov. 17, 1874 | 374 84                   |                                |
| 10,000 00       | Westchester               | New York   | Nov. 17, 1874 | 1,249 45                 |                                |
| 3,000 00        | Essex                     | New Jersey | Nov. 17, 1874 | 346 55                   |                                |
| 1,800 00        | Cattaraugus               | New York   | Nov. 18, 1874 | 224 56                   |                                |
| 3,300 00        | Orleans                   | "          | Nov. 18, 1874 | 411 69                   |                                |
| 12,000 00       | Richmond                  | "          | Nov. 18, 1874 | 1,497 04                 |                                |
| 4,000 00        | Passaic                   | New Jersey | Nov. 19, 1874 | 498 25                   |                                |
| 3,500 00        | Kings                     | New York   | Nov. 19, 1874 | 435 97                   |                                |
| 3,500 00        | Kings                     | "          | Nov. 19, 1874 | 435 97                   |                                |
| 3,500 00        | Kings                     | "          | Nov. 19, 1874 | 435 97                   |                                |
| 3,500 00        | Kings                     | "          | Nov. 19, 1874 | 435 97                   |                                |
| 3,000 00        | Passaic                   | New Jersey | Nov. 19, 1874 | 373 69                   |                                |
| 2,500 00        | Passaic                   | "          | Nov. 19, 1874 | 311 40                   |                                |
| 2,000 00        | Sussex                    | "          | Nov. 20, 1874 | 248 74                   |                                |
| 3,000 00        | Cayuga                    | New York   | Nov. 21, 1874 | 367 53                   | \$105 00                       |
| * 15 00         |                           |            |               |                          |                                |
| 10,000 00       | New York                  | New York   | Nov. 21, 1874 | 1,241 78                 |                                |
| 1,500 00        | Suffolk                   | "          | Nov. 23, 1874 | 185 69                   |                                |
| 200,000 00      | New York                  | "          | Nov. 23, 1874 | 24,758 09                |                                |
| 5,000 00        | Orange                    | "          | Nov. 23, 1874 | 618 97                   |                                |
| 3,000 00        | Orange                    | "          | Nov. 23, 1874 | 371 88                   |                                |
| 1,000 00        | Essex                     | New Jersey | Nov. 24, 1874 | 123 60                   |                                |
| 20,000 00       | New York                  | New York   | Nov. 24, 1874 | 2,472 05                 |                                |
| 12,000 00       | New York                  | "          | Nov. 24, 1874 | 1,483 23                 |                                |
| 6,000 00        | Essex                     | New Jersey | Nov. 25, 1874 | 320 47                   | 420 00                         |
| *31 50          |                           |            |               |                          |                                |
| 3,500 00        | Union                     | New Jersey | Nov. 25, 1874 | 431 94                   |                                |
| 4,500 00        | Wayne                     | New York   | Nov. 25, 1874 | 555 85                   |                                |
| 8,000 00        | Chemung                   | "          | Nov. 27, 1874 | 852 18                   |                                |
| 10,000 00       | New York                  | "          | Nov. 27, 1874 | 1,288 34                 |                                |
| 12,000 00       | New York                  | "          | Nov. 28, 1874 | 1,474 03                 |                                |
| 3,000 00        | Orange                    | "          | Nov. 30, 1874 | 367 86                   |                                |
| 250,000 00      | New York                  | "          | Nov. 30, 1874 | 30,613 00                |                                |
| 7,000 00        | Essex                     | New Jersey | Dec. 2, 1874  | 150 00                   | 704 48                         |
| 3,000 00        | Union                     | "          | Dec. 2, 1874  | 366 20                   |                                |
| 2,000 00        | Hudson                    | "          | Dec. 2, 1874  | 244 14                   |                                |
| 30,000 00       | New York                  | New York   | Dec. 2, 1874  | 1,569 05                 | 2,100 00                       |
| 25,000 00       | New York                  | "          | Dec. 2, 1874  | 1,801 71                 | 1,750 00                       |
| 20,000 00       | New York                  | "          | Dec. 2, 1874  | 1,041 37                 | 1,400 00                       |
| 15,000 00       | New York                  | "          | Dec. 2, 1874  | 781 03                   | 1,050 00                       |
| 3,000 00        | Kings                     | "          | Dec. 2, 1874  | 365 63                   |                                |
| 20,000 00       | New York                  | "          | Dec. 3, 1874  | 2,437 58                 |                                |
| 9,000 00        | New York                  | "          | Dec. 4, 1874  | 1,095 16                 |                                |
| 2,500 00        | Kings                     | "          | Dec. 4, 1874  | 304 21                   |                                |
| 24,000 00       | New York                  | "          | Dec. 4, 1874  | 2,920 44                 |                                |
| 7,000 00        | Kings                     | "          | Dec. 5, 1874  | 850 45                   |                                |
| 3,500 00        | Sussex                    | New Jersey | Dec. 5, 1874  | 392 73                   | 122 50                         |
| 4,000 00        | Kings                     | New York   | Dec. 5, 1874  | 572 47                   |                                |
| 5,000 00        | Kings                     | "          | Dec. 5, 1874  | 607 47                   |                                |
| 5,000 00        | Kings                     | "          | Dec. 5, 1874  | 607 47                   |                                |
| 35,000 00       | Essex                     | New Jersey | Dec. 5, 1874  | 4,252 26                 |                                |
| 5,000 00        | Seneca                    | New York   | Dec. 5, 1874  | 607 47                   |                                |
| 18,000 00       | New York                  | "          | Dec. 8, 1874  | 2,176 52                 |                                |
| 1,000 00        | Cattaraugus               | "          | Dec. 8, 1874  | 120 92                   |                                |
| 13,000 00       | Westchester               | "          | Dec. 8, 1874  | 1,571 93                 |                                |
| 2,500 00        | Rockland                  | "          | Dec. 9, 1874  | 301 81                   |                                |
| 3,000 00        | Rockland                  | "          | Dec. 9, 1874  | 362 18                   |                                |
| 40,000 00       | Hudson                    | New Jersey | Dec. 10, 1874 | 4,821 38                 |                                |
| 5,000 00        | New York                  | New York   | Dec. 12, 1874 | 600 75                   |                                |
| 1,750 00        | Union                     | New Jersey | Dec. 14, 1874 | 239 53                   |                                |
| 8,000 00        | Middlesex                 | "          | Dec. 14, 1874 | 958 14                   |                                |
| 5,000 00        | Westchester               | New York   | Dec. 15, 1874 | 597 88                   |                                |
| 1,500 00        | Livingston                | "          | Dec. 15, 1874 | 179 36                   |                                |
| 20,000 00       | Clinton                   | "          | Dec. 16, 1874 | 2,387 68                 |                                |
| 5,000 00        | Westchester               | "          | Dec. 18, 1874 | 595 00                   |                                |
| 4,500 00        | New York                  | "          | Dec. 19, 1874 | 428 78                   |                                |
| 2,000 00        | Middlesex                 | New Jersey | Dec. 19, 1874 | 98 02                    | 140 00                         |

\* Fire insurance premium.



## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |             | Date of loan.  | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|-------------|----------------|--------------------------|--------------------------------|
|                 | County.                   | State.      |                |                          |                                |
| \$1,000 00      | Wyoming.....              | New York..  | Dec. 19, 1874. | \$118 81                 |                                |
| 1,600 00        | Genesee.....              | "           | Dec. 19, 1874. | 190 00                   |                                |
| 5,000 00        | Dutchess.....             | "           | Dec. 21, 1874. | 592 12                   |                                |
| 15,000 00       | Orange.....               | "           | Dec. 21, 1874. | 1,776 38                 |                                |
| 2,000 00        | Kings.....                | "           | Dec. 21, 1874. | 226 85                   |                                |
| 3,000 00        | Chautauqua.....           | "           | Dec. 22, 1874. | 354 70                   |                                |
| 18,000 00       | New York.....             | "           | Dec. 22, 1874. | 2,128 20                 |                                |
| 4,000 00        | Kings.....                | "           | Dec. 22, 1874. | 472 93                   |                                |
| 8,000 00        | Queens.....               | "           | Dec. 22, 1874. | 105 86                   | \$840 00                       |
| 100,000 00      | New York.....             | "           | Dec. 23, 1874. | 11,804 11                |                                |
| 2,500 00        | Passaic.....              | New Jersey. | Dec. 23, 1874. | 295 10                   |                                |
| 3,000 00        | Kings.....                | New York..  | Dec. 23, 1874. | 354 12                   |                                |
| 8,000 00        | Essex.....                | New Jersey. | Dec. 23, 1874. | 150 00                   | 794 38                         |
| 7,000 00        | New York.....             | New York..  | Dec. 23, 1874. | 514 74                   |                                |
| 7,500 00        | Monmouth.....             | New Jersey. | Dec. 24, 1874. | 883 87                   |                                |
| 5,000 00        | Essex.....                | "           | Dec. 24, 1874. | 589 25                   |                                |
| 3,500 00        | Essex.....                | "           | Dec. 24, 1874. | 412 47                   |                                |
| 5,000 00        | New York.....             | New York..  | Dec. 26, 1874. | 587 38                   |                                |
| 2,500 00        | Steuben.....              | "           | Dec. 26, 1874. | 293 70                   |                                |
| 7,000 00        | Dutchess.....             | "           | Dec. 28, 1874. | 819 57                   |                                |
| 5,000 00        | Rockland.....             | "           | Dec. 28, 1874. | 585 41                   |                                |
| 1,100 00        | Chemung.....              | "           | Dec. 28, 1874. | 167 91                   |                                |
| 7,000 00        | Westchester.....          | "           | Dec. 29, 1874. | 818 23                   |                                |
| 8,500 00        | Bergen.....               | New Jersey. | Dec. 29, 1874. | 409 12                   |                                |
| 1,800 00        | Chautauqua.....           | New York..  | Dec. 29, 1874. | 210 40                   |                                |
| 2,000 00        | Passaic.....              | New Jersey. | Dec. 29, 1874. | 233 72                   |                                |
| 3,000 00        | Richmond.....             | New York..  | Dec. 30, 1874. | 350 10                   |                                |
| 3,000 00        | Passaic.....              | New Jersey. | Dec. 30, 1874. | 350 10                   |                                |
| 12,500 00       | Bergen.....               | "           | Dec. 30, 1874. | 1,458 73                 |                                |
| 5,000 00        | Monroe.....               | New York..  | Dec. 30, 1874. | 933 59                   |                                |
| 1,500 00        | New York.....             | "           | Dec. 30, 1874. | 175 05                   |                                |
| 40,000 00       | New York.....             | "           | Dec. 30, 1874. | 4,587 64                 |                                |
| 3,000 00        | Passaic.....              | New Jersey. | Jan. 2, 1875.  | 348 37                   |                                |
| 2,800 00        | Kings.....                | New York..  | Jan. 2, 1875.  | 325 14                   |                                |
| 7,000 00        | New York.....             | "           | Jan. 5, 1875.  | 808 84                   |                                |
| 3,090 00        | St. Lawrence.....         | "           | Jan. 5, 1875.  | 346 64                   |                                |
| 4,000 00        | Ontario.....              | "           | Jan. 7, 1875.  | 460 66                   |                                |
| 4,500 00        | Essex.....                | New Jersey. | Jan. 8, 1875.  | 517 38                   |                                |
| 6,000 00        | New York.....             | New York..  | Jan. 8, 1875.  | 689 84                   |                                |
| 4,000 00        | Essex.....                | New Jersey. | Jan. 8, 1875.  | 459 89                   |                                |
| 20,000 00       | New York.....             | New York..  | Jan. 8, 1875.  | 2,299 45                 |                                |
| 4,000 00        | Wayne.....                | "           | Jan. 8, 1875.  | 459 89                   |                                |
| 7,000 00        | Hudson.....               | New Jersey. | Jan. 9, 1875.  | 803 47                   |                                |
| 8,000 00        | New York.....             | New York..  | Jan. 9, 1875.  | 918 25                   |                                |
| 2,500 00        | Essex.....                | New Jersey. | Jan. 11, 1875. | 285 99                   |                                |
| 10,000 00       | Morris.....               | "           | Jan. 11, 1875. | 1,143 97                 |                                |
| 8,000 00        | Bergen.....               | "           | Jan. 13, 1875. | 342 04                   |                                |
| 3,000 00        | Middlesex.....            | "           | Jan. 13, 1875. | 342 04                   |                                |
| 1,500 00        | Allegany.....             | New York..  | Jan. 14, 1875. | 170 73                   |                                |
| 4,000 00        | Westchester.....          | "           | Jan. 15, 1875. | 454 52                   |                                |
| 3,500 00        | Westchester.....          | "           | Jan. 15, 1875. | 397 70                   |                                |
| 20,000 00       | Kings.....                | "           | Jan. 15, 1875. | 2,272 60                 |                                |
| 5,000 00        | Westchester.....          | "           | Jan. 15, 1875. | 568 15                   |                                |
| 5,000 00        | Steuben.....              | "           | Jan. 16, 1875. | 567 19                   |                                |
| 7,500 00        | Cayuga.....               | "           | Jan. 16, 1875. | 850 79                   |                                |
| 2,000 00        | Hudson.....               | New Jersey. | Jan. 18, 1875. | 226 11                   |                                |
| 1,500 00        | Essex.....                | "           | Jan. 18, 1875. | 12 08                    | 157 50                         |
| *7 50           |                           |             |                |                          |                                |
| 2,500 00        | Essex.....                | New Jersey. | Jan. 18, 1875. | 282 64                   | 87 50                          |
| 12,000 00       | Westchester.....          | New York..  | Jan. 19, 1875. | 1,354 86                 |                                |
| 4,000 00        | Essex.....                | New Jersey. | Jan. 19, 1875. | 411 45                   |                                |
| 3,500 00        | Somerset.....             | "           | Jan. 19, 1875. | 395 02                   |                                |
| 3,500 00        | Somerset.....             | "           | Jan. 19, 1875. | 395 02                   |                                |
| 2,500 00        | Westchester.....          | New York..  | Jan. 19, 1875. | 282 16                   |                                |
| 3,000 00        | Morris.....               | New Jersey. | Jan. 19, 1875. | 338 59                   |                                |
| 63,667 00       | New York.....             | New York..  | Jan. 20, 1875. | 7,511 46                 |                                |
| 40,000 00       | New York.....             | "           | Jan. 20, 1875. | 4,506 85                 |                                |
| 1,600 00        | Livingston.....           | "           | Jan. 21, 1875. | 179 97                   |                                |
| 7,000 00        | New York.....             | "           | Jan. 22, 1875. | 1,043 10                 |                                |
| 1,200 00        | Genesee.....              | "           | Jan. 25, 1875. | 134 05                   |                                |
| 90,000 00       | New York.....             | "           | Jan. 25, 1875. | 10,064 11                |                                |
| 2,000 00        | Westchester.....          | "           | Jan. 26, 1875. | 223 04                   |                                |
| 10,000 00       | Passaic.....              | New Jersey. | Jan. 27, 1875. | 1,113 29                 |                                |
| 2,000 00        | Middlesex.....            | "           | Jan. 27, 1875. | 222 66                   |                                |

\* Insurance premium.

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |              | Date of loan.    | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|--------------|------------------|--------------------------|--------------------------------|
|                 | County.                   | State.       |                  |                          |                                |
| \$1,000 00      | Wyoming.....              | New York..   | Jan. 27, 1875..  | \$111 33                 |                                |
| 1,500 00        | New York.....             | "            | Jan. 28, 1875..  | 166 70                   |                                |
| 6,000 00        | Passaic.....              | New Jersey.  | Jan. 28, 1875..  | 666 89                   |                                |
| 3,000 00        | Passaic.....              | "            | Jan. 29, 1875..  | 332 94                   |                                |
| 5,000 00        | Kings.....                | New York..   | Jan. 29, 1875..  | 554 73                   |                                |
| 4,000 00        | Kings.....                | "            | Jan. 29, 1875..  | 443 78                   |                                |
| 7,000 00        | Kings.....                | "            | Jan. 29, 1875..  | 776 62                   |                                |
| 1,500 00        | Monmouth.....             | New Jersey.  | Jan. 29, 1875..  | 166 42                   |                                |
| 12,000 00       | Westchester.....          | New York..   | Jan. 29, 1875..  | 1,381 34                 |                                |
| 6,000 00        | Rockland.....             | "            | Jan. 30, 1875..  | 864 52                   |                                |
| 2,000 00        | Cattaraugus.....          | "            | Feb. 1, 1875..   | 221 78                   |                                |
| 50,000 00       | Monmouth.....             | New Jersey.  | Feb. 1, 1875..   | 5,551 68                 |                                |
| 2,000 00        | Steuben.....              | New York..   | Feb. 5, 1875..   | 219 78                   |                                |
| 2,800 00        | Chautauqua.....           | "            | Feb. 8, 1875..   | 327 94                   |                                |
| 4,000 00        | Wayne.....                | "            | Feb. 8, 1875..   | 437 26                   |                                |
| 2,000 00        | Livingston.....           | "            | Feb. 10, 1875..  | 217 86                   |                                |
| 5,000 00        | Steuben.....              | "            | Feb. 20, 1875..  | 463 18                   |                                |
| 1,000 00        | Steuben.....              | "            | Feb. 24, 1875..  | 106 25                   |                                |
| 12,000 00       | New York.....             | "            | Feb. 26, 1875..  | 1,370 30                 |                                |
| 12,000 00       | Livingston.....           | "            | March 3, 1875..  | 1,888 27                 |                                |
| 2,500 00        | Chautauqua.....           | "            | March 5, 1875..  | 365 82                   |                                |
| 2,000 00        | Essex.....                | New Jersey.  | March 8, 1875..  | 307 89                   |                                |
| 2,500 00        | Chenango.....             | New York..   | March 8, 1875..  | 259 86                   |                                |
| 1,500 00        | Allegany.....             | "            | March 18, 1875.. | 153 04                   |                                |
| 10,000 00       | Clinton.....              | "            | March 20, 1875.. | 1,016 44                 |                                |
| 12,000 00       | Somerset.....             | New Jersey.  | March 22, 1875.. | 1,315 12                 |                                |
| 10,000 00       | Somerset.....             | "            | March 22, 1875.. | 1,012 60                 |                                |
| 2,000 00        | Somerset.....             | "            | March 22, 1875.. | 202 53                   |                                |
| 4,000 00        | Allegany.....             | New York..   | March 31, 1875.. | 398 14                   |                                |
| 500 00          | Genesee.....              | "            | April 1, 1875..  | 49 00                    |                                |
| 3,500 00        | Livingston.....           | "            | April 7, 1875..  | 343 67                   |                                |
| 5,000 00        | Livingston.....           | "            | April 29, 1875.. | 469 86                   |                                |
| 2,000 00        | Steuben.....              | "            | May 6, 1875..    | 185 28                   |                                |
| 11,000 00       | Somerset.....             | New Jersey.  | May 11, 1875..   | 1,008 38                 |                                |
| 2,000 00        | Cattaraugus.....          | New York..   | May 12, 1875..   | 182 96                   |                                |
| 1,000 00        | Wayne.....                | "            | June 9, 1875..   | 86 11                    |                                |
| 2,000 00        | Union.....                | New Jersey.  | June 10, 1875..  | 171 84                   |                                |
| 1,500 00        | Oswego.....               | New York..   | June 29, 1875..  | 123 41                   |                                |
| 50,000 00       | Suffolk.....              | "            | July 29, 1875..  | 3,826 08                 |                                |
| 5,000 00        | Mercer.....               | New Jersey.  | Aug. 23, 1875..  | 358 68                   |                                |
| 2,000 00        | Mercer.....               | "            | Aug. 23, 1875..  | 143 45                   |                                |
| 3,500 00        | Niagara.....              | New York..   | Feb. 1, 1875..   | 448 05                   |                                |
| 125,000 00      | New York.....             | "            | Feb. 3, 1875..   | 11,578 75                | \$4,375 00                     |
| 15,000 00       | Essex.....                | New Jersey.  | Feb. 5, 1875..   | 1,908 70                 |                                |
| 4,000 00        | Westchester.....          | New York..   | Feb. 5, 1875..   | 368 99                   | 140 00                         |
| 6,000 00        | New York.....             | "            | Feb. 5, 1875..   | 763 48                   |                                |
| 5,000 00        | Essex.....                | New Jersey.  | Feb. 6, 1875..   | 635 27                   |                                |
| 2,000 00        | Union.....                | "            | Feb. 6, 1875..   | 315 00                   |                                |
| 5,000 00        | Morris.....               | "            | Feb. 9, 1875..   | 622 40                   |                                |
| 1,500 00        | Essex.....                | "            | Feb. 9, 1875..   | 189 72                   |                                |
| 125,000 00      | Essex.....                | "            | Feb. 9, 1875..   | 15,809 90                |                                |
| 5,000 00        | Passaic.....              | "            | Feb. 10, 1875..  | 631 44                   |                                |
| 3,000 00        | Kings.....                | New York..   | Feb. 11, 1875..  | 351 48                   |                                |
| 1,900 00        | Bergen.....               | New Jersey.  | Feb. 13, 1875..  | 226 23                   |                                |
| 15,000 00       | New York.....             | "            | Feb. 13, 1875..  | 1,985 68                 |                                |
| 3,000 00        | Bergen.....               | New Jersey.  | Feb. 13, 1875..  | 377 14                   |                                |
| 5,000 00        | Union.....                | "            | Feb. 15, 1875..  | 626 64                   |                                |
| 8,000 00        | Westchester.....          | New York..   | Feb. 16, 1875..  | 1,001 10                 |                                |
| 10,000 00       | Wayne.....                | "            | Feb. 16, 1875..  | 1,251 87                 |                                |
| 2,500 00        | Mourne.....               | "            | Feb. 16, 1875..  | 312 84                   |                                |
| 6,000 00        | Passaic.....              | New Jersey.  | Feb. 17, 1875..  | 749 67                   |                                |
| 35,000 00       | New York.....             | New York..   | Feb. 19, 1875..  | 3,134 66                 | 1,225 00                       |
| 1,000 00        | Fairfield.....            | Connecticut. | Feb. 20, 1875..  | 124 37                   |                                |
| 10,000 00       | Fairfield.....            | "            | Feb. 20, 1875..  | 1,243 70                 |                                |
| 10,000 00       | New York.....             | New York..   | Feb. 20, 1875..  | 1,042 22                 |                                |
| 5,000 00        | Morris.....               | New Jersey.  | Feb. 20, 1875..  | 621 85                   |                                |
| 10,000 00       | New York.....             | New York..   | Feb. 20, 1875..  | 1,243 70                 |                                |
| 40,000 00       | New York.....             | "            | Feb. 20, 1875..  | 4,974 79                 |                                |
| 4,000 00        | Essex.....                | New Jersey.  | Feb. 20, 1875..  | 497 48                   |                                |
| 2,000 00        | Somerset.....             | "            | Feb. 23, 1875..  | 247 59                   |                                |
| 4,500 00        | Essex.....                | "            | Feb. 23, 1875..  | 557 07                   |                                |
| 7,000 00        | Essex.....                | "            | Feb. 23, 1875..  | 886 56                   |                                |
| 3,500 00        | Chenango.....             | New York..   | Feb. 24, 1875..  | 432 61                   |                                |
| 1,000 00        | Franklin.....             | "            | Feb. 24, 1875..  | 123 60                   |                                |
| 6,000 00        | Kings.....                | "            | Feb. 24, 1875..  | 741 62                   |                                |
| 2,500 00        | Union.....                | New Jersey.  | Feb. 25, 1875..  | 431 94                   |                                |

## SCHEDULE—(Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan.  | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|----------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |                |                          |                                |
| \$1,700 00      | Wayne                     | New York   | Feb. 25, 1876  | \$309 80                 |                                |
| 2,500 00        | Essex                     | New Jersey | Feb. 25, 1877  | 808 68                   |                                |
| 9,000 00        | Essex                     | "          | Feb. 25, 1876  | 1,083 60                 |                                |
| 6,000 00        | New York                  | New York   | Feb. 26, 1876  | 739 81                   |                                |
| 5,000 00        | Westchester               | "          | Feb. 26, 1875  | 616 10                   |                                |
| 220,000 00      | New York                  | "          | Feb. 26, 1876  | 27,108 18                |                                |
| 5,000 00        | New York                  | "          | Feb. 26, 1875  | 616 10                   |                                |
| 5,000 00        | New York                  | "          | Feb. 27, 1876  | 615 14                   |                                |
| 8,000 00        | New York                  | "          | Feb. 27, 1875  | 1,722 88                 |                                |
| 2,800 00        | Cattaraugus               | "          | March 3, 1876  | 352 38                   |                                |
| 1,000 00        | Chautauqua                | "          | March 6, 1875  | 121 68                   |                                |
| 2,000 00        | Chemung                   | "          | March 6, 1875  | 242 37                   |                                |
| 4,000 00        | Middlesex                 | New Jersey | March 8, 1875  | 485 20                   |                                |
| 3,000 00        | Morris                    | "          | March 8, 1875  | 308 86                   |                                |
| 8,500 00        | Essex                     | "          | March 8, 1875  | 179 55                   | \$245 00                       |
| *7 50           |                           |            |                |                          |                                |
| 3,000 00        | Passaic                   | New Jersey | March 9, 1875  | 363 33                   |                                |
| 4,000 00        | New York                  | New York   | March 9, 1875  | 494 44                   |                                |
| 3,000 00        | Westchester               | "          | March 9, 1875  | 363 33                   |                                |
| 7,000 00        | New York                  | "          | March 10, 1875 | 846 42                   |                                |
| 3,500 00        | Morris                    | New Jersey | March 10, 1875 | 423 21                   |                                |
| 50,000 00       | New York                  | New York   | March 11, 1875 | 6,036 80                 |                                |
| 7,000 00        | Hudson                    | New Jersey | March 12, 1876 | 843 74                   |                                |
| 15,000 00       | Suffolk                   | New York   | March 12, 1875 | 1,483 01                 | 235 00                         |
| 15,000 00       | Hudson                    | New Jersey | March 12, 1875 | 1,508 01                 |                                |
| 10,000 00       | Clinton                   | New York   | March 12, 1875 | 1,203 42                 |                                |
| 10,000 00       | New York                  | "          | March 12, 1875 | 1,203 42                 |                                |
| 2,000 00        | Passaic                   | New Jersey | March 15, 1875 | 239 92                   |                                |
| 7,000 00        | New York                  | New York   | March 15, 1875 | 869 71                   |                                |
| 5,500 00        | Chenango                  | "          | March 15, 1875 | 274 77                   | 365 00                         |
| 2,500 00        | St. Lawrence              | "          | March 15, 1875 | 299 90                   |                                |
| 2,000 00        | Cattaraugus               | "          | March 15, 1875 | 289 92                   |                                |
| 3,000 00        | Essex                     | New Jersey | March 15, 1875 | 359 88                   |                                |
| 3,000 00        | New York                  | New York   | March 16, 1875 | 359 80                   |                                |
| 20,000 00       | New York                  | "          | March 16, 1875 | 2,295 34                 |                                |
| 5,000 00        | Rockland                  | "          | March 16, 1875 | 598 84                   |                                |
| 16,000 00       | Monmouth                  | New Jersey | March 17, 1875 | 1,913 21                 |                                |
| 25,000 00       | New York                  | New York   | March 17, 1875 | 2,989 28                 |                                |
| 5,000 00        | Essex                     | New Jersey | March 18, 1875 | 246 92                   | 350 00                         |
| 3,000 00        | Essex                     | "          | March 18, 1875 | 358 15                   |                                |
| 9,000 00        | Essex                     | "          | March 18, 1875 | 1,074 45                 |                                |
| 250,000 00      | New York                  | New York   | March 20, 1875 | 29,750 00                |                                |
| 8,000 00        | Hudson                    | New Jersey | March 20, 1875 | 252 00                   | 105 00                         |
| 7,000 00        | New York                  | New York   | March 20, 1875 | 833 00                   |                                |
| 2,000 00        | Kings                     | "          | March 22, 1875 | 227 23                   |                                |
| 2,000 00        | Kings                     | "          | March 22, 1875 | 227 23                   |                                |
| 2,500 00        | Sullivan                  | "          | March 22, 1875 | 296 54                   |                                |
| 3,500 00        | Kings                     | "          | March 23, 1875 | 414 49                   |                                |
| 1,000 00        | Cattaraugus               | "          | March 24, 1876 | 118 23                   |                                |
| 30,000 00       | New York                  | "          | March 24, 1875 | 2,497 00                 | 1,050 00                       |
| 1,400 00        | Union                     | New Jersey | March 25, 1875 | 166 96                   |                                |
| 2,000 00        | Somerset                  | "          | March 26, 1875 | 236 70                   |                                |
| 10,500 00       | Richmond                  | New York   | March 26, 1875 | 1,227 41                 |                                |
| 2,500 00        | Passaic                   | New Jersey | March 27, 1875 | 294 14                   |                                |
| 18,000 00       | New York                  | New York   | March 27, 1875 | 2,117 84                 |                                |
| 2,000 00        | Somerset                  | New Jersey | March 29, 1875 | 224 65                   |                                |
| 6,000 00        | Sussex                    | "          | March 30, 1875 | 702 49                   |                                |
| 12,000 00       | Somerset                  | "          | March 30, 1875 | 1,405 00                 |                                |
| 10,000 00       | New York                  | New York   | March 30, 1875 | 970 22                   | 300 00                         |
| 5,000 00        | Monmouth                  | New Jersey | March 31, 1875 | 584 45                   |                                |
| 2,000 00        | Cattaraugus               | New York   | April 1, 1875  | 223 40                   |                                |
| 4,000 00        | Chemung                   | "          | April 2, 1875  | 466 80                   |                                |
| 7,000 00        | Monroe                    | "          | April 2, 1875  | 815 55                   |                                |
| 3,000 00        | Livingston                | "          | April 2, 1875  | 349 62                   |                                |
| 1,600 00        | Livingston                | "          | April 2, 1875  | 186 41                   |                                |
| 5,000 00        | Bergen                    | New Jersey | April 2, 1875  | 572 53                   |                                |
| 3,000 00        | Essex                     | "          | April 2, 1875  | 244 53                   | 105 00                         |
| 4,000 00        | Westchester               | New York   | April 2, 1875  | 466 03                   |                                |
| 4,500 00        | Wayne                     | "          | April 3, 1875  | 523 42                   |                                |
| 2,000 00        | Monroe                    | "          | April 5, 1875  | 221 66                   |                                |
| 20,000 00       | Kings                     | "          | April 5, 1875  | 2,218 68                 |                                |
| 3,500 00        | Ulster                    | "          | April 5, 1875  | 405 76                   |                                |
| 4,000 00        | Somerset                  | New Jersey | April 5, 1875  | 222 73                   | 140 00                         |
| 4,500 00        | Sussex                    | "          | April 5, 1875  | 681 69                   |                                |

\* Fire insurance premium.

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |              | Date of loan.    | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|--------------|------------------|--------------------------|--------------------------------|
|                 | County.                   | State.       |                  |                          |                                |
| \$3,000 00      | Wayne                     | New York..   | April 5, 1875..  | \$347 79                 |                                |
| 3,000 00        | Hudson                    | New Jersey.  | April 6, 1875..  | 347 22                   |                                |
| 5,000 00        | Hudson                    | "            | April 6, 1875..  | 578 70                   |                                |
| 23,000 00       | New York                  | New York..   | April 6, 1875..  | 2,478 95                 |                                |
| 10,000 00       | Schuyler.                 | "            | April 6, 1875..  | 1,157 40                 |                                |
| 2,000 00        | New York                  | "            | April 7, 1875..  | 1,039 93                 |                                |
| 3,000 00        | Somerset.                 | New Jersey.  | April 7, 1875..  | 346 64                   |                                |
| 4,000 00        | Union                     | "            | April 7, 1875..  | 462 19                   |                                |
| 7,000 00        | Union                     | "            | April 7, 1875..  | 808 84                   |                                |
| 100 00          |                           |              |                  |                          |                                |
| 3,000 00        | Sussex.                   | New Jersey.  | April 7, 1875..  | 231 10                   |                                |
| 1,300 00        | Steuben                   | New York..   | April 7, 1875..  | 207 99                   |                                |
| 5,000 00        | Wayne                     | "            | April 7, 1875..  | 377 74                   |                                |
| 2,500 00        | New York                  | "            | April 8, 1875..  | 288 89                   |                                |
| 1,300 00        | Chemung                   | "            | April 8, 1875..  | 368 52                   |                                |
| 10,000 00       | Yates.                    | "            | April 8, 1875..  | 1,153 56                 |                                |
| 2,500 00        | New York                  | "            | April 9, 1875..  | 287 91                   |                                |
| 5,500 00        | Wayne                     | "            | April 9, 1875..  | 633 40                   |                                |
| 3,000 00        | Hudson                    | New Jersey.  | April 10, 1875.. | 344 93                   |                                |
| 3,000 00        | Albany                    | New York..   | April 10, 1875.. | 919 73                   |                                |
| 17,000 00       | Monroe                    | "            | April 10, 1875.. | 1,954 53                 |                                |
| 7,000 00        | Kings                     | "            | April 13, 1875.. | 802 12                   |                                |
| 1,500 00        | Wayne                     | "            | April 13, 1875.. | 171 98                   |                                |
| 3,000 00        | Union                     | New Jersey.  | April 13, 1875.. | 343 76                   |                                |
| 10,000 00       | Bergen                    | "            | April 13, 1875.. | 793 97                   | \$350 00                       |
| 3,500 00        | Hudson                    | "            | April 13, 1875.. | 400 39                   |                                |
| 3,000 00        | Morris                    | "            | April 13, 1875.. | 915 18                   |                                |
| 3,500 00        | Morris.                   | "            | April 14, 1875.. | 391 73                   | 7 50                           |
| 3,000 00        | Essex                     | "            | April 14, 1875.. | 342 62                   |                                |
| 31,000 00       | Albany                    | "            | April 14, 1875.. | 1,663 32                 | 735 00                         |
| 3,000 00        | Passaic                   | "            | April 15, 1875.. | 342 04                   |                                |
| 1,700 00        | Allegany.                 | New York..   | April 15, 1875.. | 193 82                   |                                |
| 5,500 00        | Livingston                | "            | April 15, 1875.. | 627 07                   |                                |
| 3,000 00        | Livingston.               | "            | April 15, 1875.. | 342 04                   |                                |
| 3,000 00        | New York                  | "            | April 15, 1875.. | 912 11                   |                                |
| 6,000 00        | Essex                     | New Jersey.  | April 16, 1875.. | 472 98                   | 310 00                         |
| 3,000 00        | New York                  | New York..   | April 16, 1875.. | 341 47                   |                                |
| 7,700 00        | Union                     | New Jersey.  | April 16, 1875.. | 910 57                   |                                |
| 30,000 00       | New York                  | New York..   | April 16, 1875.. | 3,414 66                 |                                |
| 6,000 00        | Schuyler.                 | "            | April 17, 1875.. | 681 78                   |                                |
| 4,500 00        | New York                  | "            | April 17, 1875.. | 511 84                   |                                |
| 14,000 00       | New York                  | "            | April 17, 1875.. | 1,590 82                 |                                |
| 14,000 00       | New York                  | "            | April 17, 1875.. | 1,590 82                 |                                |
| 7,000 00        | New York                  | "            | April 17, 1875.. | 795 41                   |                                |
| 3,000 00        | Monroe                    | "            | April 19, 1875.. | 339 74                   |                                |
| 2,500 00        | Somerset                  | New Jersey.  | April 19, 1875.. | 283 19                   |                                |
| 3,000 00        | New York                  | New York..   | April 19, 1875.. | 339 74                   |                                |
| 5,000 00        | New York                  | "            | April 20, 1875.. | 565 27                   |                                |
| 4,000 00        | Monmouth                  | New Jersey.  | April 23, 1875.. | 450 68                   |                                |
| 2,500 00        | Essex                     | "            | April 23, 1875.. | 261 63                   |                                |
| 5,500 00        | Somerset.                 | "            | April 23, 1875.. | 619 69                   |                                |
| 4,000 00        | New York                  | New York..   | April 23, 1875.. | 449 92                   |                                |
| 3,000 00        | Rockland                  | "            | April 23, 1875.. | 559 84                   |                                |
| 2,000 00        | Rockland                  | "            | April 23, 1875.. | 224 96                   |                                |
| 1,000 00        | Monroe                    | "            | April 24, 1875.. | 112 19                   |                                |
| 3,000 00        | Chenango.                 | "            | April 26, 1875.. | 335 71                   |                                |
| 5,500 00        | Wayne                     | "            | April 26, 1875.. | 615 47                   |                                |
| 3,000 00        | Hudson                    | New Jersey.  | April 26, 1875.. | 280 71                   | 105 00                         |
| 2,500 00        | Union                     | "            | April 26, 1875.. | 279 76                   |                                |
| 2,500 00        | Kings.                    | New York..   | April 26, 1875.. | 279 76                   |                                |
| 1,800 00        | Wayne                     | "            | April 27, 1875.. | 201 06                   |                                |
| 7,500 00        | New York                  | "            | April 27, 1875.. | 312 84                   | 525 00                         |
| 35 00           |                           |              |                  |                          |                                |
| 2,500 00        | Genesee                   | New York..   | April 29, 1875.. | 278 82                   |                                |
| 1,200 00        | Genesee.                  | "            | April 29, 1875.. | 183 59                   |                                |
| 15,000 00       | New York                  | "            | April 29, 1875.. | 1,669 93                 |                                |
| 10,000 00       | Westchester.              | "            | April 30, 1875.. | 1,111 37                 |                                |
| 3,000 00        | Monroe                    | "            | April 30, 1875.. | 333 41                   |                                |
| 3,000 00        | Essex                     | New Jersey.  | April 30, 1875.. | 333 41                   |                                |
| 3,000 00        | Westchester.              | New York..   | May 1, 1875..    | 332 50                   |                                |
| 12,500 00       | New York                  | "            | May 1, 1875..    | 1,496 25                 |                                |
| 3,000 00        | Rockland                  | "            | May 3, 1875..    | 331 61                   |                                |
| 5,000 00        | Rockland                  | "            | May 3, 1874..    | 377 81                   | 176 00                         |
| 3,000 00        | Fairfield.                | Connecticut. | May 3, 1875..    | 604 49                   | 280 00                         |

\*Fire insurance premium.

## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |              | Date of loan.   | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|--------------|-----------------|--------------------------|--------------------------------|
|                 | County.                   | State.       |                 |                          |                                |
| \$2,000 00      | Rockland.....             | New York..   | May 3, 1875...  | \$221 12                 |                                |
| 1,600 00        | Dutchess ..               | " ..         | May 3, 1875...  | 176 90                   |                                |
| 2,000 00        | Orange .....              | " ..         | May 3, 1875...  | 331 68                   |                                |
| 2,300 00        | Morris.....               | New Jersey.. | May 3, 1875...  | 243 23                   |                                |
| 2,000 00        | Westchester.....          | New York..   | May 4, 1875...  | 220 74                   |                                |
| 800 00          | Hudson.....               | New Jersey.. | May 5, 1875...  | 89 06                    |                                |
| 1,200 00        | Cattaraugus.....          | New York..   | May 5, 1875...  | 132 21                   |                                |
| 6,000 00        | Essex.....                | New Jersey.. | May 5, 1875...  | 660 07                   |                                |
| 9,000 00        | Essex.....                | " ..         | May 5, 1875...  | 986 32                   |                                |
| 2,500 00        | Queens.....               | New York..   | May 5, 1875...  | 265 45                   |                                |
| 6,000 00        | New York.....             | " ..         | May 6, 1875...  | 659 91                   |                                |
| 6,000 00        | Union.....                | New Jersey.. | May 6, 1875...  | 654 83                   |                                |
| 3,500 00        | Monroe.....               | New York..   | May 6, 1875...  | 384 95                   |                                |
| 4,000 00        | Monroe.....               | " ..         | May 6, 1875...  | 439 94                   |                                |
| 1,500 00        | Wyoming.....              | " ..         | May 6, 1875...  | 164 97                   |                                |
| 1,800 00        | Union.....                | New Jersey.. | May 7, 1875...  |                          | \$1,976 30                     |
| * 80 00         |                           |              |                 |                          |                                |
| 10,000 00       | Onondaga.....             | New York..   | May 7, 1875...  | 1,097 95                 |                                |
| 2,000 00        | Union.....                | New Jersey.. | May 7, 1875...  | 219 59                   |                                |
| 15,000 00       | New York.....             | New York..   | May 10, 1875... | 1,638 29                 |                                |
| 4,000 00        | Wayne.....                | " ..         | May 10, 1875... | 436 87                   |                                |
| 2,500 00        | Morris.....               | New Jersey.. | May 10, 1875... |                          | 268 05                         |
| 4,000 00        | Union.....                | " ..         | May 10, 1875... | 496 87                   |                                |
| 1,350 00        | Ontario.....              | New York..   | May 10, 1875... | 147 44                   |                                |
| 15,000 00       | Passaic.....              | New Jersey.. | May 11, 1875... | 1,635 41                 |                                |
| 10,000 00       | Westchester.....          | New York..   | May 11, 1875... | 1,090 27                 |                                |
| 2,000 00        | Essex.....                | New Jersey.. | May 12, 1875... | 217 67                   |                                |
| 1,500 00        | Chautauqua.....           | New York..   | May 12, 1875... | 163 25                   |                                |
| 40,000 00       | Kings.....                | " ..         | May 13, 1875... | 4,345 75                 |                                |
| 20,000 00       | New York.....             | " ..         | May 13, 1875... | 2,173 88                 |                                |
| 7,000 00        | New York.....             | " ..         | May 14, 1875... | 759 16                   |                                |
| 2,500 00        | Monroe.....               | " ..         | May 14, 1875... | 271 13                   |                                |
| 7,000 00        | New York.....             | " ..         | May 14, 1875... | 759 16                   |                                |
| 2,000 00        | Union.....                | New Jersey.. | May 14, 1875... | 325 34                   |                                |
| 2,000 00        | New York.....             | New York..   | May 14, 1875... | 216 90                   |                                |
| 3,500 00        | Chemung.....              | " ..         | May 14, 1875... | 271 13                   |                                |
| 1,900 00        | Chemung.....              | " ..         | May 14, 1875... | 130 14                   |                                |
| 1,000 00        | Franklin.....             | " ..         | May 15, 1875... | 108 26                   |                                |
| 3,500 00        | Cayuga.....               | " ..         | May 15, 1875... | 375 65                   |                                |
| 2,000 00        | Wayne.....                | " ..         | May 15, 1875... | 216 52                   |                                |
| 4,000 00        | Passaic.....              | New Jersey.. | May 15, 1875... | 432 04                   |                                |
| 15,000 00       | Essex.....                | " ..         | May 15, 1875... | * 1,096 90               | 525 00                         |
| 2,000 00        | Westchester.....          | New York..   | May 18, 1875... | 215 37                   |                                |
| 3,500 00        | Livingston.....           | " ..         | May 18, 1875... | 376 90                   |                                |
| 2,500 00        | Allegany.....             | " ..         | May 20, 1875... | 243 25                   |                                |
| 6,000 00        | New York.....             | " ..         | May 21, 1875... | 642 65                   |                                |
| 2,500 00        | Cayuga.....               | " ..         | May 21, 1875... | 374 78                   |                                |
| 2,000 00        | Hudson.....               | New Jersey.. | May 21, 1875... | 216 23                   | 105 00                         |
| 50,000 00       | Monroe.....               | New York..   | May 22, 1875... | 4,053 82                 |                                |
| 5,000 00        | St. Lawrence.....         | " ..         | May 24, 1875... | 532 67                   |                                |
| 2,000 00        | Steuben.....              | " ..         | May 24, 1875... | 213 07                   |                                |
| 4,000 00        | Chautauqua.....           | " ..         | May 24, 1875... | 426 14                   |                                |
| 4,000 00        | Passaic.....              | New Jersey.. | May 24, 1875... |                          | 426 14                         |
| 3,500 00        | Morris.....               | " ..         | May 24, 1875... |                          | 372 87                         |
| 3,500 00        | Union.....                | " ..         | May 24, 1875... | 372 87                   |                                |
| 3,000 00        | Monmouth.....             | " ..         | May 25, 1875... | 319 03                   |                                |
| 1,000 00        | Bergen.....               | " ..         | May 25, 1875... | 106 34                   |                                |
| 2,200 00        | Hudson.....               | " ..         | May 26, 1875... | 233 53                   |                                |
| 4,000 00        | Middlesex.....            | " ..         | May 27, 1875... | 283 84                   | 140 00                         |
| 1,000 00        | Cattaraugus.....          | New York..   | May 28, 1875... | 105 77                   |                                |
| 15,000 00       | New York.....             | " ..         | May 28, 1875... | 1,692 27                 |                                |
| 2,000 00        | Cattaraugus.....          | " ..         | May 29, 1875... | 211 15                   |                                |
| 6,000 00        | Essex.....                | New Jersey.. | June 1, 1875... | 420 00                   | 210 00                         |
| 1,000 00        | Cattaraugus.....          | New York..   | June 1, 1875... | 105 00                   |                                |
| 10,000 00       | Union.....                | New Jersey.. | June 2, 1875... | 349 04                   | 700 00                         |
| 2,000 00        | Hudson.....               | " ..         | June 2, 1875... | 209 80                   |                                |
| 2,000 00        | Chemung.....              | New York..   | June 3, 1875... | 209 42                   |                                |
| 4,500 00        | Somerset.....             | New Jersey.. | June 3, 1875... | 471 20                   |                                |
| 2,000 00        | Somerset.....             | " ..         | June 3, 1875... | 209 42                   |                                |
| 3,000 00        | New York.....             | New York..   | June 4, 1875... | 313 56                   |                                |
| 3,500 00        | Rockland.....             | " ..         | June 4, 1875... | 365 82                   |                                |
| 2,000 00        | Westchester.....          | " ..         | June 4, 1875... | 313 56                   |                                |
| 10,000 00       | New York.....             | " ..         | June 4, 1875... | 695 21                   | 350 00                         |
| 19,000 00       | New York.....             | " ..         | June 5, 1875... | 1,982 25                 |                                |

\* Fire insurance premium.

SCHEDULE—(Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |             | Date of loan.    | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|-------------|------------------|--------------------------|--------------------------------|
|                 | County.                   | State.      |                  |                          |                                |
| \$2,000 00      | Kings.....                | New York..  | June 5, 1875...  | \$68 66                  | \$140 00                       |
| 5,000 00        | Wayne.....                | "           | June 5, 1875...  | 521 64                   |                                |
| 20,000 00       | Kings.....                | "           | June 7, 1875...  | 1,728 90                 | 350 00                         |
| 2,500 00        | Union.....                | New Jersey. | June 7, 1875...  | 269 86                   |                                |
| 2,200 00        | Somerset.....             | "           | June 7, 1875...  | 228 67                   |                                |
| 5,000 00        | Chemung.....              | New York..  | June 8, 1875...  | 463 99                   |                                |
| 10,000 00       | Kings.....                | "           | June 9, 1875...  | 1,085 61                 |                                |
| 1,500 00        | Genesee.....              | "           | June 9, 1875...  | 155 34                   |                                |
| 7,000 00        | Monmouth.....             | New Jersey. | June 9, 1875...  | 724 03                   |                                |
| 3,000 00        | Somerset.....             | "           | June 9, 1875...  | 305 68                   | 105 00                         |
| 7,500 00        | New York.....             | New York..  | June 9, 1875...  | 776 71                   |                                |
| 7,500 00        | New York.....             | "           | June 9, 1875...  | 776 71                   |                                |
| 3,500 00        | Kings.....                | "           | June 10, 1875... | 361 80                   |                                |
| 2,500 00        | Westchester.....          | "           | June 10, 1875... | 258 42                   |                                |
| 1,500 00        | Monroe.....               | "           | June 10, 1875... | 155 05                   |                                |
| 8,000 00        | New York.....             | "           | June 10, 1875... | 826 95                   |                                |
| 10,000 00       | Westchester.....          | "           | June 10, 1875... | 1,033 70                 |                                |
| 7,000 00        | Hudson.....               | New Jersey. | June 11, 1875... | 199 06                   | 486 07                         |
| 2,500 00        | Wayne.....                | New York..  | June 11, 1875... | 257 94                   |                                |
| 2,500 00        | Ontario.....              | "           | June 11, 1875... | 257 94                   |                                |
| 2,500 00        | Wayne.....                | "           | June 11, 1875... | 257 94                   |                                |
| 7,500 00        | Morris.....               | New Jersey. | June 11, 1875... | 511 34                   | 262 50                         |
| 2,000 00        | Hudson.....               | "           | June 12, 1875... | 205 97                   |                                |
| 3,000 00        | Hudson.....               | "           | June 12, 1875... | 308 95                   |                                |
| 2,000 00        | Stenben.....              | New York..  | June 14, 1875... | 205 80                   |                                |
| 6,000 00        | Essex.....                | New Jersey. | June 15, 1875... | 404 46                   | 210 00                         |
| 5,000 00        | Essex.....                | "           | June 15, 1875... | 512 05                   |                                |
| 2,500 00        | Essex.....                | "           | June 15, 1875... | 256 03                   |                                |
| 1,000 00        | Ulton.....                | "           | June 15, 1875... | 102 41                   |                                |
| 500 00          | Cattaraugus.....          | New York..  | June 15, 1875... | 84 91                    |                                |
| 1,100 00        | Middlesex.....            | New Jersey. | June 15, 1875... | 112 65                   |                                |
| 3,000 00        | Kings.....                | New York..  | June 18, 1875... | 305 50                   |                                |
| 2,000 00        | Morris.....               | New Jersey. | June 21, 1875... | 132 52                   | 70 00                          |
| 1,000 00        | Chemung.....              | New York..  | June 21, 1875... | 101 26                   |                                |
| 1,000 00        | Cattaraugus.....          | "           | June 21, 1875... | 101 26                   |                                |
| 3,000 00        | Ulton.....                | New Jersey. | June 21, 1875... | 198 78                   | 105 00                         |
| 2,000 00        | Essex.....                | "           | June 21, 1875... | 205 52                   |                                |
| 4,600 00        | Chemung.....              | New York..  | June 21, 1875... | 375 51                   |                                |
| 2,000 00        | Middlesex.....            | New Jersey. | June 21, 1875... | 65 52                    | 140 00                         |
| 10,000 00       | Queens.....               | New York..  | June 22, 1875... |                          | 1,010 68                       |
| 3,000 00        | Wayne.....                | "           | June 23, 1875... | 261 49                   |                                |
| 12,000 00       | Monroe.....               | "           | June 23, 1875... | 1,210 52                 |                                |
| 5,000 00        | Monroe.....               | "           | June 23, 1875... | 504 38                   |                                |
| 1,100 00        | Passaic.....              | New Jersey. | June 23, 1875... | 110 96                   |                                |
| 3,500 00        | Essex.....                | "           | June 23, 1875... | 130 56                   | 122 50                         |
| 1,000 00        | Chemung.....              | New York..  | June 23, 1875... | 100 87                   |                                |
| 4,000 00        | Morris.....               | New Jersey. | June 23, 1875... | 403 50                   |                                |
| 19,000 00       | Orange.....               | New York..  | June 24, 1875... | 1,913 00                 |                                |
| 10,000 00       | Clinton.....              | "           | June 24, 1875... | 993 80                   |                                |
| 1,200 00        | Wayne.....                | "           | June 24, 1875... | 120 82                   |                                |
| 1,200 00        | Wyoming.....              | "           | June 24, 1875... | 126 95                   |                                |
| 3,500 00        | Essex.....                | New Jersey. | June 25, 1875... | 315 72                   |                                |
| 1,000 00        | Chautauqua.....           | New York..  | June 25, 1875... | 100 49                   |                                |
| 2,000 00        | Stenben.....              | "           | June 25, 1875... | 200 98                   |                                |
| 9,000 00        | Essex.....                | New Jersey. | June 26, 1875... | 902 71                   |                                |
| 1,500 00        | Cattaraugus.....          | New York..  | June 26, 1875... | 150 45                   |                                |
| 1,000 00        | Cattaraugus.....          | "           | June 26, 1875... | 100 30                   |                                |
| 11,000 00       | New York.....             | "           | June 26, 1875... | 1,103 22                 |                                |
| 8,000 00        | New York.....             | "           | June 26, 1872... | 802 41                   |                                |
| 8,000 00        | New York.....             | "           | June 26, 1875... | 802 41                   |                                |
| 8,000 00        | New York.....             | "           | June 26, 1875... | 802 41                   |                                |
| 8,000 00        | New York.....             | "           | June 26, 1875... | 802 41                   |                                |
| 7,000 00        | New York.....             | "           | June 26, 1875... | 702 11                   |                                |
| 10,000 00       | New York.....             | "           | June 26, 1875... | 999 18                   |                                |
| 10,000 00       | New York.....             | "           | June 26, 1875... | 999 18                   |                                |
| 5,000 00        | Suffolk.....              | "           | June 26, 1875... | 499 59                   |                                |
| 20,000 00       | Hudson.....               | New Jersey. | June 26, 1875... | 1,998 36                 |                                |
| 3,500 00        | New York.....             | New York..  | June 26, 1875... | 227 20                   | 122 50                         |
| 4,000 00        | Essex.....                | New Jersey. | June 30, 1875... | 358 23                   | 140 00                         |
| 1,200 00        | Rockland.....             | New York..  | June 30, 1875... | 119 44                   |                                |
| 1,200 00        | Rockland.....             | "           | June 30, 1875... | 119 44                   |                                |
| 1,200 00        | Rockland.....             | "           | June 30, 1875... | 119 44                   |                                |
| 3,000 00        | New York.....             | "           | June 30, 1875... | 298 60                   |                                |
| 5,000 00        | New York.....             | "           | June 30, 1875... | 497 87                   |                                |
| 15,000 00       | Hudson.....               | New Jersey. | June 30, 1875... | 1,493 01                 |                                |
| 10,000 00       | Somerset.....             | "           | June 30, 1875... | 995 34                   |                                |
| 1,000 00        | Genesee.....              | New York..  | June 30, 1875... | 99 53                    |                                |

## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |              | Date of loan. |          | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|--------------|---------------|----------|--------------------------|--------------------------------|
|                 | County.                   | State.       |               |          |                          |                                |
| \$3,000 00      | Cattaraugus.....          | New York ..  | June          | 30, 1875 | \$398 80                 | .....                          |
| 2,500 00        | Steuben.....              | " ..         | July          | 1, 1875  | 347 70                   | .....                          |
| 2,000 00        | St. Lawrence ..           | " ..         | July          | 1, 1875  | 196 34                   | .....                          |
| 15,000 00       | New York.....             | " ..         | July          | 1, 1875  | 1,490 14                 | .....                          |
| 3,000 00        | Bergen.....               | New Jersey.. | July          | 1, 1875  | 298 02                   | .....                          |
| 2,500 00        | New York.....             | New York ..  | July          | 2, 1875  | 247 87                   | .....                          |
| 5,000 00        | Rockland.....             | " ..         | July          | 2, 1875  | 496 75                   | .....                          |
| 4,000 00        | Rockland.....             | " ..         | July          | 2, 1875  | 396 60                   | .....                          |
| 6,000 00        | Kings.....                | " ..         | July          | 3, 1875  | 593 73                   | .....                          |
| 4,000 00        | New York.....             | " ..         | July          | 6, 1875  | 253 53                   | \$140 00                       |
| 10,000 00       | Chemung.....              | " ..         | July          | 6, 1875  | 983 84                   | .....                          |
| 3,000 00        | Passaic.....              | New Jersey.. | July          | 6, 1875  | 295 15                   | .....                          |
| 25,000 00       | Westchester..             | New York ..  | July          | 6, 1875  | 2,450 59                 | .....                          |
| 10,000 00       | Hudson.....               | New Jersey.. | July          | 7, 1875  | 980 91                   | .....                          |
| 2,000 00        | Cattaraugus ..            | New York ..  | July          | 7, 1875  | 196 38                   | .....                          |
| 6,000 00        | Union.....                | New Jersey.. | July          | 8, 1875  | 581 10                   | .....                          |
| 25,000 00       | New York.....             | New York ..  | July          | 8, 1875  | 2,450 00                 | .....                          |
| 2,500 00        | Monroe.....               | " ..         | July          | 9, 1875  | 244 52                   | .....                          |
| 4,000 00        | New York.....             | " ..         | July          | 9, 1875  | 391 23                   | .....                          |
| 5,000 00        | Wayne.....                | " ..         | July          | 9, 1875  | 489 04                   | .....                          |
| 3,000 00        | Ontario.....              | " ..         | July          | 10, 1875 | 292 84                   | .....                          |
| 8,000 00        | New York.....             | " ..         | July          | 10, 1875 | 780 93                   | .....                          |
| 10,000 00       | Monroe.....               | " ..         | July          | 12, 1875 | 972 33                   | .....                          |
| 7,000 00        | Monroe.....               | " ..         | July          | 13, 1875 | 677 39                   | .....                          |
| 10,000 00       | New York.....             | " ..         | July          | 13, 1875 | 970 41                   | .....                          |
| 3,000 00        | Ontario.....              | " ..         | July          | 13, 1875 | 291 12                   | .....                          |
| 1,000 00        | Passaic.....              | New Jersey.. | July          | 15, 1875 | 191 68                   | 85 00                          |
| 45,000 00       | New York.....             | New York ..  | July          | 15, 1875 | 4,349 59                 | .....                          |
| 6,000 00        | Monroe.....               | " ..         | July          | 15, 1875 | 579 94                   | .....                          |
| 1,000 00        | Allegany.....             | " ..         | July          | 16, 1875 | 96 46                    | .....                          |
| 2,400 00        | Chemung.....              | " ..         | July          | 17, 1875 | 136 78                   | .....                          |
| 1,000 00        | Cattaraugus ..            | " ..         | July          | 19, 1875 | 96 89                    | .....                          |
| 1,500 00        | St. Lawrence..            | " ..         | July          | 19, 1875 | 143 83                   | .....                          |
| 3,500 00        | Kings.....                | " ..         | July          | 20, 1875 | 334 94                   | .....                          |
| 15,000 00       | New York.....             | " ..         | July          | 20, 1875 | 1,435 48                 | .....                          |
| 18,000 00       | New York.....             | " ..         | July          | 20, 1875 | 1,722 58                 | .....                          |
| 2,000 00        | Cattaraugus ..            | " ..         | July          | 20, 1875 | 191 39                   | .....                          |
| 15,000 00       | Rockland.....             | " ..         | July          | 20, 1875 | 1,435 48                 | .....                          |
| 7,500 00        | Schuyler.....             | " ..         | July          | 21, 1875 | 506 18                   | .....                          |
| 6,500 00        | Erie.....                 | " ..         | July          | 21, 1875 | 165 80                   | 455 00                         |
| 5,000 00        | St. Lawrence..            | " ..         | July          | 22, 1875 | 476 57                   | .....                          |
| 1,200 00        | Clinton.....              | " ..         | July          | 22, 1875 | 114 37                   | .....                          |
| 3,500 00        | Westchester..             | " ..         | July          | 23, 1875 | 332 93                   | .....                          |
| 2,600 00        | Middlesex.....            | New Jersey.. | July          | 23, 1875 | 247 32                   | .....                          |
| 3,000 00        | Essex.....                | " ..         | July          | 23, 1875 | 235 37                   | .....                          |
| 3,000 00        | Essex.....                | " ..         | July          | 23, 1875 | 235 37                   | .....                          |
| 2,500 00        | Middlesex.....            | " ..         | July          | 23, 1875 | 237 80                   | .....                          |
| *15 00          | .....                     | .....        | .....         | .....    | .....                    | .....                          |
| 16,000 00       | New York.....             | New York ..  | July          | 26, 1875 | 1,512 77                 | .....                          |
| 2,500 00        | Wayne.....                | " ..         | July          | 26, 1875 | 236 37                   | .....                          |
| 4,000 00        | Hudson.....               | New Jersey.. | July          | 27, 1875 | 377 42                   | .....                          |
| 200,000 00      | Kings.....                | New York ..  | July          | 28, 1875 | 18,832 90                | .....                          |
| 1,000 00        | Allegany.....             | " ..         | July          | 28, 1875 | 94 16                    | .....                          |
| 4,000 00        | Cattaraugus ..            | " ..         | July          | 28, 1875 | 377 65                   | .....                          |
| 20,000 00       | Essex.....                | New Jersey.. | July          | 30, 1875 | 1,175 62                 | 700 00                         |
| 2,600 00        | Essex.....                | " ..         | July          | 30, 1875 | 343 93                   | .....                          |
| 2,000 00        | Kings.....                | New York ..  | July          | 30, 1875 | 187 50                   | .....                          |
| 20,000 00       | New York.....             | " ..         | July          | 30, 1875 | 1,875 62                 | .....                          |
| 3,000 00        | Clinton.....              | " ..         | July          | 31, 1875 | 280 76                   | .....                          |
| 16,000 00       | Kings.....                | " ..         | Aug.          | 2, 1875  | 1,461 29                 | .....                          |
| 5,000 00        | Essex.....                | New Jersey.. | Aug.          | 2, 1875  | 291 02                   | 175 00                         |
| 2,000 00        | Ontario.....              | New York ..  | Aug.          | 2, 1875  | 179 89                   | .....                          |
| 1,000 00        | Cattaraugus ..            | " ..         | Aug.          | 3, 1875  | 93 00                    | .....                          |
| 1,000 00        | Cattaraugus ..            | " ..         | Aug.          | 3, 1875  | 93 00                    | .....                          |
| 18,000 00       | Monroe.....               | " ..         | Aug.          | 3, 1875  | 1,209 18                 | .....                          |
| 1,000 00        | Kings.....                | " ..         | Aug.          | 6, 1875  | 92 44                    | .....                          |
| 5,500 00        | New York.....             | " ..         | Aug.          | 7, 1875  | 314 85                   | 192 50                         |
| 40,000 00       | New York.....             | " ..         | Aug.          | 9, 1875  | 3,674 52                 | .....                          |
| 5,000 00        | Orange.....               | " ..         | Aug.          | 9, 1875  | 459 31                   | .....                          |
| 5,000 00        | Chemung.....              | " ..         | Aug.          | 9, 1875  | 459 40                   | .....                          |
| 25,000 00       | Putnam.....               | " ..         | Aug.          | 13, 1875 | 2,270 40                 | .....                          |
| 1,500 00        | Rockland.....             | " ..         | Aug.          | 13, 1875 | 186 64                   | .....                          |
| 12,000 00       | Westchester..             | " ..         | Aug.          | 13, 1875 | 928 79                   | .....                          |
| 3,000 00        | Rockland.....             | " ..         | Aug.          | 13, 1875 | 273 28                   | .....                          |

\* Insurance premium.

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan.   | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|-----------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |                 |                          |                                |
| \$5,500 00      | New York                  | New York   | August 14, 1875 | \$499 97                 |                                |
| 5,000 00        | Essex                     | New Jersey | August 16, 1875 | 452 60                   |                                |
| 3,500 00        | Essex                     | "          | August 16, 1875 | 316 82                   |                                |
| 3,000 00        | Essex                     | "          | August 16, 1875 | 271 56                   |                                |
| 1,000 00        | Chautaugus                | New York   | August 18, 1875 | 90 13                    |                                |
| 1,000 00        | Cattaraugus               | "          | August 18, 1875 | 90 13                    |                                |
| 7,000 00        | New York                  | "          | August 19, 1875 | 629 61                   |                                |
| 20,000 00       | Clinton                   | "          | August 20, 1875 | 1,795 07                 |                                |
| 100,000 00      | New York                  | "          | August 21, 1875 | 8,956 16                 |                                |
| 3,000 00        | Erie                      | "          | August 22, 1875 | 267 58                   |                                |
| 6,000 00        | Essex                     | New Jersey | August 24, 1875 | 323 91                   | \$210 00                       |
| 2,000 00        | Monmouth                  | "          | August 24, 1875 | 177 97                   |                                |
| 7,500 00        | Rockland                  | New York   | August 24, 1875 | 667 40                   |                                |
| 4,000 00        | Livingston                | "          | August 24, 1875 | 355 95                   |                                |
| 1,700 00        | Passaic                   | New Jersey | August 25, 1875 | 150 95                   |                                |
| 1,500 00        | Union                     | "          | August 27, 1875 | 132 62                   |                                |
| 6,000 00        | Union                     | "          | August 27, 1875 | 530 46                   |                                |
| 6,000 00        | Stenben                   | New York   | August 27, 1875 | 530 46                   |                                |
| 40,000 00       | Monmouth                  | New Jersey | August 27, 1875 |                          | 8,536 42                       |
| 5,000 00        | Essex                     | "          | August 27, 1875 | 167 05                   | 175 00                         |
| 4,000 00        | Passaic                   | "          | August 28, 1875 | 352 87                   |                                |
| 2,000 00        | Somerset                  | "          | August 30, 1875 | 175 67                   |                                |
| 7,000 00        | Westchester               | New York   | August 31, 1875 | 613 50                   |                                |
| 2,000 00        | Livingston                | "          | August 31, 1875 | 175 28                   |                                |
| 4,000 00        | New York                  | "          | August 31, 1875 | 350 57                   |                                |
| 1,000 00        | Allegany                  | "          | Sept. 2, 1875   | 87 26                    |                                |
| 1,000 00        | Essex                     | New Jersey | Sept. 3, 1875   | 87 06                    |                                |
| 2,000 00        | Cattaraugus               | New York   | Sept. 3, 1875   | 174 13                   |                                |
| 1,000 00        | Genesee                   | "          | Sept. 3, 1875   | 87 06                    |                                |
| 1,200 00        | Kings                     | "          | Sept. 6, 1875   | 103 79                   |                                |
| 3,000 00        | Westchester               | "          | Sept. 7, 1875   | 172 60                   |                                |
| 2,500 00        | Essex                     | New Jersey | Sept. 7, 1875   | 215 75                   |                                |
| 2,000 00        | Essex                     | "          | Sept. 7, 1875   | 102 60                   | 70 00                          |
| 2,000 00        | Allegany                  | New York   | Sept. 9, 1875   | 171 83                   |                                |
| 14,000 00       | New York                  | "          | Sept. 9, 1875   | 1,146 46                 |                                |
| 8,500 00        | New York                  | "          | Sept. 9, 1875   | 730 30                   |                                |
| 8,500 00        | New York                  | "          | Sept. 9, 1875   | 730 30                   |                                |
| 8,500 00        | New York                  | "          | Sept. 9, 1875   | 135 30                   | 595 00                         |
| * 11 25         |                           |            |                 |                          |                                |
| * 15 00         |                           |            |                 |                          |                                |
| 8,500 00        | New York                  | New York   | Sept. 9, 1875   | 730 30                   |                                |
| 1,500 00        | Cattaraugus               | "          | Sept. 10, 1875  | 123 59                   |                                |
| 3,500 00        | Essex                     | New Jersey | Sept. 10, 1875  | 184 69                   |                                |
| 3,000 00        | Essex                     | "          | Sept. 10, 1875  | 259 17                   |                                |
| 8,000 00        | Broome                    | New York   | Sept. 10, 1875  | 685 80                   |                                |
| 4,000 00        | Monmouth                  | New Jersey | Sept. 10, 1875  | 349 90                   |                                |
| 5,000 00        | Livingston                | New York   | Sept. 10, 1875  | 428 63                   |                                |
| 1,000 00        | Cattaraugus               | "          | Sept. 11, 1875  | 85 53                    |                                |
| 3,500 00        | Livingston                | "          | Sept. 11, 1875  | 299 37                   |                                |
| 1,000 00        | Ontario                   | "          | Sept. 13, 1875  | 85 15                    |                                |
| 63,000 00       | New York                  | "          | Sept. 13, 1875  |                          | 5,534 79                       |
| 35,000 00       | Hudson                    | New Jersey | Sept. 13, 1875  | 2,960 27                 |                                |
| 4,000 00        | Morris                    | "          | Sept. 14, 1875  | 339 88                   |                                |
| 22,000 00       | New York                  | New York   | Sept. 17, 1875  | 1,856 44                 |                                |
| 2,000 00        | Allegany                  | "          | Sept. 18, 1875  | 168 38                   |                                |
| 40,000 00       | Essex                     | New Jersey | Sept. 20, 1875  | 3,352 33                 |                                |
| 1,000 00        | Chemung                   | New York   | Sept. 21, 1875  | 83 63                    |                                |
| 10,000 00       | Passaic                   | New Jersey | Sept. 22, 1875  | 334 25                   |                                |
| 5,000 00        | Essex                     | "          | Sept. 22, 1875  | 417 12                   |                                |
| 4,000 00        | Monmouth                  | "          | Sept. 22, 1875  | 332 70                   |                                |
| 3,000 00        | Monmouth                  | "          | Sept. 22, 1875  | 190 27                   | 60 00                          |
| 5,000 00        | New York                  | New York   | Sept. 23, 1875  | 665 86                   |                                |
| 10,000 00       | Dutchess                  | "          | Sept. 23, 1875  | 832 38                   |                                |
| 3,500 00        | Chemung                   | "          | Sept. 25, 1875  | 289 87                   |                                |
| 12,000 00       | Monroe                    | "          | Sept. 25, 1875  | 994 19                   |                                |
| 7,000 00        | New York                  | "          | Sept. 27, 1875  | 577 26                   |                                |
| 1,000 00        | Cattaraugus               | "          | Sept. 27, 1875  | 83 46                    |                                |
| 45,000 00       | New York                  | "          | Sept. 28, 1875  |                          | 3,708 38                       |
| * 150 00        |                           |            |                 |                          |                                |
| 3,000 00        | Passaic                   | New Jersey | Sept. 29, 1875  | 226 25                   |                                |
| 4,200 00        | Stenben                   | New York   | Sept. 29, 1875  | 197 75                   | 147 00                         |
| 10,000 00       | Chemung                   | "          | Sept. 29, 1875  | 1,890 82                 |                                |
| 4,000 00        | Hudson                    | New Jersey | Sept. 30, 1875  | 327 56                   |                                |
| 40,000 00       | Westchester               | New York   | Sept. 30, 1875  | 1,875 62                 | 1,400 00                       |

\* Fire insurance premium.



## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |              | Date of loan.     | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|--------------|-------------------|--------------------------|--------------------------------|
|                 | County.                   | State.       |                   |                          |                                |
| \$1,500 00      | Chemung.....              | New York..   | Sept. 30, 1875... | \$112 84                 | .....                          |
| 12,000 00       | Mercer.....               | New Jersey.. | Oct. 1, 1875...   | 960 38                   | .....                          |
| 35,000 00       | Westchester.....          | New York..   | Oct. 1, 1875...   | 2,859 45                 | .....                          |
| 15,000 00       | New York.....             | "            | Oct. 2, 1875...   | 1,222 62                 | .....                          |
| 3,000 00        | Monroe.....               | "            | Oct. 5, 1875...   | 242 80                   | .....                          |
| 20,000 00       | New York.....             | "            | Oct. 5, 1875...   | 1,618 63                 | .....                          |
| 4,500 00        | Chemung.....              | "            | Oct. 5, 1875...   | 263 26                   | .....                          |
| 5,500 00        | Middlesex.....            | New Jersey.. | Oct. 5, 1875...   | 445 12                   | .....                          |
| 14,000 00       | New York.....             | New York..   | Oct. 5, 1875...   | 1,133 04                 | .....                          |
| 1,500 00        | Wayne.....                | "            | Oct. 6, 1875...   | 121 11                   | .....                          |
| 20,000 00       | Columbia.....             | "            | Oct. 8, 1875...   | 1,607 12                 | .....                          |
| 2,000 00        | New York.....             | "            | Oct. 8, 1875...   | 241 12                   | .....                          |
| 2,000 00        | New York.....             | "            | Oct. 8, 1875...   | 241 06                   | .....                          |
| 2,000 00        | New York.....             | "            | Oct. 8, 1875...   | 241 06                   | .....                          |
| 2,000 00        | New York.....             | "            | Oct. 8, 1875...   | 241 06                   | .....                          |
| 2,000 00        | New York.....             | "            | Oct. 8, 1875...   | 241 06                   | .....                          |
| 2,000 00        | New York.....             | "            | Oct. 8, 1875...   | 241 06                   | .....                          |
| 2,000 00        | New York.....             | "            | Oct. 8, 1875...   | 241 06                   | .....                          |
| 14,000 00       | Middlesex.....            | Mass.....    | Oct. 8, 1875...   | 635 00                   | \$490 00                       |
| 1,100 00        | Chemung.....              | New York..   | Oct. 8, 1875...   | 88 39                    | .....                          |
| 2,500 00        | Livingston.....           | "            | Oct. 9, 1875...   | 280 57                   | .....                          |
| 10,000 00       | Cayuga.....               | "            | Oct. 12, 1875...  | 795 89                   | .....                          |
| 2,600 00        | Rockland.....             | "            | Oct. 12, 1875...  | 226 52                   | .....                          |
| 2,600 00        | Rockland.....             | "            | Oct. 12, 1875...  | 226 52                   | .....                          |
| 2,600 86        | Rockland.....             | "            | Oct. 12, 1875...  | 226 52                   | .....                          |
| 2,600 00        | Rockland.....             | "            | Oct. 12, 1875...  | 226 52                   | .....                          |
| 2,600 00        | Rockland.....             | "            | Oct. 12, 1875...  | 226 52                   | .....                          |
| 9,000 00        | Hudson.....               | New Jersey.. | Oct. 14, 1875...  | 782 85                   | .....                          |
| 7,000 00        | Chemung.....              | New York..   | Oct. 14, 1875...  | 535 25                   | .....                          |
| 1,500 00        | Chenango.....             | "            | Oct. 14, 1875...  | 118 80                   | .....                          |
| 4,000 00        | Clinton.....              | "            | Oct. 15, 1875...  | 240 75                   | .....                          |
| 2,000 00        | Westchester.....          | "            | Oct. 15, 1875...  | 158 02                   | .....                          |
| 20,000 00       | Westchester.....          | "            | Oct. 15, 1875...  | 1,580 27                 | .....                          |
| 2,000 00        | Rockland.....             | "            | Oct. 15, 1875...  | 153 02                   | .....                          |
| 2,000 00        | St. Lawrence.....         | "            | Oct. 16, 1875...  | 236 46                   | .....                          |
| 2,000 00        | New York.....             | "            | Oct. 16, 1875...  | 315 28                   | .....                          |
| 2,000 00        | Essex.....                | New Jersey.. | Oct. 16, 1875...  | 240 49                   | .....                          |
| 6,000 00        | New York.....             | New York..   | Oct. 18, 1875...  | 470 63                   | .....                          |
| 10,000 00       | Kings.....                | "            | Oct. 18, 1875...  | 484 38                   | .....                          |
| 4,000 00        | Somerset.....             | New Jersey.. | Oct. 19, 1875...  | 312 98                   | 350 00                         |
| 7,000 00        | Monmouth, Ocean.....      | "            | Oct. 20, 1875...  | 348 38                   | .....                          |
| 6,000 00        | Morris.....               | "            | Oct. 21, 1875...  | 200 97                   | 266 20                         |
| 2,000 00        | Camden.....               | "            | Oct. 21, 1875...  | 155 72                   | .....                          |
| 20,000 00       | New York.....             | New York..   | Oct. 21, 1875...  | 1,537 26                 | .....                          |
| 2,300 00        | Steuben.....              | "            | Oct. 25, 1875...  | 177 32                   | .....                          |
| 6,000 00        | Westchester.....          | "            | Oct. 25, 1875...  | 462 57                   | .....                          |
| 1,000 00        | Chenango.....             | "            | Oct. 26, 1875...  | 6 90                     | 70 00                          |
| 125,000 00      | New York.....             | "            | Oct. 26, 1875...  | 9,613 02                 | .....                          |
| 6,000 00        | Sussex.....               | New Jersey.. | Oct. 26, 1875...  | 461 42                   | .....                          |
| 4,500 00        | Hudson.....               | "            | Oct. 29, 1875...  | 805 31                   | .....                          |
| 1,000 00        | Cattaraugus.....          | New York..   | Oct. 29, 1875...  | 76 32                    | .....                          |
| 2,000 00        | Westchester.....          | "            | Oct. 29, 1875...  | 152 65                   | .....                          |
| 2,000 00        | Essex.....                | New Jersey.. | Oct. 29, 1875...  | 190 82                   | .....                          |
| 4,000 00        | New York.....             | New York..   | Oct. 30, 1875...  | 164 54                   | 140 00                         |
| 6,000 00        | Passaic.....              | New Jersey.. | Oct. 30, 1875...  | 390 28                   | .....                          |
| 8,000 00        | New York.....             | New York..   | Nov. 1, 1875...   | 604 49                   | .....                          |
| 2,500 00        | Chemung.....              | "            | Nov. 1, 1875...   | 188 90                   | .....                          |
| 2,000 00        | Warren.....               | New Jersey.. | Nov. 1, 1875...   | 226 68                   | .....                          |
| 10,500 00       | New York.....             | New York..   | Nov. 3, 1875...   | 789 37                   | .....                          |
| 10,000 00       | New York.....             | "            | Nov. 3, 1875...   | 751 58                   | .....                          |
| 7,000 00        | New York.....             | "            | Nov. 3, 1875...   | .....                    | 526 25                         |
| 7,000 00        | New York.....             | "            | Nov. 3, 1875...   | .....                    | 526 25                         |
| 7,000 00        | New York.....             | "            | Nov. 3, 1875...   | 526 25                   | .....                          |
| 7,000 00        | New York.....             | "            | Nov. 3, 1875...   | 231 25                   | 245 00                         |
| 7,000 00        | New York.....             | "            | Nov. 3, 1875...   | .....                    | 526 25                         |
| 5,000 00        | Union.....                | New Jersey.. | Nov. 3, 1875...   | 375 89                   | .....                          |
| 5,500 00        | New York.....             | New York..   | Nov. 3, 1875...   | 413 43                   | .....                          |
| 5,000 00        | Kings.....                | "            | Nov. 3, 1875...   | 375 89                   | .....                          |
| 2,000 00        | Morris.....               | New Jersey.. | Nov. 3, 1875...   | 187 93                   | .....                          |
| 7,000 00        | Middlesex.....            | "            | Nov. 3, 1875...   | 526 25                   | .....                          |
| 6,000 00        | Steuben.....              | New York..   | Nov. 4, 1875...   | 449 92                   | .....                          |
| 6,000 00        | New York.....             | "            | Nov. 5, 1875...   | 448 78                   | .....                          |
| 4,000 00        | Orleans.....              | "            | Nov. 6, 1875...   | 228 41                   | .....                          |
| 1,000 00        | Steuben.....              | "            | Nov. 6, 1875...   | 74 60                    | .....                          |
| 2,800 00        | Union.....                | New Jersey.. | Nov. 6, 1875...   | 208 89                   | .....                          |
| 5,000 00        | Passaic.....              | "            | Nov. 6, 1875...   | 373 76                   | .....                          |

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |              | Date of loan.    | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|--------------|------------------|--------------------------|--------------------------------|
|                 | County.                   | State.       |                  |                          |                                |
| \$5,000 00      | Stenben                   | New York..   | Nov. 8, 1875...  | \$371 10                 | .....                          |
| 3,000 00        | New York                  | "            | Nov. 8, 1875...  | 222 66                   | .....                          |
| 8,500 00        | New York                  | "            | Nov. 8, 1875...  | 630 86                   | .....                          |
| 2,000 00        | Somerset                  | New Jersey.. | Nov. 8, 1875...  | 148 44                   | .....                          |
| 2,000 00        | Somerset                  | "            | Nov. 8, 1875...  | 148 44                   | .....                          |
| 7,500 00        | Essex                     | "            | Nov. 8, 1875...  | 556 64                   | .....                          |
| 3,500 00        | Westchester               | New York..   | Nov. 9, 1875...  | 259 10                   | .....                          |
| 75,000 00       | Westchester               | "            | Nov. 9, 1875...  | 5,552 05                 | .....                          |
| 100,000 00      | New York                  | "            | Nov. 9, 1875...  | 7,402 74                 | .....                          |
| 5,000 00        | Essex                     | New Jersey.. | Nov. 9, 1875...  | 370 14                   | .....                          |
| 5,000 00        | Essex                     | "            | Nov. 9, 1875...  | 370 14                   | .....                          |
| 9,500 00        | Ocean                     | "            | Nov. 10, 1875... | .....                    | \$701 44                       |
| 3,500 00        | Union                     | "            | Nov. 12, 1875... | 257 08                   | .....                          |
| 5,000 00        | New York                  | New York..   | Nov. 12, 1875... | 367 26                   | .....                          |
| 6,000 00        | Westchester               | "            | Nov. 12, 1875... | 440 71                   | .....                          |
| 20,000 00       | Westchester               | "            | Nov. 12, 1875... | 1,469 04                 | .....                          |
| 8,000 00        | Bergen                    | New Jersey.. | Nov. 16, 1875... | 551 48                   | .....                          |
| 250,000 00      | New York                  | New York..   | Nov. 16, 1875... | 17,509 90                | .....                          |
| 2,000 00        | Chemung                   | "            | Nov. 17, 1875... | 145 00                   | .....                          |
| 5,000 00        | Erle                      | "            | Nov. 17, 1875... | 862 47                   | .....                          |
| 2,500 00        | Passaic                   | New Jersey.. | Nov. 17, 1875... | 181 23                   | .....                          |
| 4,500 00        | Erle                      | New York..   | Nov. 19, 1875... | 324 49                   | .....                          |
| 5,000 00        | Passaic                   | New Jersey.. | Nov. 20, 1875... | 359 59                   | .....                          |
| 10,000 00       | New York                  | New York..   | Nov. 20, 1875... | 719 18                   | .....                          |
| 3,500 00        | Essex                     | New Jersey.. | Nov. 20, 1875... | 129 21                   | 123 50                         |
| 5,000 00        | Chemung                   | New York..   | Nov. 20, 1875... | 359 59                   | .....                          |
| 7,000 00        | New York                  | "            | Nov. 20, 1875... | 508 43                   | .....                          |
| 8,000 00        | Camden                    | New Jersey.. | Nov. 22, 1875... | 572 27                   | .....                          |
| 1,400 00        | Wayne                     | New York..   | Nov. 23, 1875... | 99 88                    | .....                          |
| 15,000 00       | New York                  | "            | Nov. 24, 1875... | 1,067 26                 | .....                          |
| 7,000 00        | New York                  | "            | Nov. 26, 1875... | 496 37                   | .....                          |
| 2,500 00        | Morris                    | New Jersey.. | Nov. 26, 1875... | 176 92                   | .....                          |
| 96,000 00       | Erle                      | New York..   | Nov. 26, 1875... | 7,076 71                 | .....                          |
| 2,000 00        | Erle                      | "            | Nov. 26, 1875... | 141 58                   | .....                          |
| 6,000 00        | Camden                    | New Jersey.. | Nov. 26, 1875... | 424 60                   | .....                          |
| 10,000 00       | Monmouth                  | "            | Nov. 27, 1875... | 705 75                   | .....                          |
| 1,200 00        | Stenben                   | New York..   | Nov. 27, 1875... | 84 00                    | .....                          |
| 1,000 00        | Cattaraugus               | "            | Nov. 27, 1875... | 70 57                    | .....                          |
| 5,500 00        | Erle                      | "            | Nov. 27, 1875... | 399 16                   | .....                          |
| 3,000 00        | Allegheny                 | "            | Nov. 27, 1875... | 211 72                   | .....                          |
| 12,000 00       | New York                  | "            | Nov. 29, 1875... | 842 30                   | .....                          |
| 12,000 00       | New York                  | "            | Nov. 29, 1875... | 842 30                   | .....                          |
| 5,000 00        | Rockland                  | "            | Nov. 29, 1875... | 175 00                   | 175 00                         |
| 3,000 00        | Erle                      | "            | Nov. 30, 1875... | 210 00                   | .....                          |
| 2,200 00        | Westchester               | "            | Nov. 30, 1875... | 154 00                   | .....                          |
| 4,500 00        | Essex                     | New Jersey.. | Nov. 30, 1875... | 157 50                   | 157 50                         |
| 5,000 00        | Ontario                   | New York..   | Nov. 30, 1875... | 850 00                   | .....                          |
| 15,000 00       | New York                  | "            | Dec. 2, 1875...  | 1,048 56                 | .....                          |
| 15,000 00       | Union                     | New Jersey.. | Dec. 2, 1875...  | 1,048 56                 | .....                          |
| 1,000 00        | Essex                     | "            | Dec. 2, 1875...  | 69 90                    | .....                          |
| 2,000 00        | Suffolk                   | New York..   | Dec. 3, 1875...  | 69 42                    | 70 00                          |
| 4,000 00        | Bergen                    | New Jersey.. | Dec. 3, 1875...  | 138 85                   | 140 00                         |
| 3,500 00        | Bergen                    | "            | Dec. 3, 1875...  | 121 49                   | 122 50                         |
| 3,500 00        | Bergen                    | "            | Dec. 3, 1875...  | 121 49                   | 122 50                         |
| 5,000 00        | Bergen                    | "            | Dec. 3, 1875...  | 178 56                   | 175 00                         |
| 5,000 00        | Kings                     | New York..   | Dec. 4, 1875...  | 295 82                   | .....                          |
| 8,000 00        | Monroe                    | "            | Dec. 6, 1875...  | 558 10                   | .....                          |
| 6,400 00        | Monmouth                  | New Jersey.. | Dec. 6, 1875...  | 325 64                   | .....                          |
| 12,000 00       | New York                  | New York..   | Dec. 7, 1875...  | 827 34                   | .....                          |
| 20,000 00       | Fairfield                 | Connecticut. | Dec. 8, 1875...  | 1,376 07                 | .....                          |
| 1,400 00        | St. Lawrence              | New York..   | Dec. 9, 1875...  | 123 41                   | .....                          |
| 5,000 00        | Chemung                   | "            | Dec. 10, 1875... | 341 85                   | .....                          |
| 3,000 00        | Westchester               | "            | Dec. 10, 1875... | 205 11                   | .....                          |
| 3,000 00        | Erle                      | "            | Dec. 10, 1875... | 205 00                   | .....                          |
| 1,500 00        | Stenben                   | "            | Dec. 10, 1875... | 104 55                   | .....                          |
| 5,000 00        | Bergen                    | New Jersey.. | Dec. 11, 1875... | 165 89                   | 175 00                         |
| 15,000 00       | Essex                     | "            | Dec. 11, 1875... | 1,022 67                 | .....                          |
| 2,000 00        | Camden                    | "            | Dec. 11, 1875... | 136 36                   | .....                          |
| 3,000 00        | Hudson                    | "            | Dec. 13, 1875... | 203 38                   | .....                          |
| 6,000 00        | Essex                     | "            | Dec. 14, 1875... | 405 61                   | .....                          |
| 5,000 00        | Essex                     | "            | Dec. 14, 1875... | 328 00                   | .....                          |
| 1,500 00        | Oswego                    | New York..   | Dec. 15, 1875... | 101 11                   | .....                          |
| 1,800 00        | Stenben                   | "            | Dec. 16, 1875... | 121 00                   | .....                          |
| 10,000 00       | New York                  | "            | Dec. 16, 1875... | 322 19                   | 350 00                         |
| 7,000 00        | Union                     | New Jersey.. | Dec. 16, 1875... | 225 53                   | 245 00                         |
| 2,500 00        | Monmouth                  | "            | Dec. 16, 1875... | 235 26                   | .....                          |

## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |             | Date of loan. | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|-------------|---------------|--------------------------|--------------------------------|
|                 | County.                   | State.      |               |                          |                                |
| \$1,745 00      | Monmouth                  | New Jersey  | Dec. 15, 1875 | \$184 44                 |                                |
| 2,500 00        | Essex                     | "           | Dec. 15, 1875 | 168 06                   |                                |
| 1,600 00        | Wayne                     | New York    | Dec. 20, 1875 | 106 32                   |                                |
| 4,500 00        | Union                     | New Jersey  | Dec. 21, 1875 | 140 67                   | \$157 50                       |
| 2,000 00        | Steuben                   | New York    | Dec. 21, 1875 | 132 52                   |                                |
| 3,000 00        | Chemung                   | "           | Dec. 21, 1875 | 198 78                   |                                |
| 10,000 00       | Clinton                   | "           | Dec. 21, 1875 | 663 60                   |                                |
| 7,000 00        | Kings                     | "           | Dec. 21, 1875 | 463 83                   |                                |
| 5,500 00        | Morris                    | New Jersey  | Dec. 21, 1875 | 364 43                   |                                |
| 5,000 00        | Morris                    | "           | Dec. 21, 1875 | 381 80                   |                                |
| 2,000 00        | Hudson                    | "           | Dec. 22, 1875 | 132 14                   |                                |
| 7,000 00        | New York                  | New York    | Dec. 22, 1875 | 463 48                   |                                |
| 6,000 00        | Rockland                  | "           | Dec. 22, 1875 | 396 41                   |                                |
| 1,000 00        | Livingston                | "           | Dec. 22, 1875 | 65 88                    |                                |
| 10,000 00       | Erie                      | "           | Dec. 24, 1875 | 656 85                   |                                |
| 10,000 00       | New York                  | "           | Dec. 24, 1875 | 656 85                   |                                |
| 1,000 00        | Wyoming                   | "           | Dec. 27, 1875 | 65 11                    |                                |
| 2,000 00        | Steuben                   | "           | Dec. 27, 1875 | 190 05                   |                                |
| 1,500 00        | Union                     | New Jersey  | Dec. 28, 1875 | 97 86                    |                                |
| 3,500 00        | Westchester               | New York    | Dec. 28, 1875 | 227 21                   |                                |
| 6,000 00        | Essex                     | New Jersey  | Dec. 28, 1875 |                          |                                |
| 4,000 00        | Monmouth                  | "           | Dec. 29, 1875 | 268 90                   | 389 50                         |
| 100,000 00      | New York                  | New York    | Dec. 29, 1875 | 6,472 60                 |                                |
| 7,000 00        | Kings                     | "           | Dec. 29, 1875 | 453 06                   |                                |
| 9,000 00        | Middlesex                 | New Jersey  | Dec. 29, 1875 | 582 53                   |                                |
| 40,000 00       | New York                  | New York    | Dec. 30, 1875 | 2,581 37                 |                                |
| 3,500 00        | Passaic                   | New Jersey  | Dec. 30, 1875 | 226 37                   |                                |
| 3,000 00        | Union                     | "           | Dec. 30, 1875 | 88 60                    | 105 00                         |
| 1,600 00        | Steuben                   | New York    | Dec. 30, 1875 | 103 35                   |                                |
| 30,000 00       | Lycoming                  | Pennsylv'a. | Dec. 30, 1875 | 1,986 08                 |                                |
| 4,000 00        | Essex                     | New Jersey  | Dec. 31, 1875 | 257 37                   |                                |
| 4,500 00        | Essex                     | "           | Dec. 31, 1875 | 269 54                   |                                |
| 15,000 00       | Essex                     | "           | Dec. 31, 1875 | 965 14                   |                                |
| 2,000 00        | Essex                     | "           | Dec. 31, 1875 | 128 68                   |                                |
| 5,500 00        | New York                  | New York    | Dec. 31, 1875 | 161 88                   | 192 50                         |
| 2,800 00        | Livingston                | "           | Jan. 3, 1876  | 178 55                   |                                |
| 17,000 00       | New York                  | "           | Jan. 4, 1876  | 1,080 78                 |                                |
| 14,000 00       | Kings                     | "           | Jan. 6, 1876  | 884 68                   |                                |
| 4,500 00        | Essex                     | New Jersey  | Jan. 7, 1876  | 309 97                   |                                |
| 3,000 00        | Middlesex                 | "           | Jan. 7, 1876  | 189 00                   |                                |
| 1,000 00        | Kings                     | New York    | Jan. 8, 1876  | 62 80                    |                                |
| 10,000 00       | Kings                     | "           | Jan. 8, 1876  | 628 06                   |                                |
| 4,000 00        | Northampton               | Pennsylv'a. | Jan. 10, 1876 | 249 70                   |                                |
| 2,500 00        | Union                     | New Jersey  | Jan. 10, 1876 | 156 06                   |                                |
| 5,000 00        | Somerset                  | "           | Jan. 10, 1876 | 312 19                   |                                |
| 8,00 00         | Westchester               | New York    | Jan. 11, 1876 | 497 88                   |                                |
| 5,000 00        | Hudson                    | New Jersey  | Jan. 11, 1876 | 311 16                   |                                |
| 3,000 00        | Dutchess                  | New York    | Jan. 12, 1876 | 186 12                   |                                |
| 3,500 00        | Passaic                   | New Jersey  | Jan. 13, 1876 | 216 47                   |                                |
| 1,000 00        | Cattaraugus               | New York    | Jan. 13, 1876 | 61 55                    |                                |
| 1,500 00        | Chenango                  | "           | Jan. 13, 1876 | 92 79                    |                                |
| 10,000 00       | New York                  | "           | Jan. 13, 1876 | 618 49                   |                                |
| 2,750 00        | Kings                     | "           | Jan. 14, 1876 | 169 55                   |                                |
| 2,750 00        | Kings                     | "           | Jan. 14, 1876 | 169 55                   |                                |
| 2,750 00        | Kings                     | "           | Jan. 14, 1876 | 169 55                   |                                |
| 2,750 00        | Kings                     | "           | Jan. 14, 1876 | 169 55                   |                                |
| 2,750 00        | Kings                     | "           | Jan. 14, 1876 | 169 55                   |                                |
| 4,500 00        | Essex                     | New Jersey  | Jan. 14, 1876 | 277 46                   |                                |
| 1,000 00        | Chemung                   | New York    | Jan. 14, 1876 | 61 65                    |                                |
| 3,500 00        | Steuben                   | "           | Jan. 14, 1876 | 215 80                   |                                |
| 9,000 00        | Monmouth                  | New Jersey  | Jan. 14, 1876 | 483 00                   |                                |
| 1,000 00        | Essex                     | New York    | Jan. 14, 1876 | 61 65                    |                                |
| 10,000 00       | Bergen                    | New Jersey  | Jan. 15, 1876 | 614 66                   |                                |
| 2,500 00        |                           | "           | Jan. 17, 1876 | 152 70                   |                                |
| 5,000 00        | Monmouth                  | New Jersey  | Jan. 17, 1876 | 305 41                   |                                |
| 2,600 00        |                           | "           | Jan. 17, 1876 | 158 81                   |                                |
| 5,000 00        | Essex                     | New Jersey  | Jan. 17, 1876 | 305 41                   |                                |
| 6,000 00        | New York                  | New York    | Jan. 17, 1876 | 366 49                   |                                |
| 6,500 00        | Monroe                    | "           | Jan. 18, 1876 | 395 79                   |                                |
| 2,000 00        | Berks                     | Pennsylv'a. | Jan. 18, 1876 | 121 78                   |                                |
| 4,000 00        | Berks                     | "           | Jan. 18, 1876 | 108 56                   | 140 00                         |
| *40 50          |                           |             |               |                          |                                |
| 1,700 00        | Chautauqua                | New York    | Jan. 19, 1876 | 108 19                   |                                |
| 7,500 00        | New York                  | "           | Jan. 20, 1876 | 453 80                   |                                |

\* Fire insurance premium.

SCHEDULE—(Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |             | Date of loan. |             | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|-------------|---------------|-------------|--------------------------|--------------------------------|
|                 | County.                   | State.      |               |             |                          |                                |
| \$3,000 00      | Passaic.....              | New Jersey. | Jan.          | 20, 1876... | \$181 52                 |                                |
| 1,500 00        | Kings.....                | New York..  | Jan.          | 20, 1876... | 90 76                    |                                |
| 10,000 00       | Westchester.....          | "           | Jan.          | 21, 1876... | 603 15                   |                                |
| 1,000 00        | Chenango.....             | "           | Jan.          | 22, 1876... | 60 12                    |                                |
| 35,000 00       | Monroe.....               | "           | Jan.          | 22, 1876... | 2,104 82                 |                                |
| 1,000 00        | Steuben.....              | "           | Jan.          | 24, 1876... | 59 74                    |                                |
| 5,000 00        | Kings.....                | "           | Jan.          | 25, 1876... | 297 74                   |                                |
| 1,200 00        | Chemung.....              | "           | Jan.          | 25, 1876... | 71 46                    |                                |
| 6,000 00        | Essex.....                | New Jersey. | Jan.          | 27, 1876... |                          | \$354 98                       |
| 1,000 00        | Chemung.....              | New York..  | Jan.          | 27, 1876... | 59 00                    |                                |
| 3,000 00        | Chemung.....              | "           | Jan.          | 27, 1876... | 177 49                   |                                |
| 5,000 00        | Monroe.....               | "           | Jan.          | 27, 1876... | 395 82                   |                                |
| 1,000 00        | Steuben.....              | "           | Jan.          | 27, 1876... | 59 16                    |                                |
| 4,000 00        |                           | "           | Jan.          | 28, 1876... | 235 89                   |                                |
| 1,500 00        | New York.....             | New York..  | Jan.          | 28, 1876... | 88 46                    |                                |
| 17,000 00       | Lehigh.....               | Penn.....   | Jan.          | 28, 1876... | 1,002 58                 |                                |
| 3,500 00        | Lehigh.....               | "           | Jan.          | 28, 1876... | 206 40                   |                                |
| 3,500 00        | Livingston.....           | New York..  | Jan.          | 29, 1876... | 205 73                   |                                |
| 8,000 00        |                           | "           | Jan.          | 29, 1876... | 470 25                   |                                |
| 4,000 00        |                           | "           | Jan.          | 29, 1876... | 235 12                   |                                |
| 3,250 00        |                           | "           | Jan.          | 29, 1876... | 191 04                   |                                |
| 2,500 00        |                           | "           | Jan.          | 29, 1876... | 146 95                   |                                |
| 2,000 00        | Lehigh.....               | Penn.....   | Jan.          | 31, 1876... | 116 79                   |                                |
| 4,000 00        | Monroe.....               | New York..  | Jan.          | 31, 1876... | 233 59                   |                                |
| 1,100 00        | Cattaraugus.....          | "           | Jan.          | 31, 1876... | 64 34                    |                                |
| 1,000 00        | Wyoming.....              | "           | Feb.          | 1, 1876...  | 58 30                    |                                |
| 6,000 00        | Orange.....               | "           | Feb.          | 1, 1876...  | 349 22                   |                                |
| 10,000 00       | New York.....             | "           | Feb.          | 1, 1876...  | 682 05                   |                                |
| 7,000 00        | Lehigh.....               | Penn.....   | Feb.          | 1, 1876...  | 407 44                   |                                |
| 6,000 00        | New York.....             | New York..  | Feb.          | 3, 1876...  | 346 98                   |                                |
| 1,500 00        | Kings.....                | "           | Feb.          | 4, 1876...  | 81 25                    |                                |
| 3,000 00        |                           | "           | Feb.          | 4, 1876...  | 172 89                   |                                |
| 2,200 00        | Cattaraugus.....          | New York..  | Feb.          | 5, 1876...  | 126 36                   |                                |
| 26,000 00       | Monroe.....               | "           | Feb.          | 5, 1876...  | 1,403 40                 |                                |
| 40,000 00       | Allegheny.....            | Penn.....   | Feb.          | 5, 1876...  | 2,297 53                 |                                |
| 4,000 00        | New York.....             | New York..  | Feb.          | 7, 1876...  | 228 22                   |                                |
| 16,000 00       | New York.....             | "           | Feb.          | 7, 1876...  | 912 88                   |                                |
| 16,000 00       | New York.....             | "           | Feb.          | 7, 1876...  | 912 88                   |                                |
| 12,000 00       | New York.....             | "           | Feb.          | 7, 1876...  | 741 71                   |                                |
| 13,000 00       | New York.....             | "           | Feb.          | 7, 1876...  | 741 71                   |                                |
| 13,000 00       | New York.....             | "           | Feb.          | 7, 1876...  | 741 71                   |                                |
| 7 48 00         |                           | "           |               |             |                          |                                |
| 13,000 00       | New York.....             | New York..  | Feb.          | 7, 1876...  | 741 71                   |                                |
| 25,000 00       | Essex.....                | New Jersey. | Feb.          | 8, 1876...  | 1,440 75                 |                                |
| 3,000 00        | Steuben.....              | New York..  | Feb.          | 8, 1876...  | 170 59                   |                                |
| 10,000 00       | Kings.....                | "           | Feb.          | 9, 1876...  | 566 71                   |                                |
| 1,600 00        |                           | "           | Feb.          | 9, 1876...  | 90 67                    |                                |
| 3,000 00        | St. Lawrence.....         | New York..  | Feb.          | 9, 1876...  | 168 29                   |                                |
| 5,000 00        | Camden.....               | New Jersey. | Feb.          | 9, 1876...  | 283 36                   |                                |
| 2,000 00        | Chenango.....             | New York..  | Feb.          | 9, 1876...  | 113 34                   |                                |
| 85,000 00       | New York.....             | "           | Feb.          | 9, 1876...  | 4,069 25                 |                                |
| 2,000 00        | Berks.....                | Penn.....   | Feb.          | 9, 1876...  | 113 34                   |                                |
| 5,000 00        | Passaic.....              | New Jersey. | Feb.          | 10, 1876... | 282 40                   |                                |
| 2,000 00        | Kings.....                | New York..  | Feb.          | 10, 1876... | 112 96                   |                                |
| 3,000 00        | Lehigh.....               | Penn.....   | Feb.          | 10, 1876... | 169 44                   |                                |
| 1,500 00        | St. Lawrence.....         | New York..  | Feb.          | 10, 1876... | 84 72                    |                                |
| 18,000 00       | Berks.....                | Penn.....   | Feb.          | 10, 1876... | 1,016 63                 |                                |
| 7,000 00        | New York.....             | New York..  | Feb.          | 11, 1876... | 394 00                   |                                |
| 18,000 00       | Hudson.....               | New Jersey. | Feb.          | 12, 1876... | 1,009 73                 |                                |
| 2,900 00        | Wayne.....                | New York..  | Feb.          | 12, 1876... | 162 68                   |                                |
| 2,000 00        | Middlesex.....            | New Jersey. | Feb.          | 12, 1876... | 42 19                    | 70 00                          |
| 4,000 00        | Perks.....                | Penn.....   | Feb.          | 15, 1876... | 222 08                   |                                |
| 15,000 00       | Erie.....                 | New York..  | Feb.          | 15, 1876... | 832 81                   |                                |
| 1,000 00        | Essex.....                | New Jersey. | Feb.          | 15, 1876... | 55 52                    |                                |
| 20,000 00       | Lehigh.....               | Penn.....   | Feb.          | 16, 1876... | 1,106 58                 |                                |
| 2,500 00        | Essex.....                | New Jersey. | Feb.          | 18, 1876... | 49 86                    | 87 50                          |
| 2,000 00        | Fairfield.....            | Conn.....   | Feb.          | 18, 1876... | 109 89                   |                                |
| 2,500 00        | Chemung.....              | New York..  | Feb.          | 18, 1876... | 137 36                   |                                |
| 1,600 00        | Lewis.....                | "           | Feb.          | 19, 1876... | 87 60                    |                                |
| 12,000 00       | New York.....             | "           | Feb.          | 21, 1876... | 652 44                   |                                |
| 35,000 00       | New York.....             | "           | Feb.          | 23, 1876... | 664 52                   | 1,225 00                       |
| 5,000 00        | Middlesex.....            | New Jersey. | Feb.          | 23, 1876... | 260 93                   |                                |
| 4,000 00        | New York.....             | New York..  | Feb.          | 23, 1876... | 215 95                   |                                |
| 1,500 00        | Erie.....                 | "           | Feb.          | 23, 1876... | 80 98                    |                                |

\* Fire insurance premium.

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |             | Date of loan.  | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|-------------|----------------|--------------------------|--------------------------------|
|                 | County.                   | State.      |                |                          |                                |
| \$3,000 00      | Berks                     | Penn.       | Feb. 23, 1876  | \$107 97                 |                                |
| 7,000 00        | New York                  | New York    | Feb. 24, 1876  | 376 56                   |                                |
| 5,000 00        | Union                     | New Jersey  | Feb. 25, 1876  | 268 01                   |                                |
| 6,800 00        | Allegheny                 | Penn.       | Feb. 25, 1876  | 364 50                   |                                |
| 10,000 00       | New York                  | New York    | Feb. 25, 1876  | 536 08                   |                                |
| 5,000 00        | Union                     | New Jersey  | Feb. 26, 1876  | 267 05                   |                                |
| 35,000 00       | Erie                      | New York    | Feb. 26, 1876  | 1,869 38                 |                                |
| 2,100 00        | Allegheny                 | "           | Feb. 26, 1876  | 112 16                   |                                |
| 8,000 00        | Erie                      | "           | Feb. 26, 1876  | 427 29                   |                                |
| 5,000 00        | Camden                    | New Jersey  | Feb. 26, 1876  | 267 05                   |                                |
| 4,500 00        | Erie                      | New York    | Feb. 26, 1876  | 240 35                   |                                |
| 11,000 00       | Allegheny                 | Penn.       | Feb. 26, 1876  | 587 58                   |                                |
| 4,000 00        | Orange                    | New York    | Feb. 28, 1876  | 212 11                   |                                |
| 10,000 00       | Queens                    | "           | Feb. 28, 1876  | 530 27                   |                                |
| 4,500 00        | Berks                     | Penn.       | Feb. 28, 1876  | 288 63                   |                                |
| 3,500 00        | Berks                     | "           | Feb. 29, 1876  | 184 92                   |                                |
| 2,500 00        | Westchester               | New York    | Feb. 29, 1876  | 132 00                   |                                |
| 25,000 00       | Hunterdon                 | New Jersey  | Feb. 29, 1876  | 1,320 89                 |                                |
| 5,000 00        | New York                  | New York    | Feb. 29, 1876  | 264 18                   |                                |
| 8,000 00        | Burlington                | New Jersey  | Feb. 29, 1876  | 423 68                   |                                |
| 1,000 00        | Cattaraugus               | New York    | March 1, 1876  | 53 64                    |                                |
| 1,800 00        | Wayne                     | "           | March 2, 1876  | 83 92                    |                                |
| 2,000 00        | Kings                     | "           | March 2, 1876  | 104 90                   |                                |
| 3,000 00        | Hudson                    | New Jersey  | March 3, 1876  | 156 78                   |                                |
| 15,000 00       | Kings                     | New York    | March 3, 1876  | 753 90                   |                                |
| 4,000 00        | Middlesex                 | New Jersey  | March 3, 1876  | 209 04                   |                                |
| 1,700 00        | Steuben                   | New York    | March 3, 1876  | 86 84                    |                                |
| 40,000 00       | Niagara and Erie          | "           | March 3, 1876  | 2,090 41                 |                                |
| 3,000 00        | Clinton                   | "           | March 4, 1876  | 156 20                   |                                |
| 12,000 00       | New York                  | "           | March 4, 1876  | 624 82                   |                                |
| 6,000 00        | Erie                      | "           | March 6, 1876  | 312 41                   |                                |
| 7,000 00        | New York                  | "           | March 6, 1876  | 361 79                   |                                |
| 3,000 00        | Sussex                    | New Jersey  | March 7, 1876  | 154 48                   |                                |
| 3,800 00        | Westchester               | New York    | March 7, 1876  | 173 22                   |                                |
| 5,000 00        | Passaic                   | New Jersey  | March 8, 1876  | 266 50                   |                                |
| 1,600 00        | Chemung                   | New York    | March 8, 1876  | 83 08                    |                                |
| 2,500 00        | Niagara                   | "           | March 8, 1876  | 123 25                   |                                |
| 10,000 00       | Fairfield                 | Connecticut | March 9, 1876  | 161 00                   | \$350 00                       |
| 5,000 00        | New York                  | New York    | March 9, 1876  | 255 55                   |                                |
| 1,000 00        | Wyoming                   | "           | March 9, 1876  | 51 10                    |                                |
| 6,000 00        | Passaic                   | New Jersey  | March 9, 1876  | 592 48                   |                                |
| 1,000 00        | Wyoming                   | New York    | March 10, 1876 | 50 92                    |                                |
| 10,000 00       | Monmouth                  | New Jersey  | March 11, 1876 | 811 63                   |                                |
| 2,200 00        | Steuben                   | New York    | March 11, 1876 | 111 60                   |                                |
| 12,000 00       | Kings                     | "           | March 11, 1876 | 606 71                   |                                |
| 3,000 00        | Erie                      | "           | March 11, 1876 | 128 59                   |                                |
| 8,000 00        | Warren                    | New Jersey  | March 12, 1876 | 402 74                   |                                |
| 15,000 00       | Westchester               | New York    | March 14, 1876 | 752 26                   |                                |
| 2,000 00        | Chemung                   | "           | March 14, 1876 | 100 30                   |                                |
| 2,000 00        | Monmouth                  | New Jersey  | March 16, 1876 | 99 53                    |                                |
| 3,000 00        | Rockland                  | New York    | March 17, 1876 | 148 73                   |                                |
| 3,000 00        | Allegheny                 | "           | March 17, 1876 | 69 15                    |                                |
| 9,000 00        | Berks                     | Penn.       | March 18, 1876 | 391 23                   |                                |
| 3,500 00        | Chemung                   | New York    | March 18, 1876 | 172 84                   |                                |
| 2,500 00        | Morris                    | New Jersey  | March 18, 1876 | 123 46                   |                                |
| 25,000 00       | Kings                     | New York    | March 18, 1876 | 1,284 60                 |                                |
| 12,000 00       | Bergen                    | New Jersey  | March 20, 1876 | 598 00                   |                                |
| 5,500 00        | Luzerne                   | Penn.       | March 21, 1876 | 263 44                   |                                |
| 2,000 00        | New York                  | New York    | March 21, 1876 | 97 62                    |                                |
| 2,500 00        | Morris                    | New Jersey  | March 21, 1876 | 122 02                   |                                |
| 3,000 00        | Westchester               | New York    | March 21, 1876 | 146 42                   |                                |
| 10,000 00       | Erie                      | "           | March 22, 1876 | 486 16                   |                                |
| 1,000 00        | Allegheny                 | "           | March 23, 1876 | 48 42                    |                                |
| 8,000 00        | Niagara                   | "           | March 23, 1876 | 145 27                   |                                |
| 15,000 00       | New York                  | "           | March 24, 1876 | 723 50                   |                                |
| 2,000 00        | Essex                     | New Jersey  | March 24, 1876 | 96 46                    |                                |
| 2,000 00        | Livingston                | New York    | March 25, 1876 | 96 09                    |                                |
| 2,000 00        | Livingston                | "           | March 25, 1876 | 96 06                    |                                |
| 7,000 00        | Livingston                | "           | March 25, 1876 | 302 91                   |                                |
| 6,000 00        | Passaic                   | New Jersey  | March 27, 1876 | 288 25                   |                                |
| 6,000 00        | Essex                     | "           | March 27, 1876 | 285 94                   |                                |
| 8,000 00        | Westchester               | New York    | March 28, 1876 | 379 73                   |                                |
| 2,000 00        | Rockland                  | "           | March 29, 1876 | 94 55                    |                                |
| 3,000 00        | Rockland                  | "           | March 29, 1876 | 141 82                   |                                |
| 10,000 00       | Allegheny                 | Penn.       | March 29, 1876 | 473 74                   |                                |
| 1,000 00        | Allegheny                 | New York    | March 30, 1876 | 47 08                    |                                |

## SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |             | Date of loan. |            | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|-------------|---------------|------------|--------------------------|--------------------------------|
|                 | County.                   | State.      |               |            |                          |                                |
| \$1,100 00      | Chemung.....              | New York..  | March         | 31, 1876.. | \$51 58                  |                                |
| 12,000 00       | Erie.....                 | "           | March         | 31, 1876.. | 563 28                   |                                |
| 3,000 00        | Erie.....                 | "           | March         | 31, 1876.. | 140 07                   |                                |
| 5,000 00        | Essex.....                | New Jersey. | March         | 31, 1876.. | 234 45                   |                                |
| 3,000 00        | Wyoming.....              | New York..  | April         | 1, 1876..  | 140 10                   |                                |
| 15,000 00       | New York.....             | "           | April         | 1, 1876..  | 540 58                   |                                |
| 6,000 00        | Kings.....                | "           | April         | 1, 1876..  | 466 99                   |                                |
| 12,000 00       | Queens.....               | "           | April         | 3, 1876..  | 555 78                   |                                |
| 2,000 00        | Tioga.....                | Penn.....   | April         | 3, 1876..  | 92 68                    |                                |
| 2,500 00        | Erie.....                 | New York..  | April         | 4, 1876..  | 27 80                    | \$97 50                        |
| 15,000 00       | New York.....             | "           | April         | 4, 1876..  | 691 85                   |                                |
| 1,000 00        | Cattaraugus.....          | "           | April         | 5, 1876..  | 45 98                    |                                |
| 3,000 00        | Berks.....                | Penn.....   | April         | 5, 1876..  | 137 79                   |                                |
| 7,000 00        | Chemung.....              | New York..  | April         | 6, 1876..  | 390 18                   |                                |
| 1,000 00        | Kings.....                | "           | April         | 6, 1876..  | 45 74                    |                                |
| 4,000 00        | Union.....                | New Jersey. | April         | 7, 1876..  | 182 19                   |                                |
| 6,500 00        | Essex.....                | "           | April         | 7, 1876..  | 296 06                   |                                |
| 6,000 00        | Essex.....                | "           | April         | 7, 1876..  | 273 29                   |                                |
| 3,000 00        | Erie.....                 | New York..  | April         | 7, 1876..  | 136 64                   |                                |
| 1,500 00        | Essex.....                | New Jersey. | April         | 7, 1876..  | 81 99                    |                                |
| 10,000 00       | Allegheny.....            | Penn.....   | April         | 8, 1876..  | 453 36                   |                                |
| 12,000 00       | Passaic.....              | New Jersey. | April         | 8, 1876..  | 544 37                   |                                |
| 6,000 00        | Passaic.....              | New York..  | April         | 11, 1876.. | 268 68                   |                                |
| 7,000 00        | Wyoming.....              | "           | April         | 11, 1876.. | 313 47                   |                                |
| 1,000 00        | New York.....             | "           | April         | 11, 1876.. | 44 78                    |                                |
| 30,000 00       | Westchester.....          | "           | April         | 11, 1876.. | 695 62                   |                                |
| 3,000 00        | Middlesex.....            | Mass.....   | April         | 11, 1876.. | 134 84                   |                                |
| 20,000 00       | Monroe.....               | New York..  | April         | 11, 1876.. | 895 68                   |                                |
| 25,000 00       | New York.....             | "           | April         | 12, 1876.. | 1,119 52                 |                                |
| 3,000 00        | Chemung.....              | "           | April         | 12, 1876.. | 133 57                   |                                |
| 1,500 00        | Kings.....                | "           | April         | 12, 1876.. | 66 88                    |                                |
| 4,000 00        | Lehigh.....               | Penn.....   | April         | 13, 1876.. | 177 59                   |                                |
| 300,000 00      | Berks.....                | New York..  | April         | 13, 1876.. | 7,532 61                 |                                |
| 5,000 00        | Steuben.....              | "           | April         | 14, 1876.. | 635 08                   |                                |
| 2,000 00        | Chemung.....              | New York..  | April         | 14, 1876.. | 88 41                    |                                |
| 1,200 00        | Chemung.....              | "           | April         | 14, 1876.. | 53 05                    |                                |
| 1,400 00        | Chemung.....              | "           | April         | 14, 1876.. | 61 89                    |                                |
| 1,200 00        | Wayne.....                | "           | April         | 15, 1876.. | 52 82                    |                                |
| 3,000 00        | Essex.....                | New Jersey. | April         | 15, 1876.. | 132 04                   |                                |
| 5,000 00        | New York.....             | "           | April         | 15, 1876.. | 220 07                   |                                |
| 9,500 00        | Monmouth.....             | New Jersey. | April         | 15, 1876.. | 85 63                    | \$22 50                        |
| 4,000 00        | Essex.....                | New York..  | April         | 15, 1876.. | 186 80                   |                                |
| 5,500 00        | Tioga.....                | Penn.....   | April         | 17, 1876.. | 229 97                   |                                |
| 1,200 00        | Westchester.....          | New York..  | April         | 17, 1876.. | 52 36                    |                                |
| 5,300 00        | Middlesex.....            | New Jersey. | April         | 18, 1876.. | 230 22                   |                                |
| 4,000 00        | Warren.....               | "           | April         | 18, 1876.. | 100 00                   | 73 75                          |
| 2,500 00        | Erie.....                 | New York..  | April         | 18, 1876.. | 106 60                   |                                |
| 1,500 00        | Luzerne.....              | Penn.....   | April         | 18, 1876.. | 65 16                    |                                |
| 9,000 00        | Tioga.....                | "           | April         | 18, 1876.. | 390 94                   |                                |
| 2,000 00        | Chemung.....              | New York..  | April         | 18, 1876.. | 86 88                    |                                |
| 1,600 00        | Lehigh.....               | Penn.....   | April         | 18, 1876.. | 69 50                    |                                |
| 4,500 00        | Lehigh.....               | "           | April         | 18, 1876.. | 193 84                   |                                |
| 8,000 00        | Lehigh.....               | "           | April         | 19, 1876.. | 345 97                   |                                |
| 5,000 00        | Hudson.....               | New Jersey. | April         | 19, 1876.. | 216 23                   |                                |
| 5,000 00        | Allegany.....             | Penn.....   | April         | 19, 1876.. | 216 23                   |                                |
| 3,000 00        | Clinton.....              | New York..  | April         | 19, 1876.. | 129 74                   |                                |
| 1,000 00        | Kings.....                | "           | April         | 20, 1876.. | 43 04                    |                                |
| 1,400 00        | Kings.....                | "           | April         | 20, 1876.. | 86 11                    |                                |
| 1,400 00        | Kings.....                | "           | April         | 20, 1876.. | 60 28                    |                                |
| 1,400 00        | Kings.....                | "           | April         | 20, 1876.. | 60 28                    |                                |
| 1,400 00        | Kings.....                | "           | April         | 20, 1876.. | 60 28                    |                                |
| 1,400 00        | Kings.....                | "           | April         | 20, 1876.. | 60 28                    |                                |
| 2,000 00        | Bergen.....               | New Jersey. | April         | 20, 1876.. | 60 28                    |                                |
| 3,000 00        | New York.....             | New York..  | April         | 20, 1876.. | 129 16                   |                                |
| 2,500 00        | New York.....             | "           | April         | 21, 1876.. | 107 16                   |                                |
| 8,000 00        | Queens.....               | "           | April         | 21, 1876.. | 342 90                   |                                |
| 1,600 00        | Kings.....                | "           | April         | 22, 1876.. | 12 27                    | 56 00                          |
| 3,000 00        | New York.....             | "           | April         | 24, 1876.. | 126 86                   |                                |
| 12,000 00       | Allegheny.....            | Penn.....   | April         | 24, 1876.. | 507 45                   |                                |
| 5,600 00        | Allegheny.....            | "           | April         | 24, 1876.. | 236 81                   |                                |
| 6,000 00        | Kings.....                | New York..  | April         | 25, 1876.. | 252 57                   |                                |
| 5,000 00        | Kings.....                | "           | April         | 25, 1876.. | 210 43                   |                                |
| 2,000 00        | Montgomery.....           | Penn.....   | April         | 25, 1876.. | 84 19                    |                                |
| 5,000 00        | Lehigh.....               | "           | April         | 26, 1876.. | 209 53                   |                                |
| 2,000 00        | Lehigh.....               | "           | April         | 26, 1876.. | 83 81                    |                                |
| 15,000 00       | Monroe.....               | New York..  | April         | 27, 1876.. | 597 29                   |                                |

## SCHEDULE—(Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED.   |             | Date of loan.  | Amount of interest paid. | Amount of interest in default. |
|-----------------|-----------------------------|-------------|----------------|--------------------------|--------------------------------|
|                 | County.                     | State.      |                |                          |                                |
| \$5,000 00      | Queens .....                | New York..  | April 27, 1876 | \$259 28                 |                                |
| 10,000 00       | New York .....              | "           | April 28, 1876 | 497 66                   |                                |
| 3,000 00        | Kings .....                 | "           | April 28, 1876 | 124 56                   |                                |
| 10,000 00       | Hudson .....                | New Jersey. | April 28, 1876 | 413 29                   |                                |
| 1,000 00        | Ontario .....               | New York..  | April 28, 1876 | 41 33                    |                                |
| 5,000 00        | Ontario .....               | "           | April 28, 1876 | 207 07                   |                                |
| 5,000 00        | New York .....              | "           | April 28, 1876 | 206 64                   |                                |
| 3,000 00        | Allegheny .....             | Penn.....   | April 29, 1876 | 320 63                   |                                |
| 3,000 00        | Allegheny .....             | "           | May 1, 1876    | 122 84                   |                                |
| 7,000 00        | Wayne .....                 | New York..  | May 1, 1876    | 206 62                   |                                |
| 6,000 00        | Middlesex .....             | New Jersey. | May 2, 1876    | 228 10                   |                                |
| 16,000 00       | Westchester .....           | New York..  | May 2, 1876    | 623 06                   |                                |
| 1,500 00        | Chemung .....               | "           | May 2, 1876    |                          | \$61 13                        |
| 1,400 00        | Berks .....                 | Penn.....   | May 2, 1876    | 65 21                    |                                |
| 1,500 00        | St. Lawrence .....          | New York..  | May 2, 1876    | 61 18                    |                                |
| 60,000 00       | New York .....              | "           | May 2, 1876    | 2,445 21                 |                                |
| 4,000 00        | Kings .....                 | "           | May 2, 1876    | 163 00                   |                                |
| 2,000 00        | Tioga .....                 | Penn.....   | May 2, 1876    | 81 51                    |                                |
| 1,000 00        | Tioga .....                 | "           | May 2, 1876    | 40 75                    |                                |
| 2,500 00        | Cattaraugus .....           | New York..  | May 2, 1876    | 101 40                   |                                |
| 16,000 00       | Essex .....                 | New Jersey. | May 2, 1876    |                          | 648 99                         |
| 5,000 00        | Berks .....                 | Penn.....   | May 2, 1876    | 202 81                   |                                |
| 20,000 00       | Chemung .....               | New York..  | May 4, 1876    | 807 40                   |                                |
| *69 00          |                             |             |                |                          |                                |
| 1,800 00        | Kings .....                 | New York..  | May 4, 1876    | 73 67                    |                                |
| 2,000 00        | Kings .....                 | "           | May 4, 1876    | 80 74                    |                                |
| 3,500 00        | Livingston .....            | "           | May 4, 1876    | 141 80                   |                                |
| 4,000 00        | Berks .....                 | Penn.....   | May 5, 1876    | 180 71                   |                                |
| 5,000 00        | Lehigh and North'pton ..... | "           | May 5, 1876    | 200 89                   |                                |
| 2,500 00        | Chemung .....               | New York..  | May 5, 1876    | 100 45                   |                                |
| 2,500 00        | Rockland .....              | "           | May 5, 1876    | 100 45                   |                                |
| 2,000 00        | Cattaraugus .....           | "           | May 6, 1876    | 73 97                    |                                |
| 3,000 00        | Bergen .....                | New Jersey. | May 6, 1876    | 319 59                   |                                |
| 3,000 00        | Washington .....            | New York..  | May 6, 1876    |                          | 319 59                         |
| 5,000 00        | New York .....              | "           | May 6, 1876    | 198 00                   |                                |
| 15,000 00       | Richmond .....              | "           | May 8, 1876    | 514 44                   |                                |
| 1,000 00        | Cattaraugus .....           | "           | May 8, 1876    | 39 60                    |                                |
| 9,000 00        | New York .....              | "           | May 8, 1876    | 326 43                   |                                |
| 1,000 00        | Chenango .....              | "           | May 9, 1876    | 89 41                    |                                |
| 4,500 00        | Union .....                 | New Jersey. | May 9, 1876    |                          | 177 45                         |
| 1,400 00        | Rockland .....              | New York..  | May 10, 1876   | 54 91                    |                                |
| 1,600 00        | Chemung .....               | "           | May 11, 1876   | 63 44                    |                                |
| 2,500 00        | Bergen .....                | New Jersey. | May 11, 1876   | 97 57                    |                                |
| 2,000 00        | St. Lawrence .....          | New York..  | May 11, 1876   | 76 06                    |                                |
| 10,000 00       | New York .....              | "           | May 11, 1876   |                          | 390 27                         |
| 1,500 00        | Monroe .....                | "           | May 11, 1876   | 58 54                    |                                |
| 1,500 00        | Monroe .....                | "           | May 11, 1876   | 58 54                    |                                |
| 2,000 00        | Cattaraugus .....           | "           | May 12, 1876   | 77 29                    |                                |
| 15,000 00       | Kings .....                 | "           | May 12, 1876   | 579 66                   |                                |
| 1,000 00        |                             | "           | May 12, 1876   | 88 64                    |                                |
| 6,000 00        | New York .....              | New York..  | May 15, 1876   | 229 56                   |                                |
| 5,000 00        | Onondaga .....              | "           | May 16, 1876   | 190 34                   |                                |
| 3,500 00        | New York .....              | "           | May 16, 1876   | 123 34                   |                                |
| 3,500 00        | New York .....              | "           | May 16, 1876   | 123 34                   |                                |
| 10,000 00       | Westchester .....           | "           | May 16, 1876   | 320 69                   |                                |
| 1,000 00        | Cattaraugus .....           | "           | May 17, 1876   | 37 88                    |                                |
| 1,800 00        | Erie .....                  | "           | May 17, 1876   | 68 18                    |                                |
| 7,000 00        | Rockland .....              | "           | May 17, 1876   | 195 00                   |                                |
| 4,000 00        | Essex .....                 | New Jersey. | May 17, 1876   | 151 81                   |                                |
| 3,000 00        | Union .....                 | "           | May 18, 1876   | 113 06                   |                                |
| 2,200 00        | Wayne .....                 | New York..  | May 18, 1876   | 98 91                    |                                |
| 20,000 00       | Monroe .....                | "           | May 18, 1876   | 763 70                   |                                |
| 25,000 00       | Monroe .....                | "           | May 18, 1876   | 943 12                   |                                |
| 3,500 00        | Monmouth .....              | New Jersey. | May 18, 1876   | 131 90                   |                                |
| 35,000 00       | Monroe .....                | New York..  | May 18, 1876   | 763 70                   |                                |
| 60,000 00       | New York .....              | "           | May 19, 1876   | 2,249 59                 |                                |
| 3,000 00        | Berks .....                 | Penn.....   | May 19, 1876   | 113 48                   |                                |
| 4,500 00        | Livingston .....            | New York..  | May 19, 1876   | 163 73                   |                                |
| 2,200 00        | Ontario .....               | "           | May 19, 1876   | 82 49                    |                                |
| 5,000 00        | Monroe .....                | "           | May 20, 1876   | 186 51                   |                                |
| 6,000 00        | Hudson .....                | New Jersey. | May 20, 1876   | 223 81                   |                                |
| 15,000 00       | New York .....              | New York..  | May 20, 1876   | 587 23                   |                                |
| 15,000 00       | New York .....              | "           | May 20, 1876   | 587 23                   |                                |
| 2,600 00        |                             | "           | May 20, 1876   | 96 98                    |                                |

\* Fire insurance premium.

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |             | Date of loan. |          | Amount of interest paid | Amount of interest in default. |
|-----------------|---------------------------|-------------|---------------|----------|-------------------------|--------------------------------|
|                 | County.                   | State.      |               |          |                         |                                |
| \$4,000 00      | Niagara                   | New York..  | May           | 30, 1876 | \$149 21                |                                |
| 3,000 00        | Erie                      | "           | May           | 22, 1876 | 110 75                  |                                |
| 4,000 00        | Erie                      | "           | May           | 22, 1876 | 147 67                  |                                |
| 4,000 00        | Erie                      | "           | May           | 22, 1876 | 147 67                  |                                |
| 4,000 00        | Richmond                  | "           | May           | 22, 1876 | 147 67                  |                                |
| 2,500 00        | Union                     | New Jersey. | May           | 22, 1876 | 83 43                   |                                |
| 4,500 00        | Berks                     | Penn        | May           | 22, 1876 | 165 27                  |                                |
| 8,000 00        | Morris                    | New Jersey. | May           | 22, 1876 | 293 81                  |                                |
| 1,600 00        | Steuben                   | New York..  | May           | 25, 1876 | 58 15                   |                                |
| 3,000 00        | Hudson                    | New Jersey. | May           | 25, 1876 | 109 08                  |                                |
| 2,000 00        | Tioga                     | Penn.       | May           | 25, 1876 | 72 69                   |                                |
| 11,000 00       | Morris                    | New Jersey. | May           | 25, 1876 | 899 77                  |                                |
| 2,500 00        | Berks                     | Penn        | May           | 25, 1876 | 90 86                   |                                |
| 2,000 00        | Essex                     | New Jersey. | May           | 26, 1876 | 72 30                   |                                |
| 2,000 00        | Rockland                  | New York..  | May           | 26, 1876 | 108 45                  |                                |
| 2,000 00        | Union                     | New Jersey. | May           | 26, 1876 | 78 80                   |                                |
| 5,000 00        | Union                     | "           | May           | 27, 1876 | 179 80                  |                                |
| 10,000 00       | New York                  | New York..  | May           | 27, 1876 | 359 59                  |                                |
| 4,000 00        | New York                  | "           | May           | 27, 1876 | 143 84                  |                                |
| 6,000 00        | Lehigh & Northampton      | Penn        | May           | 29, 1876 | 218 45                  |                                |
| 2,500 00        | Union                     | New Jersey. | May           | 29, 1876 | 58 94                   |                                |
| 7,000 00        | Ontario                   | New York..  | May           | 29, 1876 | 249 08                  |                                |
| 1,800 00        | Erie                      | "           | May           | 29, 1876 | 64 04                   |                                |
| 10,000 00       | Kings                     | "           | May           | 31, 1876 | 896 96                  |                                |
| 35,000 00       | Westchester               | "           | May           | 31, 1876 | 1,231 71                |                                |
| 3,000 00        | Fairfield                 | Conn        | May           | 31, 1876 | 105 57                  |                                |
| 1,700 00        | Rockland                  | New York    | June          | 1, 1876  | 59 50                   |                                |
| 4,000 00        | Niagara                   | "           | June          | 1, 1876  | 140 00                  |                                |
| 4,000 00        | Union                     | New Jersey. | June          | 2, 1876  | 139 62                  |                                |
| 1,300 00        | Steuben                   | New York..  | June          | 2, 1876  | 41 89                   |                                |
| 3,000 00        | Passaic                   | New Jersey. | June          | 2, 1876  | 104 71                  |                                |
| 7,500 00        | Allegany                  | Penn        | June          | 3, 1876  | 260 34                  |                                |
| 5,000 00        | Allegany                  | "           | June          | 3, 1876  | 178 56                  |                                |
| 6,500 00        | New York                  | New York..  | June          | 5, 1876  | 223 14                  |                                |
| 4,000 00        | Allegany                  | Penn        | June          | 5, 1876  | 137 32                  |                                |
| 4,000 00        | Allegany                  | "           | June          | 5, 1876  | 137 32                  |                                |
| 2,800 00        | Erie                      | New York..  | June          | 5, 1876  | 96 12                   |                                |
| 1,000 00        | Livingston                | "           | June          | 5, 1876  | 34 32                   |                                |
| 2,500 00        | Warren                    | New Jersey. | June          | 6, 1876  | 86 34                   |                                |
| 1,500 00        | Somerset                  | "           | June          | 8, 1876  | 50 63                   |                                |
| 2,000 00        | Tioga                     | Penn        | June          | 8, 1876  | 67 51                   |                                |
| 1,300 00        | Steuben                   | New York..  | June          | 8, 1876  | 43 88                   |                                |
| 25,000 00       | Westchester               | "           | June          | 8, 1876  | 843 84                  |                                |
| 1,500 00        | Cattaraugus               | "           | June          | 12, 1876 | 49 48                   |                                |
| 5,000 00        | Monroe                    | "           | June          | 12, 1876 | 164 98                  |                                |
| 45,000 00       | New York                  | "           | June          | 12, 1876 | 1,444 11                |                                |
| 2,500 00        | Allegany                  | "           | June          | 13, 1876 | 82 00                   |                                |
| 1,800 00        | Chemung                   | "           | June          | 13, 1876 | 59 03                   |                                |
| 10,000 00       | New York                  | "           | June          | 13, 1876 | 237 95                  |                                |
| 4,000 00        | New York                  | "           | June          | 14, 1876 | 130 41                  |                                |
| 26,000 00       | New York                  | "           | June          | 14, 1876 | 1,173 70                |                                |
| 1,200 00        | Franklin                  | "           | June          | 15, 1876 | 38 89                   |                                |
| 22,500 00       | Berks                     | Penn        | June          | 15, 1876 | 729 24                  |                                |
| 1,750 00        | Tioga                     | New York.   | June          | 15, 1876 | 56 72                   |                                |
| 11,500 00       | Schuylkill                | Penn        | June          | 15, 1876 | 372 72                  |                                |
| 1,500 00        | New York                  | New York..  | June          | 15, 1876 | 48 62                   |                                |
| 3,000 00        | New York                  | "           | June          | 15, 1876 | 97 23                   |                                |
| 22,000 00       | New York                  | "           | June          | 16, 1876 | 708 82                  |                                |
| 7,000 00        | Clinton                   | Penn        | June          | 16, 1876 | 225 53                  |                                |
| 7,000 00        | Hudson                    | New Jersey. | June          | 16, 1876 | 225 53                  |                                |
| 4,000 00        | Westchester               | New York..  | June          | 16, 1876 | 128 58                  |                                |
| 20,000 00       | Allegheny                 | Penn        | June          | 16, 1876 | 644 88                  |                                |
| 5,800 00        | Allegheny                 | "           | June          | 16, 1876 | 186 87                  |                                |
| 3,000 00        | New York                  | New York..  | June          | 17, 1876 | 105 00                  |                                |
| 5,000 00        | Kings                     | "           | June          | 19, 1876 | 253 15                  |                                |
| 6,500 00        | New York                  | "           | June          | 20, 1876 | 204 44                  |                                |
| 6,000 00        | Erie                      | "           | June          | 22, 1876 | 186 41                  |                                |
| 3,000 00        | New York                  | "           | June          | 23, 1876 | 92 63                   |                                |
| 12,000 00       | Westchester               | "           | June          | 23, 1876 | 870 52                  |                                |
| 3,000 00        | Cattaraugus               | "           | June          | 23, 1876 | 92 63                   |                                |
| 4,000 00        | Erie                      | "           | June          | 26, 1876 | 121 20                  |                                |
| 3,000 00        | New York                  | "           | June          | 26, 1876 | 90 90                   |                                |
| 5,000 00        | Lehigh                    | Penn        | June          | 27, 1876 | 150 55                  |                                |
| 5,000 00        | Clinton                   | "           | June          | 27, 1876 | 150 55                  |                                |
| 6,000 00        | Berks                     | "           | June          | 27, 1876 | 150 66                  |                                |
| 10,000 00       | Ulster                    | New York..  | June          | 28, 1876 | 299 18                  |                                |



SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan.  | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|------------|----------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |                |                          |                                |
| \$2,000 00      | Broome                    | New York   | June 29, 1876  | \$59 45                  |                                |
| 4,000 00        | New York                  | "          | June 29, 1876  | 118 90                   |                                |
| 1,000 00        | Middlesex                 | New Jersey | July 1, 1876   | 29 24                    |                                |
| 2,200 00        | Lehigh                    | Penn       | July 5, 1876   | 62 87                    |                                |
| 1,000 00        | Steuben                   | New York   | July 5, 1876   | 28 57                    |                                |
| 3,600 00        | Steuben                   | "          | July 5, 1876   | 102 87                   |                                |
| 6,000 00        | Erie                      | "          | July 5, 1876   | 171 45                   |                                |
| 4,500 00        | Berks                     | Penn       | July 5, 1876   | 128 59                   |                                |
| 5,000 00        | Clinton                   | "          | July 5, 1876   | 142 88                   |                                |
| 3,500 00        | Clinton                   | "          | July 5, 1876   | 100 00                   |                                |
| 20,000 00       | Northampton               | "          | July 5, 1876   | 571 51                   |                                |
| 25,000 00       | Allegheny                 | "          | July 6, 1876   | 709 59                   |                                |
| 5,000 00        | Essex                     | New York   | July 8, 1876   | 140 00                   |                                |
| 1,200 00        | "                         | "          | July 8, 1876   | 38 60                    |                                |
| 15,000 00       | Cayuga                    | New York   | July 10, 1876  | 414 25                   |                                |
| 3,000 00        | "                         | "          | July 10, 1876  | 89 25                    |                                |
| 2,000 00        | Morris                    | New Jersey | July 10, 1876  | 71 92                    |                                |
| 10,000 00       | Lycoming                  | Penn       | July 10, 1876  | 276 16                   |                                |
| 12,000 00       | Lycoming                  | "          | July 10, 1876  | 321 40                   |                                |
| 1,800 00        | Allegany                  | New York   | July 10, 1876  | 49 71                    |                                |
| 60,000 00       | Allegheny                 | Penn       | July 10, 1876  | 1,637 00                 |                                |
| 5,000 00        | Wayne                     | New York   | July 11, 1876  | 137 12                   |                                |
| 1,500 00        | Cattaraugus               | "          | July 12, 1876  | 40 85                    |                                |
| 3,000 00        | Wayne                     | "          | July 12, 1876  | 81 70                    |                                |
| 4,000 00        | Rockland                  | "          | July 12, 1876  | 108 93                   |                                |
| 4,500 00        | Dutchess                  | "          | July 12, 1876  | 122 50                   |                                |
| 3,000 00        | Erie                      | "          | July 12, 1876  | 81 70                    |                                |
| 1,500 00        | Erie                      | "          | July 14, 1876  | 40 27                    |                                |
| 40,000 00       | Essex                     | New Jersey | July 14, 1876  | 1,073 97                 |                                |
| 6,000 00        | Kings                     | New York   | July 15, 1876  | 159 95                   |                                |
| 2,000 00        | Allegany                  | "          | July 15, 1876  | 53 31                    |                                |
| 697 50          | Cattaraugus               | "          | July 15, 1876  | 22 68                    |                                |
| 4,000 00        | Monroe                    | "          | July 17, 1876  | 105 10                   |                                |
| 2,000 00        | Chemung                   | "          | July 17, 1876  | 53 55                    |                                |
| 8,000 00        | Moumouh                   | New Jersey | July 17, 1876  | 210 19                   |                                |
| 20,000 00       | Luzerne                   | Penn       | July 17, 1876  | 525 48                   |                                |
| 10,000 00       | Lycoming                  | "          | July 17, 1876  | 282 74                   |                                |
| 2,500 00        | Somerset                  | New Jersey | July 18, 1876  | 64 20                    |                                |
| 5,000 00        | Berks                     | Penn       | July 18, 1876  | 120 41                   |                                |
| 6,000 00        | Berks                     | "          | July 18, 1876  | 156 50                   |                                |
| 8,000 00        | New York                  | New York   | July 18, 1876  | 141 92                   |                                |
| 1,800 00        | Hudson                    | New Jersey | July 20, 1876  | 46 26                    |                                |
| 1,800 00        | Hudson                    | "          | July 20, 1876  | 46 26                    |                                |
| 1,800 00        | Hudson                    | "          | July 20, 1876  | 46 26                    |                                |
| 1,400 00        | Ontario                   | New York   | July 21, 1876  | 35 71                    |                                |
| 1,500 00        | Chautauqua                | "          | July 21, 1876  | 38 26                    |                                |
| 1,200 00        | New York                  | "          | July 21, 1876  | 30 61                    |                                |
| 5,000 00        | Kings                     | "          | July 21, 1876  | 90 62                    |                                |
| 5,000 00        | Kings                     | "          | July 21, 1876  | 90 62                    |                                |
| 5,000 00        | Kings                     | "          | July 21, 1876  | 90 62                    |                                |
| 5,000 00        | Kings                     | "          | July 21, 1876  | 90 62                    |                                |
| 5,000 00        | Kings                     | "          | July 21, 1876  | 90 62                    |                                |
| 10,000 00       | Kings                     | "          | July 21, 1876  | 255 07                   |                                |
| 1,000 00        | Hudson                    | New Jersey | July 22, 1876  | 25 31                    |                                |
| 7,500 00        | Union                     | "          | July 22, 1876  | 189 86                   |                                |
| 8,000 00        | Luzerne                   | Penn       | July 22, 1876  | 199 45                   |                                |
| 6,000 00        | Luzerne                   | "          | July 24, 1876  | 149 59                   |                                |
| 1,200 00        | Clinton                   | New York   | July 24, 1876  | 29 92                    |                                |
| 5,000 00        | Ontario                   | "          | July 24, 1876  | 124 66                   |                                |
| 4,000 00        | Rockland                  | "          | July 24, 1876  | 76 71                    |                                |
| 3,500 00        | Clinton                   | "          | July 24, 1876  | 87 26                    |                                |
| 1,000 00        | Erie                      | "          | July 24, 1876  | 24 93                    |                                |
| 1,000 00        | Kings                     | "          | July 24, 1876  | 24 93                    |                                |
| 3,000 00        | Hudson                    | New Jersey | July 24, 1876  | 74 80                    |                                |
| 6,500 00        | Hudson                    | "          | July 27, 1876  | 158 31                   |                                |
| 12,000 00       | Allegheny                 | Penn       | July 27, 1876  | 293 33                   |                                |
| 16,000 00       | Union                     | New Jersey | July 28, 1876  | .....                    | \$286 63                       |
| 8,000 00        | Ontario                   | New York   | July 29, 1876  | 191 78                   |                                |
| 13,000 00       | Livingston                | "          | July 29, 1876  | 311 64                   |                                |
| 3,000 00        | Allegheny                 | Penn       | July 31, 1876  | 70 77                    |                                |
| 1,000 00        | Cattaraugus               | New York   | August 1, 1876 | 23 40                    |                                |
| 15,000 00       | Allegheny                 | Penn       | August 1, 1876 | 250 96                   |                                |
| 8,000 00        | Erie                      | New York   | August 1, 1876 | 187 18                   |                                |
| 2,000 00        | Union                     | New Jersey | August 2, 1876 | 43 57                    |                                |
| 1,000 00        | Union                     | "          | August 2, 1876 | 23 20                    |                                |
| 3,000 00        | New York                  | New York   | August 2, 1876 | 69 63                    |                                |

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |             | Date of loan. | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|-------------|---------------|--------------------------|--------------------------------|
|                 | County.                   | State.      |               |                          |                                |
| \$6,000 00      | Clinton                   | Pennsylv'a. | Aug. 2, 1876  | \$189 23                 |                                |
| 1,500 00        | Union                     | New Jersey  | Aug. 2, 1876  | 84 80                    |                                |
| 6,500 00        | New York                  | New York    | Aug. 2, 1876  | 150 84                   |                                |
| 2,000 00        | Chemung                   | "           | Aug. 3, 1876  | 46 03                    |                                |
| 2,000 00        | Tioga                     | Pennsylv'a. | Aug. 3, 1876  | 46 03                    |                                |
| 19,550 00       | New York                  | New York    | Aug. 3, 1876  | 449 92                   |                                |
| 12,000 00       | St. Lawrence              | New Jersey  | Aug. 4, 1876  |                          | \$278 86                       |
| 2,500 00        | Union                     | New Jersey  | Aug. 5, 1876  | 79 20                    |                                |
| 4,000 00        | New York                  | New York    | Aug. 5, 1876  | 90 52                    |                                |
| 15,000 00       | New York                  | "           | Aug. 7, 1876  | 333 70                   |                                |
| 5,000 00        | New York                  | "           | Aug. 7, 1876  | 111 23                   |                                |
| 5,000 00        | New York                  | "           | Aug. 8, 1876  | 110 27                   |                                |
| 4,000 00        | New York                  | "           | Aug. 8, 1876  | 86 22                    |                                |
| 2,000 00        | Chemung                   | New York    | Aug. 8, 1876  | 44 10                    |                                |
| 35,000 00       | New York                  | "           | Aug. 8, 1876  |                          | 793 97                         |
| 16,000 00       | Union                     | New Jersey  | Aug. 9, 1876  | 349 81                   |                                |
| 16,000 00       | Union                     | "           | Aug. 9, 1876  | 349 81                   |                                |
| 14,000 00       | Camden                    | "           | Aug. 9, 1876  | 306 06                   |                                |
| 4,000 00        | Lehigh                    | Pennsylv'a. | Aug. 10, 1876 | 86 68                    |                                |
| 6,000 00        | Ulster                    | New York    | Aug. 10, 1876 | 130 08                   |                                |
| 1,700 00        | Ontario                   | "           | Aug. 10, 1876 | 36 84                    |                                |
| 6,000 00        | Monroe                    | "           | Aug. 11, 1876 | 123 88                   |                                |
| 2,500 00        | New York                  | "           | Aug. 12, 1876 | 53 22                    |                                |
| 50,000 00       | New York                  | "           | Aug. 12, 1876 | 1,064 38                 |                                |
| 2,000 00        | Union                     | New Jersey  | Aug. 12, 1876 | 63 86                    |                                |
| 5,000 00        | Hudson                    | "           | Aug. 12, 1876 | 104 44                   |                                |
| 5,000 00        | Hudson                    | "           | Aug. 12, 1876 | 104 44                   |                                |
| 2,500 00        | Northampton               | Pennsylv'a. | Aug. 14, 1876 | 62 26                    |                                |
| 1,100 00        | Genesee                   | New York    | Aug. 16, 1876 | 23 87                    |                                |
| 6,500 00        | New York                  | "           | Aug. 16, 1876 | 133 38                   |                                |
| 1,500 00        | Essex                     | "           | Aug. 16, 1876 | 30 78                    |                                |
| 6,000 00        | Monroe                    | "           | Aug. 17, 1876 | 121 97                   |                                |
| 7,000 00        | Allegheny                 | Pennsylv'a. | Aug. 18, 1876 | 140 95                   |                                |
| 2,500 00        | Essex                     | New Jersey  | Aug. 19, 1876 | 49 86                    |                                |
| 3,000 00        | New York                  | "           | Aug. 19, 1876 | 59 84                    |                                |
| 1,500 00        | Essex                     | New York    | Aug. 21, 1876 | 29 34                    |                                |
| 10,000 00       | Orleans                   | "           | Aug. 22, 1876 | 193 70                   |                                |
| 1,500 00        | Kings                     | "           | Aug. 22, 1876 | 29 05                    |                                |
| 8,000 00        | Hudson                    | New Jersey  | Aug. 23, 1876 |                          | 153 42                         |
| 6,000 00        | Lehigh                    | Pennsylv'a. | Aug. 23, 1876 | 115 07                   |                                |
| 6,000 00        | Monmouth                  | New Jersey  | Aug. 24, 1876 | 113 92                   |                                |
| 2,500 00        | Hudson                    | "           | Aug. 24, 1876 | 47 47                    |                                |
| 1,200 00        | Essex                     | "           | Aug. 24, 1876 | 23 78                    |                                |
| 1,400 00        | Essex                     | "           | Aug. 24, 1876 | 26 58                    |                                |
| 1,400 00        | Essex                     | "           | Aug. 24, 1876 | 26 58                    |                                |
| 1,400 00        | Essex                     | "           | Aug. 24, 1876 | 26 58                    |                                |
| 1,400 00        | Essex                     | "           | Aug. 24, 1876 | 26 58                    |                                |
| 1,200 00        | Essex                     | "           | Aug. 24, 1876 | 23 78                    |                                |
| 6,000 00        | Essex                     | "           | Aug. 24, 1876 | 113 92                   |                                |
| 25,000 00       | New York                  | New York    | Aug. 24, 1876 | 474 66                   |                                |
| 3,000 00        | Erie                      | "           | Aug. 24, 1876 |                          | 56 96                          |
| 5,000 00        | New York                  | "           | Aug. 25, 1876 | 93 97                    |                                |
| 15,000 00       | New York                  | New York    | Aug. 25, 1876 | 273 29                   |                                |
| 2,000 00        | Tioga                     | Pennsylv'a. | Aug. 28, 1876 | 86 44                    |                                |
| 5,000 00        | Hudson                    | New Jersey  | Aug. 29, 1876 | 90 14                    |                                |
| 6,000 00        | New York                  | New York    | Aug. 29, 1876 |                          | 108 16                         |
| 3,000 00        | New York                  | "           | Aug. 29, 1876 | 54 08                    |                                |
| 1,000 00        | Cattaraugus               | New York    | Aug. 30, 1876 | 17 88                    |                                |
| 1,600 00        | Chemung                   | "           | Aug. 30, 1876 | 26 54                    |                                |
| 3,500 00        | Ontario                   | "           | Aug. 30, 1876 | 63 42                    |                                |
| 15,000 00       | New York                  | "           | Aug. 31, 1876 | 264 66                   |                                |
| 5,000 00        | Monroe                    | New York    | Aug. 31, 1876 | 88 22                    |                                |
| 3,000 00        | Somerset                  | New Jersey  | Aug. 31, 1876 | 52 93                    |                                |
| 5,500 00        | New York                  | New York    | Sept. 1, 1876 | 95 65                    |                                |
| 1,300 00        | Tioga                     | Pennsylv'a. | Sept. 1, 1876 | 22 69                    |                                |
| 1,500 00        | Clinton                   | New York    | Sept. 2, 1876 | 25 89                    |                                |
| 10,000 00       | Washington                | Pennsylv'a. | Sept. 2, 1876 | 172 60                   |                                |
| 20,000 00       | New York                  | New York    | Sept. 2, 1876 | 345 21                   |                                |
| 5,000 00        | New York                  | "           | Sept. 4, 1876 | 94 38                    |                                |
| 2,000 00        | Morris                    | New Jersey  | Sept. 5, 1876 | 33 37                    |                                |
| 1,000 00        | Steuben                   | New York    | Sept. 5, 1876 | 16 68                    |                                |
| 2,000 00        | Erie                      | "           | Sept. 7, 1876 | 32 60                    |                                |
| 3,500 00        | Kings                     | "           | Sept. 7, 1876 | 57 05                    |                                |
| 2,500 00        | Kings                     | "           | Sept. 7, 1876 | 57 05                    |                                |
| 5,000 00        | Passaic                   | New Jersey  | Sept. 8, 1876 | 80 55                    |                                |
| 2,000 00        | Middlesex                 | "           | Sept. 8, 1876 | 32 22                    |                                |

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |             | Date of loan.  | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|-------------|----------------|--------------------------|--------------------------------|
|                 | County.                   | State.      |                |                          |                                |
| \$2,000 00      | Morris                    | New Jersey  | Sept. 9, 1876  | \$31 84                  | .....                          |
| 3,000 00        | Lehigh                    | Pennsylv'a. | Sept. 11, 1876 | 46 60                    | .....                          |
| 38,000 00       | New York                  | New York    | Sept. 11, 1876 | 590 90                   | .....                          |
| 2,500 00        | Allegheny                 | Pennsylv'a. | Sept. 13, 1876 | 37 88                    | .....                          |
| 5,000 00        | Essex                     | New Jersey  | Sept. 13, 1876 | .....                    | \$75 75                        |
| 3,000 00        | .....                     | .....       | Sept. 13, 1876 | 33 96                    | .....                          |
| 3,000 00        | .....                     | .....       | Sept. 13, 1876 | 45 45                    | .....                          |
| 12,000 00       | Livingston                | New York    | Sept. 14, 1876 | 179 51                   | .....                          |
| 1,000 00        | Allegheny                 | "           | Sept. 15, 1876 | 14 77                    | .....                          |
| 3,000 00        | Monroe                    | "           | Sept. 15, 1876 | 40 00                    | 4 80                           |
| 8,000 00        | Queens                    | "           | Sept. 15, 1876 | 97 43                    | .....                          |
| 9,000 00        | Erie                      | "           | Sept. 15, 1876 | 122 90                   | .....                          |
| 9,700 00        | Lebanon                   | Pennsylv'a. | Sept. 18, 1876 | 187 86                   | .....                          |
| 2,000 00        | Kings                     | New York    | Sept. 18, 1876 | .....                    | 28 38                          |
| 3,500 00        | New York                  | "           | Sept. 19, 1876 | .....                    | 47 96                          |
| 1,200 00        | New York                  | "           | Sept. 20, 1876 | 16 87                    | .....                          |
| 1,500 00        | St. Lawrence              | "           | Sept. 20, 1876 | 20 71                    | .....                          |
| 2,500 00        | Rockland                  | "           | Sept. 20, 1876 | 34 63                    | .....                          |
| 7,000 00        | New York                  | "           | Sept. 20, 1876 | .....                    | 93 70                          |
| 7,000 00        | New York                  | "           | Sept. 20, 1876 | .....                    | 93 70                          |
| 1,000 00        | Schuyler                  | "           | Sept. 20, 1876 | 18 80                    | .....                          |
| 2,500 00        | New York                  | "           | Sept. 21, 1876 | 35 63                    | .....                          |
| 6,500 00        | Erie                      | "           | Sept. 22, 1876 | 87 26                    | .....                          |
| 5,000 00        | Erie                      | "           | Sept. 22, 1876 | 67 13                    | .....                          |
| 2,500 00        | Chemung                   | "           | Sept. 23, 1876 | 33 06                    | .....                          |
| 20,000 00       | New York                  | "           | Sept. 23, 1876 | 253 96                   | .....                          |
| 5,000 00        | New York                  | "           | Sept. 26, 1876 | .....                    | 61 76                          |
| 18,000 00       | New York                  | "           | Sept. 27, 1876 | 222 31                   | .....                          |
| 18,000 00       | New York                  | "           | Sept. 27, 1876 | 222 31                   | .....                          |
| 1,000 00        | .....                     | .....       | Sept. 28, 1876 | .....                    | 12 27                          |
| 2,500 00        | New York                  | New York    | Sept. 28, 1876 | 29 97                    | .....                          |
| 1,500 00        | Wyoming                   | "           | Sept. 28, 1876 | 18 41                    | .....                          |
| 1,300 00        | Allegheny                 | "           | Sept. 28, 1876 | 14 73                    | .....                          |
| 1,800 00        | Livingston                | "           | Sept. 30, 1876 | 31 40                    | .....                          |
| 7,000 00        | Luzerne                   | Pennsylv'a. | Oct. 2, 1876   | 30 55                    | .....                          |
| 18,000 00       | Kings                     | New York    | Oct. 2, 1876   | 317 13                   | .....                          |
| 40,000 00       | New York                  | "           | Oct. 2, 1876   | 443 19                   | .....                          |
| 5,000 00        | New York                  | "           | Oct. 4, 1876   | 54 67                    | .....                          |
| 8,000 00        | New York                  | "           | Oct. 4, 1876   | 87 50                    | .....                          |
| 12,000 00       | New York                  | "           | Oct. 9, 1876   | 121 97                   | .....                          |
| 3,000 00        | Luzerne                   | Pennsylv'a. | Oct. 9, 1876   | 30 60                    | .....                          |
| 8,000 00        | Luzerne                   | "           | Oct. 9, 1876   | 81 31                    | .....                          |
| 6,000 00        | Northampton               | "           | Oct. 9, 1876   | 61 00                    | .....                          |
| 3,000 00        | Erie                      | New York    | Oct. 11, 1876  | 19 56                    | .....                          |
| 1,000 00        | Queens                    | "           | Oct. 12, 1876  | 9 69                     | .....                          |
| 3,000 00        | Kings                     | "           | Oct. 12, 1876  | 28 77                    | .....                          |
| 1,000 00        | Monroe                    | "           | Oct. 12, 1876  | 9 69                     | .....                          |
| 3,000 00        | Tioga                     | Pennsylv'a. | Oct. 12, 1876  | 28 77                    | .....                          |
| 1,600 00        | Livingston                | New York    | Oct. 12, 1876  | 15 34                    | .....                          |
| 1,000 00        | Cattaraugus               | "           | Oct. 12, 1876  | 9 40                     | .....                          |
| 1,200 00        | Cattaraugus               | "           | Oct. 12, 1876  | 11 23                    | .....                          |
| 2,000 00        | Wyoming                   | "           | Oct. 12, 1876  | 18 80                    | .....                          |
| 2,500 00        | Tioga                     | Pennsylv'a. | Oct. 14, 1876  | 23 01                    | .....                          |
| 4,000 00        | .....                     | .....       | Oct. 14, 1876  | .....                    | 36 83                          |
| 22,000 00       | New York                  | New York    | Oct. 16, 1876  | 192 33                   | .....                          |
| 50,000 00       | Allegheny                 | Pennsylv'a. | Oct. 16, 1876  | 441 10                   | .....                          |
| 3,000 00        | Middlesex                 | New Jersey  | Oct. 17, 1876  | 25 89                    | .....                          |
| 40,000 00       | New York                  | New York    | Oct. 18, 1876  | 237 53                   | .....                          |
| 18,000 00       | New York                  | "           | Oct. 18, 1876  | 151 89                   | .....                          |
| 1,200 00        | Wyoming                   | "           | Oct. 18, 1876  | 10 13                    | .....                          |
| 980 00          | Stenben                   | "           | Oct. 18, 1876  | 7 34                     | .....                          |
| 4,000 00        | Erie                      | "           | Oct. 18, 1876  | 33 75                    | .....                          |
| 2,500 00        | Erie                      | "           | Oct. 19, 1876  | 30 63                    | .....                          |
| 3,500 00        | Erie                      | "           | Oct. 19, 1876  | 28 86                    | .....                          |
| 1,000 00        | Cattaraugus               | "           | Oct. 20, 1876  | 8 05                     | .....                          |
| 3,500 00        | Essex                     | New Jersey  | Oct. 20, 1876  | .....                    | 25 19                          |
| 8,000 00        | New York                  | New York    | Oct. 21, 1876  | .....                    | 23 59                          |
| 12,000 00       | New York                  | "           | Oct. 23, 1876  | 89 75                    | .....                          |
| 4,000 00        | New York                  | "           | Oct. 23, 1876  | 29 92                    | .....                          |
| 7,000 00        | New York                  | "           | Oct. 23, 1876  | 53 35                    | .....                          |
| 15,000 00       | New York                  | "           | Oct. 23, 1876  | 653 34                   | .....                          |
| 12,000 00       | New York                  | "           | Oct. 23, 1876  | 89 75                    | .....                          |
| 1,000 00        | Cattaraugus               | "           | Oct. 25, 1876  | 7 09                     | .....                          |
| 1,000 00        | Cattaraugus               | "           | Oct. 25, 1876  | 7 09                     | .....                          |
| 12,000 00       | .....                     | .....       | Oct. 25, 1876  | 35 45                    | .....                          |
| 2,500 00        | .....                     | .....       | Oct. 25, 1876  | 17 74                    | .....                          |

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |             | Date of loan.    | Amount of interest paid. | Amount of interest in default. |
|-----------------|---------------------------|-------------|------------------|--------------------------|--------------------------------|
|                 | County.                   | State.      |                  |                          |                                |
| \$2,000 00      |                           |             | Oct. 26, 1876... | 890 71                   |                                |
| 1,000 00        | Cattaraugus.....          | New York    | Oct. 26, 1876.   | 6 90                     |                                |
| 1,000 00        | Tioga .....               | Penn.....   | Oct. 27, 1876.   | 6 71                     |                                |
| 2,000 00        | Tioga .....               | " .....     | Oct. 27, 1876.   | 13 42                    |                                |
| 3,000 00        | Tioga .....               | " .....     | Oct. 27, 1876.   | 20 14                    |                                |
| 12,000 00       | Allegheny.....            | " .....     | Oct. 27, 1876.   | 80 55                    |                                |
| 2,100 00        | Chemung.....              | New York..  | Oct. 31, 1876.   | 12 48                    |                                |
| 17,000 00       | Westchester.....          | " .....     | Oct. 31, 1876.   | 136 93                   |                                |
| 1,500 00        | Kings .....               | " .....     | Nov. 1, 1878.    | *                        |                                |
| 2,500 00        | Kings .....               | " .....     | Nov. 1, 1878.    |                          |                                |
| 10,000 00       | Kings.....                | " .....     | Nov. 1, 1878.    |                          |                                |
| 2,500 00        | Union .....               | New Jersey. | Nov. 2, 1878.    |                          |                                |
| 25,000 00       | New York.....             | New York.   | Nov. 2, 1878.    |                          |                                |
| 1,000 00        | Alleghany.....            | " .....     | Nov. 2, 1878.    |                          |                                |
| 4,000 00        | Clinton.....              | " .....     | Nov. 3, 1878.    |                          |                                |
| 4,000 00        |                           | " .....     | Nov. 3, 1878.    |                          |                                |
| 1,500 00        | Erie .....                | New York.   | Nov. 4, 1878.    |                          |                                |
| 2,000 00        | Northampton.....          | Penn.....   | Nov. 6, 1878.    |                          |                                |
| 4,000 00        | Union .....               | New Jersey. | Nov. 6, 1878.    |                          |                                |
| 4,000 00        | Union .....               | " .....     | Nov. 6, 1878.    |                          |                                |
| 13,000 00       | New York.....             | New York..  | Nov. 6, 1878.    |                          |                                |
| 15,000 00       | New York.....             | " .....     | Nov. 6, 1878.    |                          |                                |
| 15,000 00       | New York.....             | " .....     | Nov. 6, 1878.    |                          |                                |
| 11,000 00       | New York.....             | " .....     | Nov. 6, 1878.    |                          |                                |
| 11,000 00       | New York.....             | " .....     | Nov. 6, 1878.    |                          |                                |
| 11,000 00       | New York.....             | " .....     | Nov. 6, 1878.    |                          |                                |
| 9,000 00        | New York.....             | " .....     | Nov. 6, 1878.    |                          |                                |
| 50,000 00       | Kings .....               | " .....     | Nov. 8, 1878.    |                          |                                |
| 30,000 00       | New York.....             | " .....     | Nov. 8, 1878.    |                          |                                |
| 4,000 00        | New York.....             | " .....     | Nov. 9, 1878.    |                          |                                |
| 4,000 00        | New York.....             | " .....     | Nov. 9, 1878.    |                          |                                |
| 2,000 00        | Hudson.....               | New Jersey. | Nov. 9, 1878.    |                          |                                |
| 9,000 00        | New York.....             | New York..  | Nov. 9, 1878.    |                          |                                |
| 7,777 50        | New York.....             | " .....     | Nov. 9, 1878.    |                          |                                |
| 5,000 00        | New York.....             | " .....     | Nov. 9, 1878.    |                          |                                |
| 9,000 00        | New York.....             | " .....     | Nov. 9, 1878.    |                          |                                |
| 6,000 00        | New York.....             | " .....     | Nov. 9, 1878.    |                          |                                |
| 2,000 00        | New York.....             | " .....     | Nov. 9, 1878.    |                          |                                |
| 2,000 00        | New York.....             | " .....     | Nov. 9, 1878.    |                          |                                |
| 2,000 00        | New York.....             | " .....     | Nov. 9, 1878.    |                          |                                |
| 2,000 00        | New York.....             | " .....     | Nov. 9, 1878.    |                          |                                |
| 7,500 00        | New York.....             | " .....     | Nov. 9, 1878.    |                          |                                |
| 4,000 00        | New York.....             | " .....     | Nov. 9, 1878.    |                          |                                |
| 7,500 00        | New York.....             | " .....     | Nov. 9, 1878.    |                          |                                |
| 12,000 00       | Jefferson.....            | " .....     | Nov. 9, 1878.    |                          |                                |
| 5,000 00        | Jefferson.....            | " .....     | Nov. 9, 1878.    |                          |                                |
| 4,000 00        | Jefferson.....            | " .....     | Nov. 9, 1878.    |                          |                                |
| 1,750 00        | Chemung.....              | " .....     | Nov. 10, 1878.   |                          |                                |
| 5,000 00        | Monroe.....               | " .....     | Nov. 13, 1878.   |                          |                                |
| 2,000 00        | Middlesex.....            | New Jersey. | Nov. 13, 1878.   |                          |                                |
| 2,500 00        | Washington.....           | Penn.....   | Nov. 13, 1878.   |                          |                                |
| 6,000 00        | Washington.....           | " .....     | Nov. 13, 1878.   |                          |                                |
| 6,000 00        | Mifflin.....              | " .....     | Nov. 13, 1878.   |                          |                                |
| 2,000 00        | Erie .....                | New York.   | Nov. 13, 1878.   |                          |                                |
| 1,000 00        | Livingston.....           | " .....     | Nov. 14, 1878.   |                          |                                |
| 3,000 00        |                           | " .....     | Nov. 14, 1878.   |                          |                                |
| 2,000 00        | Union .....               | New Jersey. | Nov. 16, 1878.   |                          |                                |
| 2,000 00        | Allegany.....             | New York..  | Nov. 16, 1878.   |                          |                                |
| 25,500 00       |                           | " .....     | Nov. 17, 1878.   |                          |                                |
| 17,500 00       | Hudson.....               | New Jersey. | Nov. 17, 1878.   |                          |                                |
| 6,000 00        | Middlesex.....            | " .....     | Nov. 17, 1878.   |                          |                                |
| 1,500 00        | Allegany.....             | New York..  | Nov. 17, 1878.   |                          |                                |
| 15,000 00       | New York.....             | " .....     | Nov. 17, 1878.   |                          |                                |
| 37,877 69       | Kings .....               | " .....     | Nov. 17, 1878.   |                          |                                |
| 2,250 00        | Union .....               | New Jersey. | Nov. 18, 1878.   |                          |                                |
| 25,000 00       | Hudson.....               | " .....     | Nov. 18, 1878.   |                          |                                |
| 5,000 00        | New York.....             | New York..  | Nov. 18, 1878.   |                          |                                |
| 2,000 00        | Stauben.....              | " .....     | Nov. 20, 1878.   |                          |                                |
| 18,000 00       | New York.....             | " .....     | Nov. 20, 1878.   |                          |                                |
| 2,500 00        | New York.....             | " .....     | Nov. 21, 1878.   |                          |                                |
| 1,000 00        | Tioga .....               | Penn.....   | Nov. 21, 1878.   |                          |                                |
| 12,000 00       | Morris.....               | New Jersey. | Nov. 21, 1878.   |                          |                                |
| 1,500 00        | Monmouth.....             | " .....     | Nov. 21, 1878.   |                          |                                |
| 2,500 00        | Essex.....                | " .....     | Nov. 24, 1878.   |                          |                                |
| 7,500 00        | Hudson.....               | " .....     | Nov. 24, 1878.   |                          |                                |

\* Interest not due until June 1, 1877, from this forward.

SCHEDULE — (Continued).

| Amount of loan. | PROPERTY, WHERE SITUATED. |            | Date of loan. | Amount of interst paid.* | Amount of interest in default. |
|-----------------|---------------------------|------------|---------------|--------------------------|--------------------------------|
|                 | County.                   | State.     |               |                          |                                |
| \$5,500 00      | Lycoming                  | Penn.      | Nov. 24, 1876 |                          |                                |
| 7,000 00        | Allegheny                 | "          | Nov. 24, 1876 |                          |                                |
| 2,500 00        |                           |            | Nov. 25, 1876 |                          |                                |
| 1,000 00        | Erie                      | New York   | Nov. 25, 1876 |                          |                                |
| 15,000 00       |                           |            | Nov. 27, 1876 |                          |                                |
| 6,000 00        | Erie                      | New York   | Nov. 27, 1876 |                          |                                |
| 3,000 00        | New York                  | "          | Nov. 27, 1876 |                          |                                |
| 3,500 00        | Cattaraugus               | "          | Nov. 27, 1876 |                          |                                |
| 1,500 00        | Erie                      | "          | Nov. 27, 1876 |                          |                                |
| 2,000 00        | New York                  | "          | Nov. 28, 1876 |                          |                                |
| 2,500 00        | Somerset                  | New Jersey | Nov. 28, 1876 |                          |                                |
| 6,500 00        | Genesee                   | New York   | Nov. 28, 1876 |                          |                                |
| 15,000 00       | Kings                     | "          | Nov. 28, 1876 |                          |                                |
| 1,500 00        | Hudson                    | New Jersey | Dec. 1, 1876  |                          |                                |
| 4,000 00        | Bradford                  | Penn.      | Dec. 2, 1876  |                          |                                |
| 6,000 00        | New York                  | New York   | Dec. 2, 1876  |                          |                                |
| 50,000 00       | Union and Somerset        | New Jersey | Dec. 2, 1876  |                          |                                |
| 1,500 00        |                           |            | Dec. 4, 1876  |                          |                                |
| 2,500 00        | Somerset                  | New Jersey | Dec. 5, 1876  |                          |                                |
| 1,000 00        | Somerset                  | "          | Dec. 5, 1876  |                          |                                |
| 1,500 00        |                           |            | Dec. 5, 1876  |                          |                                |
| 5,000 00        | New York                  | New York   | Dec. 5, 1876  |                          |                                |
| 2,800 00        | Cayuga                    | "          | Dec. 5, 1876  |                          |                                |
| 5,500 00        |                           |            | Dec. 6, 1876  |                          |                                |
| 3,500 00        | New York                  | New York   | Dec. 6, 1876  |                          |                                |
| 6,500 00        |                           |            | Dec. 6, 1876  |                          |                                |
| 10,000 00       | Tioga                     | New York   | Dec. 6, 1876  |                          |                                |
| 2,000 00        | Schuyler                  | "          | Dec. 6, 1876  |                          |                                |
| 1,791 84        |                           |            | Dec. 7, 1876  |                          |                                |
| 1,500 00        |                           |            | Dec. 7, 1876  |                          |                                |
| 15,000 00       | New York                  | New York   | Dec. 7, 1876  |                          |                                |
| 2,000 00        | Erie                      | "          | Dec. 8, 1876  |                          |                                |
| 3,000 00        |                           |            | Dec. 8, 1876  |                          |                                |
| 15,000 00       | Jefferson                 | New York   | Dec. 9, 1876  |                          |                                |
| 500 00          | Monmouth                  | New Jersey | Dec. 9, 1876  |                          |                                |
| 1,000 00        | Steuben                   | New York   | Dec. 9, 1876  |                          |                                |
| 1,000 00        | Cattaraugus               | "          | Dec. 9, 1876  |                          |                                |
| 6,000 00        | Chemung                   | "          | Dec. 9, 1876  |                          |                                |
| 4,000 00        |                           |            | Dec. 11, 1876 |                          |                                |
| 1,800 00        | Livingston                | New York   | Dec. 11, 1876 |                          |                                |
| 5,000 00        | Washington                | Penn.      | Dec. 13, 1876 |                          |                                |
| 3,200 00        | Allegheny                 | "          | Dec. 14, 1876 |                          |                                |
| 2,000 00        | Washington                | "          | Dec. 14, 1876 |                          |                                |
| 5,000 00        |                           |            | Dec. 14, 1876 |                          |                                |
| 1,000 00        | Livingston                | New York   | Dec. 14, 1876 |                          |                                |
| 15,000 00       | New York                  | "          | Dec. 15, 1876 |                          |                                |
| 18,000 00       | New York                  | "          | Dec. 15, 1876 |                          |                                |
| 6,000 00        | Niagara                   | "          | Dec. 16, 1876 |                          |                                |
| 5,000 00        | New York                  | "          | Dec. 19, 1876 |                          |                                |
| 4,000 00        | Niagara                   | "          | Dec. 19, 1876 |                          |                                |
| 1,500 00        |                           |            | Dec. 19, 1876 |                          |                                |
| 3,500 00        | Union                     | New Jersey | Dec. 19, 1876 |                          |                                |
| 1,000 00        | Union                     | "          | Dec. 19, 1876 |                          |                                |
| 2,500 00        | Livingston                | New York   | Dec. 21, 1876 |                          |                                |
| 2,250 00        | Niagara                   | "          | Dec. 21, 1876 |                          |                                |
| 3,100 00        | Niagara                   | "          | Dec. 21, 1876 |                          |                                |
| 1,200 00        |                           |            | Dec. 21, 1876 |                          |                                |
| 5,000 00        | Niagara                   | New York   | Dec. 21, 1876 |                          |                                |
| 2,000 00        | Niagara                   | "          | Dec. 21, 1876 |                          |                                |
| 5,000 00        | Ontario                   | "          | Dec. 21, 1876 |                          |                                |
| 1,000 00        | Franklin                  | "          | Dec. 21, 1876 |                          |                                |
| 2,000 00        | Erie                      | "          | Dec. 21, 1876 |                          |                                |
| 4,500 00        | Allegheny                 | "          | Dec. 21, 1876 |                          |                                |
| 30,000 00       |                           |            | Dec. 21, 1876 |                          |                                |
| 3,000 00        | Hudson                    | New Jersey | Dec. 21, 1876 |                          |                                |
| 4,000 00        | Pike                      | Penn.      | Dec. 22, 1876 |                          |                                |
| 2,500 00        | Allegheny                 | "          | Dec. 22, 1876 |                          |                                |
| 3,000 00        | New York                  | New York   | Dec. 23, 1876 |                          |                                |
| 7,000 00        |                           |            | Dec. 23, 1876 |                          |                                |
| 3,000 00        |                           |            | Dec. 23, 1876 |                          |                                |
| 14,000 00       |                           |            | Dec. 23, 1876 |                          |                                |
| 3,000 00        | Chemung                   | New York   | Dec. 23, 1876 |                          |                                |
| 1,200 00        | Niagara                   | "          | Dec. 23, 1876 |                          |                                |
| 7,000 00        |                           |            | Dec. 26, 1876 |                          |                                |

\* Interest not due until June 1, 1877.

SCHEDULE — (Continued).

| Amount of loan.        | PROPERTY, WHERE SITUATED. |             | Date of loan.   | Amount of interest paid.* | Amount of interest in default. |
|------------------------|---------------------------|-------------|-----------------|---------------------------|--------------------------------|
|                        | County.                   | State.      |                 |                           |                                |
| \$3,000 00             | Genesee .....             | New York..  | Dec. 26, 1876.. | .....                     | .....                          |
| 1,600 00               | Livingston.....           | "           | Dec. 26, 1876.. | .....                     | .....                          |
| 3,000 00               | Allegheny.....            | Penn.....   | Dec. 26, 1876.. | .....                     | .....                          |
| 1,250 00               | Niagara.....              | New York..  | Dec. 26, 1876.. | .....                     | .....                          |
| 1,000 00               | Niagara.....              | "           | Dec. 26, 1876.. | .....                     | .....                          |
| 2,500 00               | .....                     | .....       | Dec. 26, 1876.. | .....                     | .....                          |
| 5,000 00               | Monmouth.....             | New Jersey. | Dec. 26, 1876.. | .....                     | .....                          |
| 5,000 00               | .....                     | .....       | Dec. 27, 1876.. | .....                     | .....                          |
| 8,000 00               | .....                     | .....       | Dec. 27, 1876.. | .....                     | .....                          |
| 2,500 00               | .....                     | .....       | Dec. 27, 1876.. | .....                     | .....                          |
| 1,500 00               | Livingston.....           | New York..  | Dec. 27, 1876.. | .....                     | .....                          |
| 1,000 00               | .....                     | .....       | Dec. 27, 1876.. | .....                     | .....                          |
| 1,000 00               | .....                     | .....       | Dec. 28, 1876.. | .....                     | .....                          |
| 6,000 00               | .....                     | .....       | Dec. 28, 1876.. | .....                     | .....                          |
| 4,000 00               | .....                     | .....       | Dec. 28, 1876.. | .....                     | .....                          |
| 2,500 00               | .....                     | .....       | Dec. 29, 1876.. | .....                     | .....                          |
| 6,000 00               | .....                     | .....       | Dec. 29, 1876.. | .....                     | .....                          |
| 8,000 00               | .....                     | .....       | Dec. 29, 1876.. | .....                     | .....                          |
| 8,000 00               | .....                     | .....       | Dec. 29, 1876.. | .....                     | .....                          |
| 2,250 00               | .....                     | .....       | Dec. 29, 1876.. | .....                     | .....                          |
| 4,000 00               | .....                     | .....       | Dec. 30, 1876.. | .....                     | .....                          |
| 3,000 00               | .....                     | .....       | Dec. 30, 1876.. | .....                     | .....                          |
| 2,500 00               | .....                     | .....       | Dec. 30, 1876.. | .....                     | .....                          |
| 20,000 00              | .....                     | .....       | Dec. 30, 1876.. | .....                     | .....                          |
| 5,000 00               | .....                     | .....       | Dec. 30, 1876.. | .....                     | .....                          |
| <b>\$60,856,200 18</b> | .....                     | .....       | .....           | <b>\$19,720,180 72</b>    | <b>\$320,785 14</b>            |

\* Interest not due until June 1, 1877.

WORLD MUTUAL LIFE INSURANCE CO., 119 BROADWAY, }  
NEW YORK, January 27, 1877.

EDWARD M. JOHNSON, Esq., Clerk Assembly, Albany, N. Y.:

In accordance with the request embodied in resolution of the Assembly, adopted on motion of Mr. Fish, a copy of which, under date January twenty-fourth, has been received by this company, we beg leave to state that the total amount of money loaned by the World Mutual Life Insurance Company on real estate is the sum of \$100,000, as follows:

| No. | Mortgagor.     | Amount.  | Situation of Real Estate.         | Amt. of int. paid from date of loan | Date of loan. | Interest defaulted at this date. |
|-----|----------------|----------|-----------------------------------|-------------------------------------|---------------|----------------------------------|
| 1   | M. P. Moore..  | \$40,000 | 53 and 55 Prince st., N. Y. city. | \$2,800 00                          | Dec. 1, 1875  | None.                            |
| 2   | J. E. Crane... | 30,000   | Pine st., Yonkers, N. Y.....      | 2,100 00                            | Dec. 1, 1875  | None.                            |
| 3   | M. A. Sanger.  | 25,000   | Warburton ave., Yonkers, N.Y.     | 1,625 00                            | Nov. 21, 1875 | \$125                            |
| 4   | S. Smith ..... | 5,000    | 29 West 43d st., N. Y. city. ...  | 350 00                              | Dec. 27, 1875 | None.                            |

The amount of counsel fee paid to counsel upon said loans were, upon the first, second and third loans above stated, to F. H. & C. W. Betts, through Insurance Department ..... \$1,091 96  
 Upon the fourth loan above stated to F. H. & C. W. Betts, through Insurance Department..... 109 60  
**\$1,201 56**

Yours, respectfully.  
 DANIEL J. NOYES, President.

OFFICE OF THE PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY, }  
 WESTERN UNION BUILDING, BROADWAY AND DEY STREET, }  
 NEW YORK, *January 27, 1877.* }

HON. EDWARD M. JOHNSON, *Clerk, State of New York, in Assembly, Albany:*

DEAR SIR. — This society is in receipt, this day, of your favor of twenty-fourth inst., asking for a report of all money loaned on real estate, where such real estate was situated, when such loans were made, etc.; also what amount of counsel fees were paid or received upon such loans.

In reply we have the honor to state that no loan on real estate has ever been made by this society, and that no counsel fees have ever been paid for such investments by this society.

Very respectfully yours.

SHEPPARD HOMANS,  
*President.*

BROOKLYN LIFE INSURANCE CO. OF NEW YORK, }  
 NOS. 320 AND 322 BROADWAY, }  
 NEW YORK, *January 30, 1877.* }

EDWARD M. JOHNSON, Esq., *Clerk of the Assembly:*

DEAR SIR. — We are in receipt of yours of twenty-fourth inst., conveying request for information under resolution of the House.

We beg to inform you that this company has on file, in the office of the Superintendent of Insurance, a complete schedule of the loans on bond and mortgage as rendered with each and every year's statement.

Our annual statement of this year will be filed with the Insurance Department during the present week, and will comprise a revised and complete schedule of the loans on bond and mortgage as recently reappraised.

We presume this will meet the intent of the resolution forwarded by you. If, however, there be any thing further needed thereunder, you will be good enough to furnish us with the blanks to be filled and directions as to the detail desired.

Yours, respectfully.

W. M. COLE,  
*Secretary.*

METROPOLITAN LIFE INSURANCE COMPANY, }  
 CORNER PARK PLACE AND CHURCH STREET, }  
 NEW YORK, *February 3, 1877.* }

EDWARD M. JOHNSON, Esq., *Clerk of the Assembly, Albany, N. Y.:*

DEAR SIR. — I have before me yours of the twenty-fourth. Every mortgage of this institution, prior to January 1, 1876, is fully detailed in our returns to the department, and all since then will be included in our forthcoming report.

Do I understand that in addition to those you desire a special report to be made under the resolution you refer to?

When I state that nothing has ever been paid on such loans as counsel fees to any attorney of the company, it seems to cover all the points indicated in your letter, with reference to mortgages, save the item of interest in default, which is scarcely any thing.

Yours truly.

JOHN R. HEGEMAN,  
*Vice-President.*

EXCELSIOR LIFE INSURANCE Co., 409 BROADWAY, }  
NEW YORK, January 29, 1877. }

HON. EDWARD M. JOHNSON, *Clerk Assembly:*

DEAR SIR. — In obedience to the resolutions passed by the Assembly and sent me by you, I herewith inclose you the statement of the Excelsior Life Insurance Company, showing amount of loans outstanding, location, date, interest paid and interest defaulted.

Very truly yours.

GEORGE N. CARPENTER,  
*Secretary Excelsior Life Ins. Co.*

*Loans on real estate Excelsior Life Insurance Co. of New York:*

| Amount. | Location.            | Date of Loan.        | Interest paid from date of loan. | Interest defaulted. |
|---------|----------------------|----------------------|----------------------------------|---------------------|
| \$3,250 | Brooklyn, N. Y. .... | July 17, 1871. ....  | \$1,137 50                       | \$118 75            |
| 5,000   | Brooklyn, N. Y. .... | Dec. 10, 1872. ....  | 1,400 00                         | .....               |
| 5,000   | Brooklyn, N. Y. .... | Dec. 10, 1872. ....  | 1,040 89                         | 350 00              |
| 5,000   | Brooklyn, N. Y. .... | March 16, 1874. .... | 525 00                           | 350 00              |

No counsel fees were paid upon these loans.

GEORGE N. CARPENTER,  
*Secretary Excelsior Life Ins. Co.*

HOME LIFE INSURANCE COMPANY OF NEW YORK,  
No. 254 BROADWAY, OPPOSITE THE CITY HALL, }  
NEW YORK, February 3, 1877. }

EDWARD M. JOHNSON, Esq., *Clerk of Assembly, Albany N. Y.:*

DEAR SIR. — In compliance with the resolution of the Assembly, passed January 24, 1877, requiring life insurance companies to furnish statement of mortgages and amount loaned thereon, etc., we herewith send you a list of mortgages owned by this company, together with the particulars called for by said resolution.

Yours respectfully.

WM. J. COFFIN, *Secretary.*



*LIST of Mortgages owned by the Home Life Insurance Company of Brooklyn, New York, in accordance with the resolution of the Assembly, passed January 24, 1877.*

| Date of loan.  | Amount.    | LOCATION OF PROPERTY.   | Rate of interest per annum. | Interest in default. |
|----------------|------------|-------------------------|-----------------------------|----------------------|
| Aug. 10, 1860  | \$2,700 00 | Brooklyn, N. Y.         | 7 per cent.                 |                      |
| Feb. 30, 1861  | 1,000 00   | "                       | 7 per cent.                 |                      |
| June 21, 1864  | 2,500 00   | "                       | 7 per cent.                 |                      |
| March 21, 1866 | 7,500 00   | "                       | 7 per cent.                 |                      |
| May 12, 1866   | 3,000 00   | "                       | 7 per cent.                 |                      |
| Oct. 11, 1866  | 12,100 00  | "                       | 7 per cent.                 | \$126 00             |
| Oct. 15, 1866  | 4,500 00   | "                       | 7 per cent.                 | 157 50               |
| May 1, 1867    | 7,500 00   | "                       | 7 per cent.                 |                      |
| July 1, 1867   | 5,000 00   | "                       | 7 per cent.                 |                      |
| July 31, 1867  | 7,000 00   | "                       | 7 per cent.                 |                      |
| Oct. 31, 1867  | 25,000 00  | "                       | 7 per cent.                 | 1,750 00             |
| Nov. 1, 1867   | 10,000 00  | "                       | 7 per cent.                 |                      |
| Feb. 6, 1868   | 3,000 00   | "                       | 7 per cent.                 |                      |
| April 6, 1868  | 8,500 00   | "                       | 7 per cent.                 |                      |
| April 18, 1868 | 3,500 00   | "                       | 7 per cent.                 | 122 50               |
| April 30, 1868 | 3,500 00   | "                       | 7 per cent.                 |                      |
| May 1, 1868    | 25,000 00  | "                       | 7 per cent.                 |                      |
| Oct. 30, 1868  | 7,000 00   | "                       | 7 per cent.                 |                      |
| Oct. 31, 1868  | 10,000 00  | Elizabeth, N. J.        | 7 per cent.                 |                      |
| Nov. 10, 1868  | 25,000 00  | Brooklyn, N. Y.         | 7 per cent.                 |                      |
| Nov. 11, 1868  | 5,000 00   | "                       | 7 per cent.                 | 175 00               |
| Dec. 31, 1868  | 30,000 00  | "                       | 7 per cent.                 |                      |
| Feb. 25, 1869  | 8,000 00   | "                       | 7 per cent.                 |                      |
| March 27, 1869 | 3,000 00   | Elizabeth, N. J.        | 7 per cent.                 |                      |
| June 24, 1869  | 4,000 00   | Brooklyn, N. Y.         | 7 per cent.                 |                      |
| June 30, 1869  | 6,000 00   | Northfield, N. Y.       | 7 per cent.                 |                      |
| Aug. 2, 1869   | 20,000 00  | Brooklyn, N. Y.         | 7 per cent.                 |                      |
| Nov. 3, 1869   | 2,500 00   | Newtown, L. I.          | 7 per cent.                 |                      |
| Nov. 17, 1869  | 3,000 00   | Elizabeth, N. J.        | 7 per cent.                 |                      |
| March 31, 1870 | 6,000 00   | New York city           | 7 per cent.                 |                      |
| April 23, 1870 | 3,000 00   | Brooklyn, N. Y.         | 7 per cent.                 |                      |
| April 30, 1870 | 8,000 00   | "                       | 7 per cent.                 |                      |
| May 12, 1870   | 10,000 00  | "                       | 7 per cent.                 |                      |
| June 27, 1870  | 63,000 00  | New York city           | 7 per cent.                 |                      |
| Oct. 23, 1870  | 10,000 00  | Brooklyn, N. Y.         | 7 per cent.                 |                      |
| Dec. 3, 1870   | 6,500 00   | "                       | 7 per cent.                 | 227 50               |
| Dec. 10, 1870  | 14,500 00  | "                       | 7 per cent.                 |                      |
| Dec. 31, 1870  | 10,000 00  | "                       | 7 per cent.                 | 350 00               |
| Feb. 1, 1871   | 10,000 00  | "                       | 7 per cent.                 | 350 00               |
| Feb. 4, 1871   | 6,000 00   | Elizabeth, N. J.        | 7 per cent.                 |                      |
| March 2, 1871  | 5,500 00   | Long Island City, L. I. | 7 per cent.                 | 192 50               |
| March 4, 1871  | 5,000 00   | Brooklyn, N. Y.         | 7 per cent.                 | 192 50               |
| April 3, 1871  | 13,500 00  | "                       | 7 per cent.                 |                      |
| April 15, 1871 | 6,500 00   | Newburgh, N. Y.         | 7 per cent.                 |                      |
| June 23, 1871  | 4,000 00   | Brooklyn, N. Y.         | 7 per cent.                 | 227 50               |
| June 30, 1871  | 1,700 00   | "                       | 7 per cent.                 |                      |
| July 1, 1871   | 6,000 00   | Yonkers, N. Y.          | 7 per cent.                 |                      |
| July 1, 1871   | 6,000 00   | Brooklyn, N. Y.         | 7 per cent.                 |                      |
| July 11, 1871  | 31,250 00  | "                       | 7 per cent.                 |                      |
| July 19, 1871  | 39,500 00  | "                       | 7 per cent.                 |                      |
| July 23, 1871  | 4,000 00   | "                       | 7 per cent.                 | 450 00               |
| Aug. 5, 1871   | 3,000 00   | "                       | 7 per cent.                 |                      |
| Oct. 4, 1871   | 90,500 00  | "                       | 7 per cent.                 |                      |
| Oct. 9, 1871   | 25,000 00  | "                       | 7 per cent.                 |                      |
| Oct. 9, 1871   | 7,000 00   | Port Richmond, S. I.    | 7 per cent.                 |                      |
| Oct. 10, 1871  | 8,000 00   | Brooklyn, N. Y.         | 7 per cent.                 |                      |
| Oct. 16, 1871  | 1,500 00   | Elizabeth, N. J.        | 7 per cent.                 |                      |
| Oct. 17, 1871  | 3,000 00   | Brooklyn, N. Y.         | 7 per cent.                 |                      |
| Nov. 2, 1871   | 5,500 00   | Newtown, L. I.          | 7 per cent.                 |                      |
| Nov. 23, 1871  | 5,500 00   | Bergen City, N. J.      | 7 per cent.                 |                      |
| Dec. 12, 1871  | 5,000 00   | Westfield, N. J.        | 7 per cent.                 |                      |
| Dec. 14, 1871  | 6,000 00   | New York city           | 7 per cent.                 | 420 00               |
| Dec. 29, 1871  | 7,200 00   | Elizabeth, N. J.        | 7 per cent.                 |                      |
| Jan. 2, 1872   | 14,000 00  | Brooklyn, N. Y.         | 7 per cent.                 |                      |
| Jan. 27, 1872  | 4,000 00   | "                       | 7 per cent.                 |                      |
| Jan. 30, 1872  | 15,000 00  | "                       | 7 per cent.                 |                      |
| Feb. 14, 1872  | 23,000 00  | "                       | 7 per cent.                 |                      |
| Feb. 29, 1872  | 4,000 00   | "                       | 7 per cent.                 |                      |
| April 9, 1872  | 2,500 00   | "                       | 7 per cent.                 |                      |
| April 18, 1872 | 6,000 00   | New York city           | 7 per cent.                 |                      |
| May 1, 1872    | 18,000 00  | Brooklyn, N. Y.         | 7 per cent.                 |                      |
| May 8, 1872    | 90,000 00  | "                       | 7 per cent.                 |                      |
| June 12, 1872  | 2,000 00   | "                       | 7 per cent.                 |                      |
| July 12, 1872  | 3,000 00   | "                       | 7 per cent.                 |                      |

LIST OF MORTGAGES—(Continued).

| Date of loan.     | Amount.        | LOCATION OF PROPERTY. | Rate of interest per annum. | Interest in default. |
|-------------------|----------------|-----------------------|-----------------------------|----------------------|
| Aug. 24, 1873...  | \$10,000 00    | New York city.....    | 7 per cent.                 | .....                |
| Sept. 11, 1873... | 5,750 00       | Brooklyn, N. Y.....   | 7 per cent.                 | .....                |
| Sept. 18, 1873... | 15,000 00      | Orange, N. J.....     | 7 per cent.                 | .....                |
| Nov. 16, 1873...  | 4,000 00       | Brooklyn, N. Y.....   | 7 per cent.                 | .....                |
| Nov. 21, 1873...  | 12,000 00      | ".....                | 7 per cent.                 | .....                |
| Nov. 27, 1873...  | 20,000 00      | Passaic, N. J.....    | 7 per cent.                 | .....                |
| Feb. 5, 1873...   | 6,000 00       | Brooklyn, N. Y.....   | 7 per cent.                 | .....                |
| Feb. 6, 1873...   | 3,500 00       | ".....                | 7 per cent.                 | .....                |
| Feb. 26, 1873...  | 28,500 00      | ".....                | 7 per cent.                 | .....                |
| April 30, 1873... | 5,000 00       | ".....                | 7 per cent.                 | \$2,625 00           |
| May 1, 1873...    | 8,000 00       | ".....                | 7 per cent.                 | .....                |
| May 23, 1873...   | 7,000 00       | ".....                | 7 per cent.                 | .....                |
| May 30, 1873...   | 2,000 00       | Whitestone, L. I..... | 7 per cent.                 | .....                |
| July 14, 1873...  | 30,000 00      | Brooklyn, N. Y.....   | 7 per cent.                 | .....                |
| Aug. 16, 1873...  | 22,000 00      | ".....                | 7 per cent.                 | .....                |
| Sept. 1, 1873...  | 1,100 00       | Greenville, N. J..... | 7 per cent.                 | 154 00               |
| Sept. 27, 1873... | 2,500 00       | Brooklyn, N. Y.....   | 7 per cent.                 | .....                |
| Nov. 1, 1873...   | 25,000 00      | ".....                | 7 per cent.                 | .....                |
| Feb. 6, 1874...   | 8,000 00       | ".....                | 7 per cent.                 | 260 00               |
| Feb. 11, 1874...  | 20,000 00      | ".....                | 7 per cent.                 | .....                |
| April 3, 1874...  | 5,000 00       | ".....                | 7 per cent.                 | .....                |
| April 9, 1874...  | 2,500 00       | ".....                | 7 per cent.                 | .....                |
| April 10, 1874... | 6,000 00       | Newark, N. J.....     | 7 per cent.                 | .....                |
| May 5, 1874...    | 10,000 00      | Brooklyn, N. Y.....   | 7 per cent.                 | .....                |
| June 22, 1874...  | 3,500 00       | ".....                | 7 per cent.                 | .....                |
| June 30, 1874...  | 6,000 00       | ".....                | 7 per cent.                 | .....                |
| Aug. 10, 1874...  | 2,388 00       | ".....                | 7 per cent.                 | .....                |
| Aug. 17, 1874...  | 20,000 00      | ".....                | 7 per cent.                 | .....                |
| Oct. 7, 1874...   | 9,000 00       | ".....                | 7 per cent.                 | .....                |
| Nov. 1, 1874...   | 7,000 00       | ".....                | 7 per cent.                 | .....                |
| Dec. 7, 1874...   | 5,500 00       | ".....                | 7 per cent.                 | .....                |
| Feb. 4, 1875...   | 12,500 00      | ".....                | 7 per cent.                 | .....                |
| March 8, 1875...  | 5,000 00       | ".....                | 7 per cent.                 | .....                |
| March 10, 1875... | 8,800 00       | ".....                | 7 per cent.                 | .....                |
| March 22, 1875... | 4,000 00       | ".....                | 7 per cent.                 | .....                |
| June 21, 1875...  | 3,000 00       | ".....                | 7 per cent.                 | .....                |
| Sept. 22, 1875... | 9,800 00       | ".....                | 7 per cent.                 | .....                |
| Nov. 16, 1875...  | 10,000 00      | Whitestone, N. Y..... | 7 per cent.                 | .....                |
| Nov. 30, 1875...  | 36,400 00      | Brooklyn, N. Y.....   | 7 per cent.                 | .....                |
| Dec. 16, 1875...  | 4,000 00       | Bloomfield, N. J..... | 7 per cent.                 | .....                |
| March 30, 1876... | 300,000 00     | Brooklyn, N. Y.....   | 6 per cent.                 | .....                |
| April 5, 1876...  | 5,000 00       | Englewood, N. J.....  | 7 per cent.                 | 175 00               |
| May 1, 1876...    | 60,000 00      | Brooklyn, N. Y.....   | 6 per cent.                 | .....                |
| Sept. 14, 1876... | 3,000 00       | ".....                | 7 per cent.                 | .....                |
| Sept. 30, 1876... | 9,000 00       | ".....                | 7 per cent.                 | .....                |
| Dec. 1, 1876...   | 15,000 00      | ".....                | 7 per cent.                 | .....                |
|                   | \$1,576,666 00 |                       |                             | \$7,945 00           |

No counsel fees whatever paid by the company.

[L. s.]

GEO. C. RIPLEY, *President.*  
WM. J. COFFIN, *Secretary.*

NEW YORK, February, 3, 1877.

The full particulars of the foregoing mortgages are on record in the office of the Superintendent of the Insurance Department, Albany.

WM. J. COFFIN,  
*Secretary.*

NEW YORK, February 3, 1877.

MANHATTAN LIFE INSURANCE COMPANY, }  
 No. 156 BROADWAY, }  
 NEW YORK, *January 31, 1877.* }

EDWARD M. JOHNSON, Esq., *Clerk, Albany, N. Y.:*

DEAR SIR.—The order of the Assembly, dated twenty-fourth instant, on motion of Mr. Fish, came to hand on twenty-seventh instant.

In obedience therewith we inclose a statement of the mortgage loans of this company.

We have no means of knowing what amount of counsel fees were paid to or received by the counsel of this company upon such loans made, as we have no interest in such charges.

Yours very respectfully.

J. L. HALSEY,  
*Secretary.*

| Bond No. | Date.             | WHERE SITUATED.  | Amount of loan. | Amount of interest paid. | Amount of interest defaulted. |
|----------|-------------------|--|-----------------|--------------------------|-------------------------------|
| A 30..   | June 30, 1856...  | E. side B'way, near Dock st., Yonkers, 25x90.....                        | \$1,500 00      | \$300 27                 | .....                         |
| A 35..   | Dec. 5, 1856...   | N. E. cor. Clinton and Pacific sts., B'klyn, 25.6x90..                   | 7,000 00        | 8,594 74                 | .....                         |
| A 41..   | March 27, 1857... | E. side Ave. B, 115.9 N. 13th st., 22x58.....                            | 4,000 00        | 5,882 05                 | .....                         |
| A 42..   | March 27, 1857... | E. side Ave. B, 98.9 N. 13th st., 22x58.....                             | 4,000 00        | 5,882 05                 | .....                         |
| A 68..   | Jan. 27, 1859...  | N. side Wythe ave., 153.1½ W. Morton st., Brooklyn, 21.10½x90.....       | 2,000 00        | 2,422 28                 | .....                         |
| A 81 }   | July 12, 1859. }  | S. side Bedford ave., 50 N. Clymer st., 25x90.....                       | 7,000 00        | 7,090 76                 | .....                         |
| A 86..   | July 18, 1864. }  | N. side Main st., 300 E. Irving pl., Flushing, L. I., 100x200.....       | 2,000 00        | 2,258 58                 | .....                         |
| A 90..   | Aug. 27, 1859...  | N. W. cor. Raymond st. and Lafayette ave., Brooklyn, 50x100.....         | 4,000 00        | 4,766 25                 | .....                         |
| A 94..   | Nov. 3, 1859...   | S. E. cor. S. 9th and 8th sts., Brooklyn, 57.5x121.6.....                | 10,000 00       | 11,604 37                | .....                         |
| A 97..   | Jan. 29, 1860...  | S. side Division avenue, bet. Flushing and Yates, Brooklyn, 20x69.1..... | 1,400 00        | 1,853 80                 | .....                         |
| A 108..  | Nov. 1, 1859...   | N. side Pall st., 122.8 W. Bowery, 50.4½x74.7, and 82.8.....             | 12,000 00       | 12,261 70                | \$1,260 00                    |
| A 105..  | Nov. 26, 1860...  | N. side Wythe ave, 109.4½ W. Morton st., Brooklyn, 21.10½x90.....        | 2,000 00        | 2,170 55                 | .....                         |
| A 118..  | June 6, 1861...   | W. side Washington ave., 337.6 S. Myrtle, Brooklyn, 37.6x106.....        | 3,000 00        | 2,622 27                 | .....                         |
| A 124..  | Nov. 17, 1863...  | N. side Gates, 20 W. Vanderbilt ave., 20x75, B'klyn.                     | 3,000 00        | 2,245 00                 | .....                         |
| A 122..  | May 1, 1866...    | N. side 30th st., 100 E. Lexington ave., 20x98.9.....                    | 5,000 00        | 3,558 30                 | .....                         |
| A 127..  | May 31, 1866...   | N. side 58th, 155 W. 2d ave., 25x100.4.....                              | 5,000 00        | 3,530 25                 | .....                         |
| A 128 }  | June 2, 1866. }   | S. W. cor. Broome and Ludlow sts., 75x37.6.....                          | 7,000 00        | 4,736 64                 | .....                         |
| A 129 }  | Oct. 23, 1866. }  | N. W. cor. 7th ave and 21st st., Brooklyn, 100x100.....                  | 490 00          | 273 18                   | 85 00                         |
| A 140..  | May 15, 1866...   | N. side 46th st., 215 W. Lexington ave., 20x100.5.....                   | 8,000 00        | 5,415 50                 | 1,120 00                      |
| A 146 }  | July 31, 1866. }  | N. side 33d st., 298.5 E. B'way, 21.1½x98.9.....                         | 16,000 00       | 8,262 84                 | .....                         |
| A 149 }  | May 8, 1873. }    | S. side 35th st., 150 E. 7th ave, 26.6x45.....                           | 6,500 00        | 3,974 59                 | .....                         |
| A 149 }  | Sept. 19, 1866. } | N. side 151st, 425 W. 10th ave., 125x190, extends to 152d st.....        | 40,000 00       | 24,457 37                | .....                         |
| A 154 }  | Nov. 1, 1870. }   |  |                 |                          |                               |
| A 154 }  | Nov. 20, 1866. }  |  |                 |                          |                               |
| A 154 }  | Oct. 23, 1868. }  |  |                 |                          |                               |
| A 154 }  | Dec. 30, 1871, }  |  |                 |                          |                               |

## STATEMENT — (Continued).

| Bond No. | Date.          | WHERE SITUATED.  | Amount of loan. | Amount of interest paid. | Amount of interest defaulted. |
|----------|----------------|--|-----------------|--------------------------|-------------------------------|
| A 155    | Dec. 10, 1866  | N. side 77th st., 125 E. Madison ave., 150x102.2   | \$22,000 00     | \$11,436 61              | .....                         |
| A 157    | Jan. 31, 1866  | N.W. cor. B'way and 80th st., 102.2x102.1  | 20,000 00       | 11,298 78                | .....                         |
| A 160    | April 17, 1867 | N. side 35th st., 341 W. 5th ave., 22x96.9   | 9,000 00        | 3,865 82                 | .....                         |
| A 162    | July 15, 1867  | E. side 1st ave., 48.5 S. 59th st., 26x66.5  | 5,500 00        | 3,477 39                 | .....                         |
| A 163    | July 15, 1867  | E. side 1st ave., 74.5 S. 59th st., 26x66 5  | 5,500 00        | 3,488 92                 | .....                         |
| A 165    | Aug. 16, 1867  | E. side 2d ave., 40.4 S. 55th st., 20x64   | 7,500 00        | 4,658 20                 | .....                         |
| A 167    | Aug. 16, 1867  | E. side 2d ave., 80 ft. S. 55th st., 20x64   | 5,500 00        | 2,658 20                 | .....                         |
| A 172    | Oct. 8, 1867   | N. side 8th st., 197 ft. E. 5th ave., 20x102.2   | 12,000 00       | 8,248 88                 | .....                         |
| A 173    | Nov. 21, 1867  | N. side 151st st., 800 ft. W. 10th ave., 125x99.11   | 7,500 00        | 4,524 80                 | .....                         |
| A 175    | Nov. 27, 1867  | S. side 54th st., 153 ft. E. 6th ave., 22x100.5  | 15,000 00       | 9,065 89                 | .....                         |
| A 177    | Dec. 2, 1867   | S.E. cor. Broadway and 42d st., 102.6x125  | 125,000 00      | 75,094 34                | .....                         |
| A 180    | Feb. 24, 1868  | NE. cor. Broadway & White st., 31x175.11   | 150,000 00      | 75,912 47                | .....                         |
| A 181    | March 24, 1868 | E. side Heberton st., Port Richmond, 128x118   | 6,000 00        | 3,470 80                 | .....                         |
| A 185    | June 25, 1868  | N. side 12th st., 120 ft. w. 3d ave., 20x108.3   | 8,000 00        | 4,487 67                 | .....                         |
| A 187    | July 11, 1868  | S. side 59th st., 66.5 east 1st ave., 40x100.5   | 8,000 00        | 4,465 43                 | .....                         |
| A 191    | Aug. 7, 1868   | S.E. cor. Madison ave. and 64th st., 100.5x100   | 17,500 00       | 9,680 85                 | .....                         |
| A 194    | Nov. 20, 1868  | N. side Franklin st., 100 W. Elm, 25x100   | 14,000 00       | 15,991 64                | .....                         |
| A 195    | Dec. 22, 1868  | N. side 45th st., 223.6 W. 5th ave   | 12,000 00       | 6,323 33                 | .....                         |
| A 196    | Dec. 23, 1868  | W. side 3d E. side 4th ave., Mt. Vernon, 100 ft. on 4th ave. 200 on 3d, 210 ft. deep             | 4,700 00        | 2,622 11                 | .....                         |
| A 201    | Feb. 4, 1869   | N.E. cor. 46th st. & Lexington avenue, 20x100.5  | 15,000 00       | 11,068 89                | .....                         |
| A 206    | April 13, 1869 | E. side 8d ave., 40.11 S. 12th st., 60x95  | 12,600 00       | 6,450 84                 | .....                         |
| A 208    | April 30, 1869 | N. side 100th st., 200 ft. W. 8th ave., 200x100, and S. side 101st st., 100 W. 8th ave., 150x100 | 15,000 00       | 7,530 88                 | .....                         |
| A 209    | May 3, 1869    | N. side 46th st., 225 W. Lexington ave., 20x100.5  | 13,000 00       | 6,519 14                 | .....                         |
| A 210    | May 6, 1869    | S. side 43d st., 165 ft. W. 6th ave., 20x100.5   | 9,000 00        | 4,508 00                 | .....                         |
| A 211    | Jan. 8, 1869   | N. side 55th st., 240 ft. W. Lexington ave., 18.9x100.5  | 10,000 00       | 5,228 33                 | .....                         |
| A 212    | Jan. 8, 1869   | N. side 55th st., 277.6 west Lexington ave., 18.9x100.5  | 10,000 00       | 5,228 33                 | .....                         |
| A 217    | June 3, 1869   | E. side Greene st., 75 ft. S. Amity, 25x100  | 7,000 00        | 3,323 55                 | .....                         |
| A 219    | June 18, 1869  | S. side 129th st., 225 W. 5th ave., 25x99.11   | 5,000 00        | 2,908 12                 | .....                         |
| A 220    | June 25, 1869  | N.E. cor. Classon ave. and Monroe st. B'klyn, 80x100   | 34,000 00       | 18,938 22                | .....                         |
| A 221    | June 30, 1869  | Southfield, Richmond Co., New York   | 6,000 00        | 2,941 16                 | .....                         |
| A 224    | Sept. 15, 1869 | N. side 151st st., 800 ft. W. 10th ave., 125x99.11   | 3,500 00        | 1,666 00                 | .....                         |
| A 225    | Oct. 4, 1869   | E. side Ryerson st., 125 ft. S. De Kalb ave., Brooklyn, 20x100                                   | 6,000 00        | 2,976 25                 | .....                         |
| A 227    | Oct. 12, 1869  | New Brighton, Richmond Co., New York   | 7,500 00        | 3,580 62                 | .....                         |
| A 231    | Nov. 8, 1869   | S. side 27th st., 175 ft. W. 8th ave., 25x98   | 10,000 00       | 4,655 00                 | .....                         |
| A 234    | Nov. 20, 1869  | E. side B'way, 84 S. Grand st., 25x200   | 65,000 00       | 42,816 70                | .....                         |
| A 236    | Dec. 9, 1869   | W. side B'way and N. side of Houston st., B'way lot 25x125, H. st. lot 50x158.8                  | 100,000 00      | 46,666 67                | .....                         |

## STATEMENT — (Continued).

| Bond No. | Date.                               | WHERE SITUATED.   | Amount of loan.      | Amount of interest paid. | Amount of interest defaulted. |
|----------|-------------------------------------|---|----------------------|--------------------------|-------------------------------|
| A 239    | Dec. 11, 1869. }<br>May 27, 1875. } | W. side 2d ave., 49.4½ N. 25th st., 43.10x100.4, and S.E. cor. 45th st. and Lexington ave., 18.9x70. .... | \$18,500 00          | \$7,536 86               | .....                         |
| A 240..  | Dec. 15, 1869...                    | N. side S. 3d st., 75 ft. W. of 2d st., 25x174, 25x99 adjoining rear of W. side ..                        | 5,900 00             | 2,754 65                 | .....                         |
| A 244..  | Feb. 21, 1870...                    | S. side 25th st., 125 ft. E. Madison ave., 50x98.9 ....   | 40,000 00            | 17,795 56                | .....                         |
| A 245..  | Feb. 26, 1870...                    | S. W. cor. S. 9th and 8th sts., Brooklyn, S. 9th st. 57.5x116, 8th st. 121.6x115                          | 2,500 00<br>5,000 00 | 1,861 22<br>2,198 33     | .....                         |
| A 247..  | March 26, 1870...                   | Norwood, N. J. ....   | 7,000 00             | 2,932 19                 | .....                         |
| A 249..  | June 1, 1870...                     | Ridgewood, N. J. ....   |                      |                          |                               |
| A 250..  | June 1, 1870...                     | West Farms, Westchester county, N. Y. ....  | 20,000 00            | 7,816 67                 | \$700 00                      |
| A 251..  | June 3, 1870...                     | S. side 3d st., 300 ft. E 6th ave., 20x100.5. ....  | 14,000 00            | 5,956 22                 | .....                         |
| A 252..  | June 20, 1870...                    | N. W. cor. 5th ave. and 58d st., 109.5x225. ....  | 190,501 43           | 84,457 42                | .....                         |
| A 255..  | Aug. 4, 1870...                     | Southfield, Richmond Co., N. Y. ....  | 2,500 00             | 1,034 41                 | .....                         |
| A 256..  | Aug. 15, 1870...                    | N. side 36th st., 128 ft. W. Lexington ave., 16.2x98.8  | 9,000 00             | 2,704 91                 | .....                         |
| A 257..  | Aug. 26, 1870...                    | West New Brighton, Richmond county, N. Y. ....  | 1,500 00             | 614 32                   | .....                         |
| A 258..  | Aug. 27, 1870...                    | S. side 153d st., 300 ft. W. 10th ave., 125x99.11. ....   | 25,000 00            | 14,327 47                | .....                         |
| A 259..  | Aug. 27, 1870...                    | New Brighton, N. Y. ....  | 10,000 00            | 3,890 56                 | .....                         |
| A 261..  | Sept. 7, 1870...                    | W. side Park ave., 33 ft. S. 40th st., 18.5½x80. ....   | 12,000 00            | 4,790 96                 | .....                         |
| A 262..  | Sept. 7, 1870...                    | W. side Park ave., 16.6½ S. 40th st., 16.5x80. ....   | 2,000 00             | 4,517 90                 | .....                         |
| A 267..  | Oct. 12, 1870...                    | N. side 88th st., 176 ft. W. 1st ave., 40x96.8½. ....   | 14,500 00            | 6,222 56                 | 507 50                        |
| A 269..  | Nov. 18, 1870...                    | S. side 99th st., 323 ft. W. Ave. A, 25x106. ....   | 4,000 00             | 1,574 62                 | .....                         |
| A 271..  | Dec. 7, 1870...                     | 45 acres, Yonkers, N. Y. ....   | 10,000 00            | 5,846 92                 | .....                         |
| A 272    | Dec. 13, 1870. }                    | West New Brighton, N. Y. }  | 6,000 00             | 1,996 26                 | .....                         |
| A 273    | Jan. 6, 1872. }                     |   |                      |                          |                               |
| A 274..  | Jan. 20, 1871...                    | S. side 53d st., 331.3 E. 8th ave., 18.9x100.5. ....  | 8,000 00             | 3,052 00                 | .....                         |
| A 275..  | Jan. 26, 1871...                    | Heberton street, Port Richmond, N. Y. ....  | 8,000 00             | 3,044 22                 | .....                         |
| A 277..  | March 8, 1871...                    | Port Richmond, N. Y. ....   | 2,000 00             | 744 72                   | .....                         |
| A 278..  | March 8, 1871...                    | Elm Park, Rich'd Co., N. Y. ....  | 3,500 00             | 1,308 26                 | .....                         |
| A 279..  | March 22, 1871...                   | N. W. cor. Catharine and Henry sts., 20.3x100. ....   | 12,000 00            | 4,806 31                 | .....                         |
| A 280..  | April 1, 1871...                    | Cor. Tompkins ave. and Dongan st., West New Brighton, N. Y. ....  | 3,500 00             | 1,276 98                 | .....                         |
| A 281..  | April 27, 1871...                   | S. side Duane st., 110.7 ft. E. Broadway, 26x79.7. ....   | 14,000 00            | 6,527 50                 | .....                         |
| A 283    | May 16, 1871. }                     | Catholic church, Binghamton, N. Y. }  | 45,000 00            | 15,255 17                | .....                         |
| A 284..  | May 28, 1872. }                     |   |                      |                          |                               |
| A 284..  | May 18, 1871...                     | West New Brighton, N. Y. ....   | 3,000 00             | 1,075 67                 | .....                         |
| A 285..  | May 22, 1871...                     | Southfield, Rich'd Co., N. Y. ....  | 14,000 00            | 4,920 87                 | .....                         |
| A 287..  | June 26, 1871...                    | N. side 129th st., 425 ft. W. Boulevard, 129.11 deep, running to river. ....                              | 25,000 00            | 7,868 97                 | 875 00                        |
| A 290..  | July 12, 1871...                    | N. side 11th st., 225 ft. E. 7th ave., 21.5 1-7x109.8. ....   | 7,000 00             | 2,497 55                 | .....                         |
| A 291..  | July 26, 1871...                    | N. side Lafayette ave., 40 ft. W. Nostrand ave., Brooklyn, 20x80. ....                                    | 4,000 00             | 1,321 20                 | .....                         |
| A 292..  | July 26, 1871...                    | N. side Lafayette ave., 20 ft. W. Nostrand ave., Brooklyn, 20x80. ....                                    | 4,000 00             | 1,321 20                 | .....                         |
| A 294..  | July 31, 1871...                    | New Brighton, S. I. ....  | 14,000 00            | 4,823 48                 | .....                         |
| A 295..  | Aug. 4, 1871...                     | N. W. cor. Lafayette and Nostrand aves., Brooklyn, 20x80. ....  | 4,500 00             | 1,546 95                 | .....                         |
| A 296..  | Aug. 8, 1871...                     | Castleton Four Corners, Richmond Co., N. Y. ....  | 20,000 00            | 6,921 94                 | .....                         |
| A 298..  | Sept. 7, 1871...                    | Mount Vernon, N. Y. ....  | 12,500 00            | 4,151 22                 | .....                         |

## SCHEDULE — (Continued).

| Bond No. | Date.  | WHERE SITUATED.   | Amount of loan | Amount of interest paid. | Amount of interest defaulted. |
|----------|--|---|----------------|--------------------------|-------------------------------|
| A 299..  | Sept. 15, 1871...  | Block bet. 98th and 99th sts. and Lexington and 4th aves., 201.10x406, and the block bet. 98th and 99th sts. and Lexington and 3d aves., 201.10x430. .... | \$120,000 00   | \$26,066 50              | \$4,000 00                    |
| A 300 }  | Sept. 15, 1871. }  | Port Richmond, N. Y. ....   | 29,000 00      | 6,744 81                 | .....                         |
| A 302..  | Feb. 8, 1873. }  |   | .....          | .....                    | .....                         |
| A 303..  | Sept. 30, 1871...  | New Rochelle, N. Y., 70 acres .....   | 45,000 00      | 11,894 60                | 3,150 00                      |
| A 304..  | Oct. 2, 1871...  | Port Richmond, N. Y. ....   | 5,500 00       | 1,796 30                 | .....                         |
| A 305..  | Oct. 2, 1871...  | S. side 43d st., 253.6 W. 6th ave., 21.6x100.5 .....  | 7,000 00       | 2,237 16                 | .....                         |
| A 306..  | July 28, 1868...   | N. side 23th st., 275 W. 6th ave., 25x98.9 .....  | 12,500 00      | 6,869 96                 | .....                         |
| B 19..   | July 28, 1868...   | N. side 23th st., 300 W. 6th ave., 50x98.9 .....  | 5,000 00       | 5,600 00                 | .....                         |
| B 20..   | Oct. 25, 1871...   | Port Richmond, N. Y. ....   | 7,400 00       | 2,449 21                 | .....                         |
| B 21..   | Oct. 31, 1871...   | 26 acres, Westchester, N. Y. ....   | 20,000 00      | 6,537 81                 | .....                         |
| B 22..   | Oct. 31, 1871...   | 23 acres, Plainfield, N. J. ....  | 3,000 00       | 960 67                   | .....                         |
| B 23..   | Nov. 21, 1871...   | S. side 141st st., 100 E. 11th ave., 100x99.11 .....  | 5,000 00       | 1,614 31                 | .....                         |
| B 24..   | Nov. 24, 1871...   | Plainfield, New Jersey .....  | 3,500 00       | 1,126 00                 | .....                         |
| B 25..   | Dec. 11, 1871...   | New Rochelle, N. Y. ....  | 20,000 00      | 8,226 58                 | 1,050 00                      |
| B 26..   | Jan. 6, 1873...  | S. W. cor. Broome and Green sts., 100x123 .....   | 50,000 00      | 37,566 66                | .....                         |
| B 28..   | Jan. 27, 1873...   | Elm Park, Richmond Co., N. Y. ....  | 3,500 00       | 1,066 16                 | .....                         |
| B 29..   | Jan. 31, 1873...   | N. side Grand st., 75.8½ W. Lewis st., 25x100 .....   | 6,000 00       | 1,857 33                 | .....                         |
| B 31..   | Feb. 24, 1873...   | Southfield, Richmond Co., N. Y. ....  | 7,000 00       | 2,123 86                 | .....                         |
| B 32..   | March 5, 1873...   | S. side 137th st., 80 W. 7th ave., 20x99.11 .....   | 2,000 00       | 2,869 83                 | .....                         |
| B 33..   | March 7, 1873.<br>June 21, 1873.<br>Feb. 9, 1874.<br>Oct. 12, 1874.<br>Nov. 9, 1875. | 248 acres, Haverstraw, N. Y. ....   | 90,000 00      | 12,697 71                | 7,464 25                      |
| B 36..   | March 5, 1873...   | W. side 7th ave., 39.11 S. of 127th st., 19.10x80 .....   | 11,250 00      | 3,273 23                 | .....                         |
| B 47..   | April 13, 1873...  | N. side Delancey st., 50 E. Forsyth st., 100.6x100 .....  | 23,000 00      | 9,445 33                 | .....                         |
| B 48..   | April 16, 1873...  | N. W. cor. 89th st., and 4th ave., 182.2x100 .....  | 25,000 00      | 7,364, 58                | .....                         |
| B 49..   | April 20, 1873...  | N. W. cor. 136th st and 5th ave., 225x99.11 .....   | 25,000 00      | 7,350 00                 | .....                         |
| B 50..   | April 20, 1873...  | W. side B'way, 165 N. Houston st., 24x200; extends to Mercer st., W. side Mercer, 175 N. Houston, 25x100 .....  | 100,000 00     | 42,623 30                | .....                         |
| B 51..   | April 24, 1873...  | S. side 54th st., 125 E. Madison ave., 22x100.5 .....   | 18,000 00      | 5,274 50                 | .....                         |
| B 52..   | April 24, 1873...  | S. side 54th st., 148 E. Madison ave., 22x100.5 .....   | 18,000 00      | 5,274 50                 | .....                         |
| B 53..   | April 24, 1873...  | S. side 54th st., 170 E. Madison ave., 21x100.5 .....   | 17,000 00      | 4,961 47                 | .....                         |
| B 56..   | April 25, 1873...  | 43 acres, Blooming Grove, Orange Co., N. Y. ....  | 15,000 00      | 3,506 27                 | 893 06                        |
| B 62..   | May 13, 1873...  | S. side 124th st., 150 W. 6th ave., 75x100.11 .....   | 5,000 00       | 1,446 64                 | .....                         |
| B 63..   | May 15, 1873...  | W. side Thompson st. near Grand st., 21.10½x76.9 .....  | 6,000 00       | 1,233 66                 | .....                         |
| B 65..   | May 16, 1873...  | 3 acres Ridgewood, N. J. ....   | 5,000 00       | 1,443 75                 | .....                         |
| B 66..   | July 15, 1873...   | Heberton st., Port Richmond, N. Y. ....   | 6,000 00       | 1,688 90                 | .....                         |
| B 67..   | June 7, 1873...  | 2 lots 104th st., W. 9th ave., one 33.8x100.11, and one 25x100.11 .....   | 6,000 00       | 1,708 00                 | .....                         |
| B 68..   | June 7, 1873...  | N. side 50th st., W. 8th ave., 19.2x100.5 .....   | 7,500 00       | 2,134 50                 | .....                         |
| B 69..   | June 17, 1873...   | N. E. cor., 132d st. and 8th ave., 78.10x124.11 .....   | 12,000 00      | 4,230 83                 | .....                         |
| B 70..   | June 20, 1871...   | West New Brighton, N. Y. ....   | 2,500 00       | 706 35                   | .....                         |
| B 73..   | July 22, 1873...   | S. side 2d place, 230 S. Court st., Brooklyn .....  | 3,000 00       | 886 33                   | .....                         |

## SCHEDULE — (Continued).

| Bond No. | Date.             | WHERE SITUATED.  | Amount of loan. | Amount of interest paid. | Amount of interest defaulted. |
|----------|-------------------|--|-----------------|--------------------------|-------------------------------|
| B 77.    | Oct. 21, 1873...  | S. E. cor. 2d ave. and 56th st., 20.5x64   | \$11,000 00     | \$2,845 86               | .....                         |
| B 78.    | Oct. 24, 1873...  | Monmouth Beach, N. J.  | 2,000 00        | 586 44                   | .....                         |
| B 79.    | Nov. 8, 1873...   | S. side 58th st., 325 W. 5th ave., 25x100.5  | 30,000 00       | 7,659 17                 | .....                         |
| B 80.    | Nov. 8, 1873...   | S. side 58th st., 350 W. 5th ave., 25x100.5  | 30,000 00       | 7,659 17                 | .....                         |
| B 81.    | Nov. 9, 1873...   | N. E. cor. 5th ave. and 85th st., 25x100; N. side 85th st., 100 E. 5th ave., 50x100. | 30,000 00       | 8,990 14                 | .....                         |
| B 82.    | Nov. 14, 1873...  | N. side 15th st., 345.6 E. av. A., 99.3x103.3  | 25,000 00       | 6,387 47                 | .....                         |
| B 83.    | Dec. 11, 1873...  | N. W. cor. 8th ave. and 65th st., 100.5x125  | 40,000 00       | 9,961 10                 | .....                         |
| B 85.    | Dec. 23, 1873...  | Woodbridge, New Jersey   | 20,000 00       | 4,778 48                 | .....                         |
| B 86.    | Jan. 2, 1873...   | Ridgewood, New Jersey  | 4,000 30        | 979 30                   | .....                         |
| B 87.    | Jan. 8, 1873...   | S. side Floyd st., 230 E. Tompkins ave., Brooklyn, 20x100                            | 2,000 00        | 487 28                   | .....                         |
| B 88.    | Feb. 12, 1873...  | N. side 92d st., 510.10½ E. 5th ave., 51.6x100.8                                     | 10,000 00       | 2,366 40                 | .....                         |
| B 89.    | Feb. 14, 1873...  | Franklin, New Jersey   | 4,000 00        | 945 00                   | .....                         |
| B 90.    | Feb. 14, 1873...  | N. side 88th st., 131 E. 1st ave., 25x100.8½   | 2,500 00        | 596 87                   | .....                         |
| B 95.    | Feb. 26, 1873...  | N. side 56th st., 75 W. Madison ave., 23.11x100.5                                    | 24,000 00       | 6,322 92                 | .....                         |
| B 96.    | Feb. 26, 1873...  | N. side 56th st., 97.11 W. Madison ave., 23.1x100.5                                  | 23,000 00       | 5,985 00                 | .....                         |
| B 97.    | March 5, 1873...  | N. W. cor. Bedford ave. and Madison st., Brooklyn, 100x100                           | 40,000 00       | 5,902 22                 | \$3,400 00                    |
| B 98.    | March 14, 1873... | N. E. cor. 4th ave. and 71st st., 20x103.2   | 16,000 00       | 3,696 00                 | .....                         |
| B 99.    | March 17, 1873... | Van Siclen ave., near Fulton st., East New York                                      | 3,500 00        | 808 78                   | .....                         |
| B 100.   | March 26, 1873... | East Orange, New Jersey  | 5,000 00        | 1,143 28                 | .....                         |
| B 103.   | April 14, 1873... | Plainfield, New Jersey   | 30,000 00       | 6,749 17                 | .....                         |
| B 104.   | April 15, 1873... | Berrian avenue, Fordham, 100x200   | 3,000 00        | 691 28                   | .....                         |
| B 105.   | April 23, 1873... | S. W. cor. Washington and Glenwood aves., Orange, N. J., 258.9x99                    | 5,000 00        | 1,116 11                 | .....                         |
| B 106.   | April 23, 1873... | Greenburgh, N. Y.  | 2,600 00        | 577 85                   | .....                         |
| B 107.   | May 1, 1873...    | Richmond Terrace, New Brighton, S. I.  | 10,000 00       | 1,672 30                 | 350 00                        |
| B 108.   | April 5, 1873...  | N. side 88th st., 156 E. 1st ave., 19.10x100.8½                                      | 2,000 00        | 453 44                   | .....                         |
| B 109.   | May 6, 1873...    | N. E. cor. 11th av. and 145th st., 875x99.11   | 25,000 00       | 5,522 22                 | .....                         |
| B 111.   | May 27, 1873...   | S. E. cor. 2d ave. and 117th st., 125x100.10   | 15,000 00       | 3,252 08                 | .....                         |
| B 112.   | June 12, 1873...  | S. W. cor. ave. D and 12th st., 150x103.2  | 30,000 00       | 6,410 83                 | .....                         |
| B 113.   | June 24, 1873...  | Ridgewood, New Jersey  | 3,000 00        | 634 66                   | .....                         |
| B 114.   | June 24, 1873...  | No. 4 Front st., N. Y.   | 10,000 00       | 2,216 67                 | .....                         |
| B 116.   | July 24, 1873...  | Far Rockaway   | 2,800 00        | 588 00                   | .....                         |
| B 117.   | Aug. 8, 1873...   | S. side 37th st., 194.11½ E. 10th ave., 20x98.9                                      | 6,500 00        | 1,319 50                 | .....                         |
| B 118.   | Aug. 12, 1873...  | N. E. cor. Jefferson avenue and Washington street, Elizabeth, N. J.                  | 7,000 00        | 1,415 55                 | .....                         |
| B 120.   | Aug. 25, 1873...  | Ridgewood, N. J.   | 2,000 00        | 400 09                   | .....                         |
| B 121.   | Aug. 23, 1873...  | N. side 53d st., 141.8½ W. Broadway, 50x100.5  | 25,000 00       | 4,977 78                 | .....                         |
| B 126 }  | Aug. 29, 1873. }  | Ridgewood, New Jersey  | 5,000 00        | 460 25                   | .....                         |
| B 126 }  | March 14, 1876. } |  |                 |                          | .....                         |
| B 122.   | Sept. 16, 1873... | W. side Catherine st., 19.6 N. of Henry, 27.2x69.11                                  | 12,000 00       | 2,868 64                 | .....                         |
| B 124.   | Oct. 1, 1873...   | Ridgewood, N. J.   | 3,000 00        | 577 50                   | .....                         |
| B 125 }  | Oct. 1, 1873. }   |  |                 |                          | .....                         |
| B 125 }  | May 23, 1874. }   | Ridgewood, New Jersey  | 9,000 00        | 1,564 70                 | .....                         |
| B 126.   | Oct. 3, 1873...   | N. E. cor. 3d ave. and 168th st., 176x352  | 12,000 00       | 2,305 30                 | .....                         |
| B 127.   | Oct. 10, 1873...  | Greenville, N. J.  | 3,000 00        | 573 82                   | .....                         |
| B 128.   | Nov. 25, 1873...  | N. side 53d st., 130 E. 5th ave., 25x100.5   | 8,000 00        | 1,642 66                 | .....                         |
| B 129.   | Dec. 8, 1873...   | Hoboken, N. J.   | 1,800 00        | 323 40                   | .....                         |

## SCHEDULE—(Continued).

| Bond No. | Date.   | WHERE SITUATED.  | Amount of loan. | Amount of interest paid. | Amount of interest defaulted. |
|----------|---|--|-----------------|--------------------------|-------------------------------|
| B 131..  | Jan. 14, 1874...                                    | N. W. cor. 85th st. and 2d ave., 75x26.....  | \$10,000 00     | \$2,178 45               | .....                         |
| B 132..  | Jan. 14, 1874...                                    | W. side 2d ave., 26 N. 85th st., 25.6x75.....  | 8,000 00        | 1,466 00                 | .....                         |
| B 133..  | Jan. 14, 1874...                                    | W. side 2d ave., 51.6 N. 85th st., 25.3x75.....  | 8,000 00        | 1,466 00                 | .....                         |
| B 134..  | Jan. 14, 1874...                                    | W. side 2d ave., 77 N. 85th st., 25.4x75.....  | 8,000 00        | 1,466 00                 | .....                         |
| B 135..  | Jan. 14, 1874...                                    | N. side 85th st., 75 W. 2d ave., 25x102.....   | 6,000 00        | 1,121 06                 | .....                         |
| B 136..  | Jan. 20, 1874...                                    | N. E. cor. Amity and Mercer sts., 105x50.....  | 45,000 00       | 7,715 50                 | .....                         |
| B 137..  | Feb. 6, 1874...                                     | S. E. cor. 1st ave. and 13th st., 60x50.....   | 20,000 00       | 3,363 89                 | .....                         |
| B 138..  | Feb. 7, 1874...                                     | N. W. cor. 4th ave. and 76th st., 50x102.....  | 21,000 00       | 3,528 00                 | .....                         |
| B 139..  | Feb. 11, 1874...                                    | W. side 1st ave., 44.4½ N. 13th st., 20.6x50.....  | 6,500 00        | 1,036 94                 | .....                         |
| B 140..  | Feb. 12, 1874...                                    | North Salem, N. Y.....   | 10,000 00       | 1,670 28                 | .....                         |
| B 141..  | Feb. 18, 1874...                                    | S. side 59th st., 250 W. 4th ave., 25x100.5.....   | 10,000 00       | 1,658 61                 | .....                         |
| B 142..  | Feb. 19, 1874 }<br>March 10, 1875 }                 | On Orchard, Leonard and India sts., and Union ave., Greenpoint, N. Y.....  | 75,000 00       | 6,509 86                 | \$2,625 00                    |
| B 143..  | Feb. 24, 1874...                                    | N. side 53d st., 200 W. 1st ave., 131x100.5.....   | 75,000 00       | 7,216 67                 | 5,150 00                      |
| B 145..  | March 7, 1874...                                    | N. E. cor. Tompkins ave. & Witherspoon st., 100x100  | 3,000 00        | 486 50                   | .....                         |
| B 148..  | April 28, 1874...                                   | Blocks between 7th and 8th aves., and 144th and 146th sts., except corners, each 49.11x100 on 8th ave., 144th and 145th sts..... | 160,000 00      | 18,760 00                | 5,600 00                      |
| B 149..  | April 30, 1874...                                   | S. E. cor. Mott and Houston sts., 51.6½x65½.....   | 35,000 00       | 2,865 14                 | 2,450 00                      |
| B 150..  | May 1, 1874...                                      | S. side 23th st., 222.6½ E. 9th ave., 21.5½x83.2.....  | 9,000 00        | 1,365 00                 | .....                         |
| B 151..  | May 5, 1874...                                      | N. W. cor. Frankfort and North William sts., 78.3x69.0½, and W. side North William st., 99 N. Frankfort, 25x46.4.....            | 35,000 00       | 5,231 11                 | .....                         |
| B 152..  | May 11, 1874...                                     | White Plains, N. Y.....  | 3,000 00        | 449 17                   | .....                         |
| B 153..  | May 13, 1874...                                     | 45 acres, Pompton, N. J.....   | 2,000 00        | 298 67                   | .....                         |
| B 154..  | May 16, 1874...                                     | S. E. cor. 6th ave. and 120th st., 126.2x85.....   | 12,000 00       | 2,147 83                 | .....                         |
| B 155..  | May 23, 1874...                                     | Piffard, Livingston county, N. Y.....  | 10,000 00       | 1,478 89                 | .....                         |
| B 156..  | May 2, 1868 }<br>Oct. 22, 1868 }<br>March 4, 1868 } | N. W. cor. Mott and Cross sts., 108.3x85.3.....  | 23,800 00       | 46,735 98                | .....                         |
| B 158..  | July 17, 1874...                                    | S. side 9th st., 175.3 E. Erie st., running through to 10th st., 100x200, Jersey City.....                                       | 28,000 00       | 5,231 33                 | .....                         |
| B 159..  | Aug. 18, 1874...                                    | Ridgewood, N. J.....   | 7,000 00        | 920 11                   | .....                         |
| B 160..  | Aug. 19, 1874...                                    | S. W. cor. 81st st. and 4th ave., 20x102.2.....  | 18,000 00       | 1,706 25                 | .....                         |
| B 164..  | Aug. 19, 1874...                                    | S. side 81st st., 80 W. 4th ave., 20x102.2.....  | 12,000 00       | 1,631 19                 | .....                         |
| B 165..  | Aug. 19, 1874...                                    | S. side 81st st., 100 W. 4th ave., 20x102.2.....   | 13,000 00       | .....                    | 1,696 25                      |
| B 166..  | Aug. 19, 1874...                                    | S. side 81st st., 120 W. 4th ave., 20x102.2.....   | 13,000 00       | 1,706 25                 | .....                         |
| B 167..  | Aug. 19, 1874...                                    | S. side 81st st., 140 W. 4th ave., 20x102.2.....   | 13,000 00       | 1,706 25                 | .....                         |
| B 169..  | Aug. 19, 1874...                                    | S. side 81st st., 160 W. 4th ave., 20x102.2.....   | 12,000 00       | 1,232 54                 | .....                         |
| B 171..  | Aug. 25, 1874...                                    | N. W. cor. 9th ave. and 78d st., 700x102.2.....  | 84,000 00       | .....                    | 10,927 00                     |
| B 173..  | Sept. 2, 1874...                                    | S. side 85th st., 173.11½ E. 9th ave., 19.11x96.9.....   | 6,000 00        | 771 17                   | .....                         |
| B 174..  | Sept. 8, 1874...                                    | Plainfield, N. J.....  | 16,000 00       | 1,213 61                 | .....                         |
| B 175..  | Sept. 16, 1874...                                   | 121 acres, Franklin, N. J.....   | 7,000 00        | 880 64                   | .....                         |
| B 176..  | Sept. 18, 1874...                                   | E. side 3d ave., 75.5 S. 55th st., 50x100, S. side 55th st., 100 E. 3d ave., 84.7½x100.5.....                                    | 75,000 00       | 9,406 25                 | .....                         |



## STATEMENT — (Continued).

| Bond No. | Date.             | WHERE SITUATED.  | Amount of loan. | Amount of interest paid. | Amount of interest defaulted. |
|----------|-------------------|--|-----------------|--------------------------|-------------------------------|
| B 177..  | Sept. 19, 1874... | N.W. cor. 7th ave. and 127th st., 125x99.11 .....  | \$15,000 00     | \$1,904 58               | .....                         |
| B 178..  | Sept. 19, 1874... | S.W. cor. 7th ave. and 127th st., 125x99.11 .....  | 15,000 00       | 1,904 58                 | .....                         |
| B 179..  | Sept. 19, 1874... | West Mount Vernon, N.Y.  | 3,500 00        | 438 28                   | .....                         |
| B 180..  | Sept. 25, 1874... | 25 lots in 134th st., W. Boulevard .....   | 25,000 00       | 3,101 89                 | .....                         |
| B 181..  | Sept. 24, 1874... | Junction Central and Girard ayes., 446.8½ on Central, 375.10 on Girard, 273.8½ on 3d side .....                      | 25,000 00       | 3,106 25                 | .....                         |
| B 182..  | Oct. 9, 1874...   | Bound Brook, N. J. ....  | 3,000 00        | 364 00                   | .....                         |
| B 183..  | Oct. 16, 1874...  | W. side 8th ave., bet. 125th and 126th sts., 199.10x100.   | 60,000 00       | 7,198 23                 | .....                         |
| B 184..  | Sept. 8, 1853...  | S. E. cor. Cliff and Beekman sts., 31.5x75.6 .....   | 18,000 00       | 29,623 69                | .....                         |
| B 186..  | Nov. 27, 1874...  | Ridgwood, N. J. ....   | 5,000 00        | 559 00                   | .....                         |
| B 187..  | Dec. 5, 1874...   | N. E. Classon ave. and Butler sts., 111x200 .....  | 25,000 00       | 3,858 70                 | .....                         |
| B 188..  | Dec. 8, 1874...   | S. side Montague st., 176.6 E. Henry st. ....  | 20,000 00       | 2,193 23                 | .....                         |
| B 189..  | Dec. 21, 1874...  | Hoboken, N. J. ....  | 8,000 00        | 857 16                   | .....                         |
| B 190..  | Dec. 23, 1874...  | N. side Flatbush ave. 120 E. Carlton ave., Brooklyn, 107.3 E. side, runs to a point 65.8 front, 84.9 west side ..... | 7,500 00        | 802 80                   | .....                         |
| B 191..  | March 19, 1873... | S. side 74th st., 37.6 W. Lexington ave., 75x63.2 E. side Lexington ave., 63.2 S. 74th st., 34x98.9 .....            | 32,571 42       | 9,772 28                 | .....                         |
| B 192..  | Jan. 5, 1875...   | Westfield, N. J., 100x385...   | 2,000 00        | 208 44                   | .....                         |
| B 197..  | Jan. 7, 1875...   | S. side 120th st., 80.3 W 2d ave., 29.10x100.11 .....  | 2,000 00        | 68 05                    | \$140 00                      |
| B 199..  | Jan. 25, 1875...  | N.W. cor. 1st ave. and 124th st., 20.11x75 .....   | 10,000 00       | 1,005 28                 | .....                         |
| B 200..  | Jan. 25, 1875...  | W. side 1st ave., 20.11 N. 124th st., 20x75 .....  | 8,000 00        | 1,076 44                 | .....                         |
| B 201..  | Jan. 25, 1875...  | W. side 1st ave., 40.11 N. 124th st., 20x75 .....  | 8,000 00        | 804 23                   | .....                         |
| B 202..  | Jan. 25, 1875...  | W. side 1st ave., 60.11 N. 124th st., 19.9x75 .....  | 7,500 00        | 753 96                   | .....                         |
| B 203..  | Jan. 25, 1875...  | W. side 1st ave., 80.8 N. 124th st., 20x75 .....   | 7,500 00        | 753 96                   | .....                         |
| B 204..  | Jan. 25, 1875...  | W. side 1st ave., 100.8 N. 124th st., 20x75 .....  | 7,500 00        | 753 96                   | .....                         |
| B 205..  | Jan. 25, 1875...  | W. side 1st ave., 120.8 N. 124th st., 20x75 .....  | 7,500 00        | 753 96                   | .....                         |
| B 206..  | March 6, 1875...  | S.W. cor. 7th ave. and 127th st., 19.10x90 .....   | 10,000 00       | 1,408 11                 | .....                         |
| B 207..  | Feb. 17, 1875...  | Passaic, New Jersey .....  | 15,000 00       | 1,440 53                 | .....                         |
| B 209..  | March 13, 1875... | W. side Hicks st., 48.10 N. State, 24.6x125.7½ .....   | 4,000 00        | 364 00                   | .....                         |
| B 210..  | April 12, 1875... | Jersey City heights .....  | 3,000 00        | 256 08                   | .....                         |
| B 211..  | April 13, 1875... | N. E. cor. 3d ave. and 156th st., 219x195 .....  | 19,000 00       | 953 17                   | 665 00                        |
| B 212..  | April 20, 1875... | Passaic, N. J. ....  | 45,000 00       | 621 25                   | 3,150 00                      |
| B 218..  | May 8, 1875...    | Crawford, N. J. ....   | 8,000 00        | 650 22                   | .....                         |
| B 215..  | July 16, 1875...  | W. side 1st ave., bet. 29th and 30th st., 197.6 1st av., 125 on 30th st. and 131.10 on 29th .....                    | 150,000 00      | 10,091 70                | .....                         |
| B 216..  | Aug. 5, 1875...   | Hoboken, N. J. ....  | 5,000 00        | 317 93                   | .....                         |
| B 217..  | Aug. 11, 1875...  | Westchester, N. Y. ....  | 17,000 00       | 1,061 08                 | .....                         |
| B 219..  | Aug. 27, 1875...  | Franklin, N. J. ....   | 10,000 00       | 568 05                   | .....                         |
| B 221..  | Oct. 13, 1875...  | New Rochelle, N. Y. ....   | 5,800 00        | 278 40                   | .....                         |
| B 222..  | June 30, 1854...  | N. side Perry st. 100 W. 4th st., 25x26 .....  | 3,000 00        | 5,117 44                 | .....                         |
| B 223..  | Nov. 23, 1875...  | Planet Mills, President, Carroll and Bond sts., Brooklyn .....   | 50,000 00       | 2,138 90                 | .....                         |
| B 224..  | Dec. 6, 1875...   | Plainfield, N. J. ....   | 6,000 00        | 240 33                   | .....                         |
| B 227..  | Feb. 23, 1876...  | Huntington, N. Y. ....   | 80,000 00       | 717 50                   | .....                         |
| B 228..  | March 1, 1876...  | N. side Gates ave. 385.1 E. of Bedford, 20x100 .....   | 3,000 00        | 70 00                    | .....                         |
| B 229..  | March 23, 1876... | 165th st. opp. Fleetwood park .....  | 5,000 00        | 96 25                    | .....                         |

## STATEMENT — (Continued).

| Bond No. | date.             | WHERE SITUATED.   | Amount of loan. | Amount of interest paid. | Amount of interest defaulted. |
|----------|-------------------|---|-----------------|--------------------------|-------------------------------|
| B 230..  | April 4, 1876...  | Cornwall, N. Y.....   | \$18,000 00     | \$304 50                 | .....                         |
| B 231..  | April 10, 1876... | Astoria, N. Y., Wardell st.,<br>150x150.....  | 7,500 00        | 118 13                   | .....                         |
| B 232..  | April 30, 1876... | S. side 81st st., 160 W. 4th<br>ave., 20x102.....   | 12,000 00       | 165 67                   | .....                         |
| B 233..  | May 12, 1876...   | N. side 18th st., 129.2 E.<br>Broadway, 81.5x87.1.....  | 100,000 00      | 953 78                   | .....                         |
| B 234..  | May 13, 1876...   | N. side 19th st., 220 W. 1st<br>ave., 20x92.....  | 7,500 00        | 70 00                    | .....                         |
| B 235..  | May 13, 1876...   | N. side 19th st., 200 W. 1st<br>ave., 20x92.....  | 7,500 00        | 70 00                    | .....                         |
| B 236..  | May 13, 1876...   | N. side 12th st., 180 W. 1st<br>ave., 20x92.....  | 7,500 00        | 70 00                    | .....                         |
| B 237..  | May 18, 1876...   | N. side 19th st., 160 W. 1st<br>ave., 20x92.....  | 7,500 00        | 70 00                    | .....                         |
| B 238..  | May 18, 1876...   | N. side 19th st., 140 W. 1st<br>ave., 20x92.....  | 7,500 00        | 70 00                    | .....                         |
| B 239..  | May 18, 1876...   | N. side 19th st., 120 W. 1st<br>ave., 20x92.....  | 7,500 00        | 70 00                    | .....                         |
| B 240..  | May 18, 1876...   | N. side 19th st., 100 W. 1st<br>ave., 20x92.....  | 7,500 00        | 70 00                    | .....                         |
| B 241..  | May 17, 1876...   | Ridgewood, N. J.....  | 4,000 00        | 34 23                    | .....                         |
| B 244..  | May 20, 1876...   | Nine acres, Washington,<br>N. J.....  | 1,000 00        | .....                    | .....                         |
| B 243..  | June 2, 1876...   | W. side Franklin ave., 18.9<br>S. Monroe st., 18.9x77.....  | 2,000 00        | .....                    | .....                         |
| B 245..  | June 9, 1876...   | Eight lots on 76th st., 100 E.<br>5th ave., four lots 77th st.,<br>120 E. 5th ave., one lot N.<br>E. cor. 5th ave. and 76th<br>st., 25x102..... | 75,000 00       | .....                    | .....                         |
| B 247..  | June 24, 1876...  | Twenty-seven acres, Ridge-<br>wood, N. J.....   | 12,000 00       | .....                    | .....                         |
| B 249..  | Oct. 20, 1876...  | Orange, N. J.....   | 8,500 00        | .....                    | .....                         |
| B 250..  | Oct. 26, 1876...  | S. W. cor. 2d. ave. and 6th<br>st., 24.5x105.....   | 12,000 00       | .....                    | .....                         |
| B 251..  | Oct. 26, 1876...  | S. side 6th st., 205.3 W. 2d.<br>ave., 49.9x97.....   | 8,000 00        | .....                    | .....                         |
|          |                   |   | \$4,694,603 85  | \$1,447,440 06           | \$80,608 18                   |

GOVERNMENT SECURITY LIFE INSURANCE COMPANY, }  
17 WARREN STREET, }  
NEW YORK, February 7, 1877. }

In response to the resolution of the Assembly of the State of New York, of which a copy is hereto annexed, the Government Security Life Insurance Company respectfully reports, that all the bonds and mortgages standing in its name are on deposit with the Superintendent of the Insurance Department of the State of New York, and amount to the principal sum of \$8,500.

The said bonds and mortgages belong to and are the property of the North American Life Insurance Company, and are counted as part of its assets (subject only to the claim of said Superintendent), and that said Government Security Life Insurance Company has no other moneys loaned on real estate.

All of which is respectfully submitted.

SIDNEY WARD,  
President.

STATE OF NEW YORK, }  
 CITY AND COUNTY OF NEW YORK, } ss.:

Sidney Ward, being duly sworn, says that he is the president of the Government Security Life Insurance Company, and that the foregoing statement, by him subscribed, is true.

SIDNEY WARD.

Subscribed and sworn to before }  
 me, this 7th day of February, 1877. }

J. I. WOODS,  
*Notary Public, Kings and New York Counties.*

STATE OF NEW YORK:

IN ASSEMBLY, }  
 ALBANY, *January 24, 1877.* }

On the motion of Mr. FISH:

*Resolved,* That all life insurance companies of this State be directed to report to this House, within fifteen days, the amount of all money loaned on real estate, where such real estate is situated, when such loans were made, the amount of interest paid thereon from date of said loans, and the amount of interest defaulted thereon. Also, what amount of counsel fees were paid to or received by the counsel of any such company upon such loan made.

By order of the Assembly.

EDWARD M. JOHNSON, *Clerk.*

HOMEOPATHIC MUTUAL LIFE INSURANCE COMPANY, }  
 No. 331 BROADWAY, }  
 NEW YORK, *January 29, 1877.* }

HON. EDWARD M. JOHNSON, *Clerk of the Assembly of the State of New York:*

DEAR SIR.— We are in receipt of your favor of twenty-fourth inst., covering resolution of your honorable body of same date, and herewith wait upon you with schedule of bond and mortgage loans of this company, which appears to meet the requirements of said resolution except as to the two questions of interest received, and fees paid to counsel, on said loans by the company.

In reply to these questions, we beg to state that this company has received on all of the loans therein scheduled, seven per cent interest on the amount loaned, since the taking of the mortgages by the company up to December 31, 1876, except such items of interest which were, on 31st December, 1876, either due or unpaid, or accrued but not due, which items in each loan are stated in column properly headed; and this company has paid no counsel fees in procuring said loans or in making the mortgages.

Very respectfully yours.

FRANK B. MAYHEW, *Secretary.*

*Bond and Mortgage Loans of the Homeopathic Mutual Life Insurance Company.*

| Number. | Date.           | Due date. | County.              | MORTGAGE RECORDED. |              | Amount of principal. | Value of property. | Amount of fire insurance. | DESCRIPTION OF PROPERTY.   | Interest accrued. | Interest due. |
|---------|-----------------|-----------|----------------------|--------------------|--------------|----------------------|--------------------|---------------------------|--|-------------------|---------------|
|         |                 |           |                      | Book.              | Page.        |                      |                    |                           |  |                   |               |
| 4..     | May 3, 1870.    | 1874...   | Richmond, N. Y.      | 63                 | 378          | \$4,089 44           | \$8,000 00         | \$3,000 00                | Town of Northfield, N. Y. — Gore lot with dwelling 168 ft. on first side; 946 feet on second side; 100 feet on third side; 940 feet on fourth side; on Adams street, Edward avenue and Shore road. | \$23 33           | \$290 00      |
| 9..     | Dec. 15, 1870.  | 1875....  | Lewis, N. Y.....     | 8                  | 463          | 1,000 00             | 3,000 00           | 1,000 00                  | Lowville, N. Y. — 37-100 acre, with dwelling   | 5 83              | 35 00         |
| 18..    | July 23, 1871.  | 1875....  | Westchester, N. Y.   | 548                | 801          | 15,000 00            | 75,000 00          | None.                     | Mount Pleasant, N. Y. — 63 acres....   | 87 45             | .....         |
| 23..    | Oct. 9, 1871.   | 1875....  | Ontario, N. Y.....   | 81                 | 124          | 500 00               | 2,000 00           | 500 00                    | Canadatego, N. Y. — 76-100 acres on Jennette and Main streets, with dwelling   | 2 92              | .....         |
| 24..    | July 1, 1870.   | 1873....  | Kings, N. Y.....     | 946                | 388          | 800 00               | 1,300 00           | 800 00                    | East New York, N. Y. — East side Van Sicklen avenue, 150 feet north of Union avenue, with dwelling   | 4 67              | .....         |
| 25..    | July 1, 1870.   | 1873....  | Kings, N. Y.....     | 946                | 384          | 800 00               | 1,300 00           | 800 00                    | East New York, N. Y. — East side Van Sicklen avenue, 125 feet north of Union avenue, with dwelling   | 4 67              | 28 00         |
| 28..    | March 27, 1873. | 1873....  | Orange, N. Y.....    | 184                | 116          | 5,000 00             | 10,000 00          | 3,000 00                  | Newburgh, N. Y. — No. 242 Montgomery street, 50x131 feet, dwelling and outbuildings  | 29 16             | .....         |
| 28..    | April 23, 1873. | 1873....  | Lewis, N. Y.....     | 10                 | 373, etc.    | 3,500 00             | 6,000 00           | 3,000 00                  | Lowville, N. Y. — 18x40 feet; dwelling, store of brick   | 14 58             | .....         |
| 34..    | May 9, 1873.    | 1873....  | Kings, N. Y.....     | 1075               | 137          | 3,500 00             | 5,000 00           | 3,000 00                  | Brooklyn, N. Y. — Park avenue, near Spencer street, 25x84 feet, with three story frame dwelling  | 14 58             | 30 00         |
| 35..    | Dec. 3, 1867.   | 1873....  | New York, N. Y..     | 831                | 203          | 4,159 55             | 6,500 00           | 4,000 00                  | New York city, N. Y. — 117th street, 15 ft. 10 in. x 6 ft. 11 in., south side, 47 ft. 6 in. from Fourth avenue; three story brick dwelling   | 23 33             | 140 00        |
| 41..    | Nov. 3, 1873.   | 1873....  | Hudson, N. J., ...   | 95                 | 584          | 1,500 00             | 4,000 00           | 3,000 00                  | Jersey City, N. J. — Lot No. 23 Oak street, with dwelling  | 8 74              | .....         |
| 43..    | Sept. 3, 1870.  | 1873....  | Kings, N. Y.....     | 954                | 494          | 4,000 00             | 12,000 00          | None.                     | Brooklyn, N. Y. — Entire block bounded by Ivy and Jacob streets, Johnson and Knickerbocker avenues....   | 23 33             | .....         |
| 44..    | Dec. 5, 1873.   | 1873....  | Somerset, N. J., ... | 2                  | 633          | 3,250 00             | 4,500 00           | 3,500 00                  | North Plainfield, N. J. — Corner Duer and Emily streets.   | 13 12             | .....         |
| 46..    | Feb. 15, 1873.  | 1874....  | Union, N. J.....     | 28                 | { 179<br>163 | 3,300 00             | 8,300 00           | 3,500 00                  | Elizabeth, N. J. — 56x145 feet, with dwelling  | 19 25             | .....         |

## Bond and Mortgage Loans, etc.—(Continued).

| Number. | Date.          | Due date. | County.         | MORTGAGE RECORDED. |       | Amount of principal. | Value of property. | Amount of fire insurance. | DESCRIPTION OF PROPERTY.   | Interest accrued.  | Interest due.                             |   |       |
|---------|----------------|-----------|-----------------|--------------------|-------|----------------------|--------------------|---------------------------|--|--|---|---|-------|
|         |                |           |                 | Book.              | Page. |                      |                    |                           |  |  |   |   |       |
| 47.     | Aug. 1, 1866.  | 1890*.    | New York, N. Y. | 772                | 456   | \$7,000 00           | \$84,000 00        | \$7,000 00                | New York city, N. Y.—No. 106 Eighth street, 25 ft. 10 in. x 97 ft. 6 in., with dwelling        | \$245 00   | .....                                     |   |       |
| 49.     | April 1, 1869. | 1874...   | New York, N. Y. | 863                | 400   | 8,000 00             | 14,000 00          | 6,000 00                  | New York city, N. Y.—No. 530 East 12th street, 25x100 ft., with dwelling                       | 46 66  | .....                                     |   |       |
| 51.     | Feb. 1, 1873.  | 1873...   | New York, N. Y. | 1104               | 372   | 10,000 00            | 20,000 00          | 6,250 00                  | New York city, N. Y.—West side of Avenue A, 69 feet south of 18th street.                      | 231 67   | .....                                     |   |       |
| 52.     | Dec. 14, 1872. | 1873...   | Lewis, N. Y.    | 11                 | 224   | 800 00               | 1,000 00           | None.                     | Lowville, N. Y.—On same property as No. 9, with assignment of other mortgages as collateral    | 4 67   | \$28 00                                   |   |       |
| 54.     | May 15, 1873.  | 1874...   | Chenango, N. Y. | 71                 | 504   | 500 00               | 1,500 00           | 850 00                    | Norwich, N. Y.—57x134 ft., with dwelling   | 2 92   | .....                                     |   |       |
| 55.     | Oct. 28, 1867. | 1868...   | Essex, N. J.    | 4                  | 401   | 2,500 00             | 30,000 00          | 3,000 00                  | { Caldwell, N. J.—43 61-100 acres, with buildings.   | 14 58  | .....                                     |   |       |
| 59.     | July 6, 1870.  | 1873...   | Essex, N. J.    | 18                 | 289   | 3,000 00             |                    | 3,000 00                  |  | 3,000 00   | } Utica, N. Y.—58x120 ft., with dwelling. | 17 50   | ..... |
| 57.     | June 25, 1873. | 1874...   | Oneida, N. Y.   | 200                | 160   | 2,500 00             |                    | 2,500 00                  |  | 2,500 00   |   | } New York city, N. Y.—No. 476 Ninth avenue, 33x100 ft., with two buildings | 14 58 |
| 58.     | June 30, 1873. | 1874...   | New York, N. Y. | 1115               | 568   | 7,000 00             | 20,000 00          | 7,000 00                  | } Brooklyn, N. Y.—No. 13 Strong place, lot 16 ft. 8 in. x 109 ft. 10 in., with brick dwelling. | 40 83  | .....                                     |   |       |
| 60.     | Sept. 2, 1873. | 1874...   | Kings, N. Y.    | 1173               | 294   | 4,000 00             | 10,500 00          | 6,000 00                  |  | } Brooklyn, N. Y.—No. 14 Strong place, lot 16 ft. 8 in. x 109 ft. 10 in., with brick dwelling. | 23 33                                     | .....   |       |
| 61.     | Sept. 2, 1873. | 1874...   | Kings, N. Y.    | 1173               | 298   | 5,000 00             | 10,500 00          | 5,000 00                  | } Second place and Court street, brown stone dwelling  |  | 39 16                                     | .....   |       |
| 63.     | Nov. 11, 1873. | 1874...   | Kings, N. Y.    | 1185               | 317   | 10,000 00            | 20,000 00          | 10,000 00                 |  | } Ballston Spa, N. Y.—100x17 ft., with dwelling  | 58 33                                     | 350 00  |       |
| 64.     | Nov. 20, 1873. | 1874...   | Saratoga, N. Y. | 88                 | 278   | 1,000 00             | 2,500 00           | 1,500 00                  | { Elizabeth, N. Y.—No. 142 West Jersey street, lot 80x100 ft., with frame dwelling             |  | 5 83                                      | .....   |       |
| 65.     | Jan. 28, 1874. | 1875...   | Union, N. Y.    | 32                 | 473   | 4,000 00             | 15,500 00          | 3,000 00                  |  | } Canandaigua, N. Y.—31½ rods of land, with frame dwelling                                     | 23 33                                     | .....   |       |
| 66.     | Feb. 18, 1874. | 1875...   | Ontario, N. Y.  | 84                 | 114   | 1,000 00             | 3,000 00           | 1,300 00                  |  |  | }   | 5 83  | ..... |

\* \$500 each year.

| 63. | Mar. 17, 1874.  | 1875.  | New York, N. Y. . . . .    | 1128       | 653                   | 10,000 00          | 40,000 00 | 7,000 00  | 58 88  |
|-----|-----------------|--------|----------------------------|------------|-----------------------|--------------------|-----------|-----------|--------|
| 70. | Jan. 11, 1869.  | 1870.  | Wentchester, N. Y. . . . . | 468        | 886                   | 2,400 00           | 4,800 00  | None.     | 13 99  |
| 71. | June 3, 1874.   | 1875 ( | Bergen, N. J. . . . .      | K 2<br>K 2 | 55, etc.<br>589, etc. | 1,000 00<br>500 00 | 8,000 00  | 1,500 00  | 8 74   |
| 72. | Oct. 22, 1874.  | 1875.) |                            |            |                       |                    |           |           |        |
| 73. | April 30, 1874. | 1875.  | Kings, N. Y. . . . .       | 1223       | 240                   | 7,500 00           | 15,000 00 | 7,500 00  | 48 75  |
| 74. | June 29, 1874.  | 1875.  | New York, N. Y. . . . .    | 1198       | 130                   | 4,000 00           | 10,000 00 | None.     | 28 83  |
| 75. | Aug. 27, 1874.  | 1875.  | Saratoga, N. Y. . . . .    | 91         | 98, etc.              | 6,000 00           | 15,000 00 | 6,500 00  | 85 00  |
| 77. | Sept. 1, 1874.  | 1875.  | Kings, N. Y. . . . .       | 1237       | 494                   | 7,500 00           | 15,000 00 | 7,500 00  | 48 75  |
| 78. | Sept. 1, 1874.  | 1875.  | Kings, N. Y. . . . .       | 1237       | 498                   | 7,500 00           | 15,000 00 | 7,500 00  | 48 75  |
| 79. | Sept. 1, 1874.  | 1875.  | Kings, N. Y. . . . .       | 1237       | 487                   | 7,500 00           | 15,000 00 | 7,500 00  | 48 75  |
| 80. | Sept. 1, 1874.  | 1875.  | Kings, N. Y. . . . .       | 1237       | 491                   | 7,500 00           | 15,000 00 | 7,500 00  | 48 75  |
| 81. | Sept. 1, 1874.  | 1875.  | New York, N. Y. . . . .    | 1192       | 71                    | 4,500 00           | 8,000 00  | 4,000 00  | 36 25  |
| 84. | Oct. 12, 1873.  | 1874.  | Kings, N. Y. . . . .       | 1108       | 146                   | 2,000 00           | 6,000 00  | 4,000 00  | 17 50  |
| 85. | July 24, 1874.  | 1875.  | Jefferson, N. Y. . . . .   | 105        | 196                   | 1,500 00           | 4,000 00  | 2,000 00  | 8 74   |
| 86. | Oct. 14, 1874.  | 1875.  | Kings, N. Y. . . . .       | 1246       | 143                   | 2,000 00           | 22,000 00 | None.     | 17 50  |
| 87. | Nov. 10, 1874.  | 1875.  | Saratoga, N. Y. . . . .    | 91         | 587                   | 10,000 00          | 40,000 00 | 10,000 00 | 85 33  |
| 90. | Jan. 1, 1875.   | 1876.  | Essex, N. J. . . . .       | X 6        | 368-373               | 20,000 00          | 40,000 00 | 2,000 00  | 116 66 |
| 92. | Mar. 20, 1875.  | 1876.  | Hudson, N. J. . . . .      | 116        | 306                   | 2,000 00           | 6,100 00  | None.     | 17 50  |
| 94. | April 30, 1875. | 1876.  | Kings, N. Y. . . . .       | 1273       | 453                   | 2,000 00           | 4,100 00  | 2,000 00  | 11 66  |
| 95. | April 17, 1875. | 1876.  | Lewis, N. Y. . . . .       | 14         | 302, etc.             | 2,500 00           | 6,000 00  | 2,500 00  | 14 58  |
| 96. | May 1, 1875.    | 1876.  | New York, N. Y. . . . .    | 1236       | 313                   | 10,000 00          | 19,500 00 | 6,000 00  | 86 33  |

New York city, N. Y.—No. 119, Leonard street, 34 ft. 6 in. x 70 ft., with brick building, 30x100 ft.  
 Mount Vernon, N. Y.—Second avenue, ground 30x100 ft.  
 Ridgewood, Franklin township, N. J.—Lot 100x217 ft., 8 in., with frame dwelling, N. Y.—No. 241 Clermont Brooklyn, N. Y.—22x100 ft., with brick and stone dwelling.  
 New York city, N. Y.—South side of 7th street, 250 ft., west of Eighth avenue; lot 25x100 ft.  
 Saratoga Springs, N. Y.—Corner Church and Clinton streets, ground 74x197 feet, with brick building.  
 Brooklyn, N. Y.—No. 310, Fourth street, 29x100 ft., with brick dwelling.  
 Brooklyn, N. Y.—No. 308, Fourth street, 29x100 ft., with brick building.  
 Brooklyn, N. Y.—No. 304, Fourth street, 29x100 ft., with brick building.  
 Brooklyn, N. Y.—No. 304, Fourth street, 29x100 ft., with brick building.  
 New York city, N. Y.—No. 5, Watts street, 32x85x51 ft., with brick building.  
 Brooklyn, N. Y.—Corner Stockton and Yates avenues, 29x100 ft., with dwelling.  
 Redwood, N. Y.—One acre, with hotel.  
 Brooklyn, N. Y.—No. 340 Carlton avenue and Cumberland street, 25x200 ft., with brick dwelling.  
 Saratoga Springs, N. Y.—298x300 ft. on Circular and South Circular streets, with dwelling.  
 Caldwell, N. J.—86 acres land, with dwellings and outbuildings.  
 Jersey City, N. J.—Donnell and Western avenues, 9 lots.  
 Brooklyn, N. Y.—Putnam avenue, between Reed and Patchen avenues, 50x100 feet, with brick dwelling.  
 Lowville, N. Y.—Dwelling and store of brick.  
 New York city, N. Y.—Bleecker street, lot and buildings, 22x75 feet.

*Bond and Mortgage Loans, etc. — (Continued).*

| Number. | Date.           | Due date. | County.            | MORTGAGE RECORDED. |           | Amount of principal. | Value of property. | Amount of fire insurance. | DESCRIPTION OF PROPERTY.  | Interest accrued. | Interest due. |
|---------|-----------------|-----------|--------------------|--------------------|-----------|----------------------|--------------------|---------------------------|---|-------------------|---------------|
|         |                 |           |                    | Book.              | Page.     |                      |                    |                           |   |                   |               |
| 97.     | July 26, 1876.  | 1876      | Kings, N. Y.       | 1287               | 276       | \$6,000 00           | \$14,000 00        | \$5,000 00                | Brooklyn, N. Y. — Lot 50x100 feet, with brick buildings.  | \$35 00           | .....         |
| 98.     | Aug. 1, 1876.   | 1876      | Lewis, N. Y.       | 14                 | 588, etc. | 1,000 00             | 5,000 00           | 2,000 00                  | Port Leyden, N. Y. — Building and lots.   | 5 88              | .....         |
| 99.     | Oct. 1, 1876.   | 1876      | New York, N. Y.    | 1242               | 456       | 6,000 00             | 12,000 00          | 6,000 00                  | New York city, N. Y. — Nos. 547 and 549 West 46th street, with two dwellings 25x35 feet each.   | 35 00             | .....         |
| 100.    | Dec. 2, 1876.   | 1876      | Lewis, N. Y.       | 14                 | 528, etc. | 1,006 96             | 2,500 00           | 1,200 00                  | Lowville, N. Y. — Lot 50x125 feet, with frame dwelling, N. Y. — No. 157 East 34th street, 30x100 feet, with three story brick dwelling. | 5 83              | \$85 00       |
| 101.    | April 14, 1868. | 1869      | New York, N. Y.    | 842                | 388       | 5,000 00             | 15,000 00          | 5,000 00                  | New York city, N. Y. — No. 157 East 34th street, 30x100 feet, with three story brick dwelling.  | 29 16             | .....         |
| 102.    | July 5, 1870.   | 1871      | New York, N. Y.    | 972                | 150       | 3,000 00             | 6,500 00           | 3,000 00                  | Commerce street, 21x40 feet, with brick building.   | 17 50             | .....         |
| 104.    | June 30, 1870.  | 1871      | New York, N. Y.    | 971                | 195       | 7,000 00             | 15,000 00          | 5,000 00                  | New York city, N. Y. — No. 228 East 124th street, 19x100 feet, with brown stone dwelling.   | 40 83             | .....         |
| 105.    | Jan. 7, 1876.   | 1877      | New York, N. Y.    | 1259               | 411       | 1,500 00             | 9,000 00           | 4,000 00                  | New York city, N. Y. — No. 46 MacDougal street, 30x75 feet, with three story brick dwelling.  | 8 74              | .....         |
| 106.    | July 29, 1873.  | 1873      | New York, N. Y.    | 1075               | 403       | 7,500 00             | 16,500 00          | 6,000 00                  | New York city, N. Y. — No. 134 West 24th street, 35x99 feet, with two brick dwellings.  | 43 75             | .....         |
| 107.    | April 25, 1867. | 1873      | New York, N. Y.    | 808                | 462       | 5,000 00             | 15,000 00          | 6,000 00                  | New York city, N. Y. — No. 329 East 13th street, 32x103 feet, with brick building.  | 29 16             | .....         |
| 108.    | Dec. 9, 1865.   | 1876      | Lewis, N. Y.       | 1                  | 498       | 2,500 00             | 7,500 00           | 3,000 00                  | Lowville, N. Y. — Main street, brick building and lot.  | 14 58             | .....         |
| 109.    | May 21, 1870.   | 1876      | Lewis, N. Y.       | 8                  | 501       | 1,002 23             | .....              | .....                     | Same as above.  | 46 66             | .....         |
| 110.    | June 1, 1876.   | 1878      | Kings, N. Y.       | 1230               | 60        | 3,000 00             | 10,500 00          | 6,000 00                  | Brooklyn, N. Y. — No. 20 Strong place, 16x109 feet, with brown stone dwelling.  | 17 50             | .....         |
| 111.    | June 29, 1876.  | 1877      | New York, N. Y.    | 1206               | 228       | 1,300 00             | 17,500 00          | 6,000 00                  | New York city, N. Y. — No. 147 West 47th street.  | 7 58              | .....         |
| 112.    | July 25, 1876.  | 1877      | Westchester, N. Y. | 695                | 76        | 5,000 00             | 20,000 00          | 5,000 00                  | Greenburgh, N. Y. — 25 69 100 acres, with dwelling and outbuildings.  | 29 16             | .....         |
| 113.    | Sept. 11, 1874. | 1885      | New York, N. Y.    | 1229               | 89        | 20,000 00            | 40,000 00          | 10,000 00                 | New York city, N. Y. — 12th and 14th streets and Avenue A, 50x100 feet, with brick buildings.   | 427 78            | .....         |





ATLANTIC MUTUAL LIFE INSURANCE Co., }  
ALBANY, N. Y., *January 31, 1877.* }

EDWARD M. JOHNSON, Esq., *Clerk of the Assembly, State of New York:*

DEAR SIR. — Pursuant to the resolution adopted by your honorable body under date of the twenty-fourth instant, we hand you herewith the report of this company.

Very respectfully.

WALTER BROWN,  
*Secretary.*

SCHEDULE of Bonds and Mortgages of the Atlantic Mutual Life Insurance Co.

Where real estate is situated.

| Value of property mortgaged. | APPRAISAL OF VALUE MADE BY                                   | Amount of money loaned. | When loan was made. | Amount of interest paid from date of loan. | Amount of interest defaulted. | Amount of counsel fees paid by company. | Amount of Insurance. |
|------------------------------|--|-------------------------|---------------------|--|-------------------------------|---|----------------------|
| \$40,000                     | Appraisers appointed by State Insurance Department . . . . . | \$10,000                | Dec. 18, 1873..     | \$2,066 98                                 | Nothing.                      | Nothing.                                | \$13,000             |
| \$1,000                      | Appraisers appointed by State Insurance Department . . . . . | 10,000                  | May 18, 1873..      | 2,488 00                                   | Nothing.                      | Nothing.                                | 8,700                |
| 48,000                       | Appraisers appointed by State Insurance Department . . . . . | 15,000                  | Aug. 17, 1871..     | 5,320 00                                   | Nothing.                      | Nothing.                                | 15,000               |
| 35,000                       | Appraisers appointed by State Insurance Department . . . . . | 17,500                  | Oct. 10, 1871..     | 5,920 88                                   | Nothing.                      | Nothing.                                | 17,500               |
| 63,000                       | Appraisers appointed by State Insurance Department . . . . . | 25,000                  | June 12, 1873..     | 6,096 66                                   | Nothing.                      | Nothing.                                | 17,500               |
| 25,000                       | Appraisers appointed by State Insurance Department . . . . . | 8,000                   | May 22, 1873..      | 1,975 55                                   | Nothing.                      | Nothing.                                | 6,000                |
| 25,000                       | Appraisers appointed by State Insurance Department . . . . . | 14,500                  | Aug. 13, 1873..     | 3,346 66                                   | Nothing.                      | Nothing.                                | 8,000                |
| 55,000                       | Company . . . . .  | 12,000                  | May 13, 1876..      | 456 16                                     | Nothing.                      | Nothing.                                | 4,000                |
| 30,000                       | Appraisers of State Insurance Department . . . . .           | 17,500                  | Sept. 2, 1874..     | 2,754 25                                   | Nothing.                      | Nothing.                                | 13,500               |
| 23,500                       | Appraisers of State Insurance Department . . . . .           | 12,000                  | June 16, 1874..     | 2,065 00                                   | Nothing.                      | Nothing.                                | 15,000               |
| 47,500                       | Appraisers of State Insurance Department . . . . .           | 25,000                  | Mar. 27, 1875..     | 2,916 67                                   | Nothing.                      | Nothing.                                | 15,400               |
| 114,000                      | Appraisers of State Insurance Department . . . . .           | 50,000                  | May 10, 1873..      | 10,645 08                                  | \$1,760 00                    | Nothing.                                | 80,000               |
| 17,000                       | Appraisers of State Insurance Department . . . . .           | 8,000                   | Mar. 21, 1874..     | 1,508 89                                   | Nothing.                      | Nothing.                                | 5,000                |

"Cathedral school," being the large three-story brick building extending from Jefferson to Elm st. and fronting on both, numbered 42 Jefferson and 105 Elm st., Albany, N. Y.  
 No. 46 Clinton avenue, being a three-story brick building occupied as a residence.  
 St. John's Episcopal church and rectory, built of stone and situate at junction of Mohawk and Canvass sts., Cohoes, N. Y.  
 On seven two-story (high basement) brick buildings used as residences, situate on Clinton ave., in Albany, N. Y.  
 No. 49 State st., Albany, N. Y., being a five-story brick building occupied for business purposes.  
 No. 9 Elk st., Albany, N. Y., being private (three-story) residence, fronting on the Albany "Academy park."  
 Cor. Broadway and Clinton ave., being a two-story brick (business) building.  
 Nos. 15 and 17 North Pearl st. between State st. and Maiden lane, Albany, N. Y., being two three-story brick (business) buildings.  
 No. 103 State st., Albany, N. Y., being a three-story brick residence adjoining "St. Peter's church."  
 Cor. Main and Union sts., Cobleskill, N. Y., being two three-story brick buildings Nos. 1 and 2 of "Opera House block."  
 On three-story brick mansion and tenements, and 190 acres of improved farm property with buildings thereon, in the village of Castleton, N. Y.  
 On eight three-story brick (mansard roof) buildings, located on site of "Dickinson" estate, Binghamton, N. Y.  
 No. 146 South Pearl st., Albany, N. Y., being brick building occupied as stores.

SCHEDULE — (Continued).

| Value of property mortgaged. | APPRAISAL OF VALUE MADE BY                              | Amount of money loaned. | When loan was made. | Amount of interest paid from date of loan. | Amount of interest defaulted. | Amount of counsel fees paid by company. | Amount of insurance. | Where real estate is situated.   |
|------------------------------|---|-------------------------|---------------------|--|-------------------------------|---|----------------------|--|
| \$14,000                     | Company.....  | \$8,000                 | Sept. 30, 1874..    | \$1,206 83                                 | Nothing.                      | Nothing.                                | \$6,000              | No. 868, 5 and 5½ Broadway, Albany, N. Y., being three-story brick building, used for stores.  |
| 21,500                       | Appraisers of State Insurance Department.....           | 8,000                   | July 24, 1873..     | 1,317 56                                   | \$580 00                      | Nothing.                                | 6,000                | On 30 acres of land, and buildings thereon, occupied as Abby Hotel, Bethlehem, N. Y., and situate adjacent to the city of Albany, on "river road," |
| 26,000                       | Appraisers appointed by State Insurance Department..... | 14,000                  | May 26, 1873..      | 3,451 80                                   | Nothing.                      | Nothing.                                | 14,000               | Brick residence No. 114 East 62d st., in the city of New York  |
| 17,500                       | Appraisers appointed by State Insurance Department..... | 7,000                   | May 5, 1873..       | 1,760 38                                   | Nothing.                      | Nothing.                                | .....                | Improved city property, known as the "Hay-market property," situate on Phillip st., and extending from Hamilton to Plain sts., in Albany, N. Y.    |
| 14,000                       | Appraisers appointed by State Insurance Department..... | 8,000                   | May 5, 1873..       | 1,693 84                                   | \$280 00                      | Nothing.                                | .....                | Improved farm property in the town of Coeymans, N. Y.  |
| 12,000                       | Appraisers appointed by State Insurance Department..... | 5,000                   | Apr. 12, 1873..     | 1,271 66                                   | Nothing.                      | Nothing.                                | 4,000                | No. 116 North Pearl st., Albany, N. Y., being a three-story brick residence  |
| 12,000                       | Appraisers appointed by State Insurance Department..... | 5,000                   | May 1, 1873..       | 1,058 04                                   | \$175 00                      | Nothing.                                | 5,000                | No. 61 Leucaster st., Albany, N. Y., being a three-story brick residence.  |
| 8,500                        | Appraisers appointed by State Insurance Department..... | 4,500                   | Mar. 31, 1873..     | 1,155 00                                   | Nothing.                      | Nothing.                                | 4,500                | No. 45 Madison avenue, Albany, N. Y., being a three-story brick residence.   |
| 15,000                       | Appraisers appointed by State Insurance Department..... | 7,000                   | Apr. 30, 1873..     | 2,246 62                                   | Nothing.                      | Nothing.                                | 7,000                | No. 168 Swan st., Albany, N. Y., being a three-story brick residence.  |
| 18,000                       | Appraisers appointed by State Insurance Department..... | 8,000                   | May 1, 1873..       | 2,200 44                                   | Nothing.                      | Nothing.                                | 4,000                | No. 727 Broadway, Albany, N. Y., being a two-story brick residence.  |
| 17,000                       | Appraisers appointed by State Insurance Department..... | 8,000                   | May 22, 1873..      | 1,975 55                                   | Nothing.                      | Nothing.                                | 6,000                | No. 68 Hudson avenue, Albany, N. Y., being a three-story brick residence.  |
| 15,000                       | Appraisers appointed by State Insurance Department..... | 4,000                   | Jan. 19, 1874..     | 823 67                                     | Nothing.                      | Nothing.                                | 5,000                | Corner South Pearl and Neucella sts., Albany, N. Y., being a two-story brick (double) building, used for business purposes.                        |
| 12,000                       | Appraisers appointed by State Insurance Department..... | 6,000                   | Feb. 10, 1874..     | 1,179 50                                   | Nothing.                      | Nothing.                                | 3,000                | No. 15 Court st., being a private residence in the city of Utica, N. Y.  |
| 9,000                        | Appraisers appointed by State Insurance Department..... | 4,000                   | Apr. 20, 1874..     | 731 10                                     | Nothing.                      | Nothing.                                | 5,000                | No. 3 Hall place, being cottage residence located opposite City park, Albany, N. Y.  |
| 7,000                        | Appraisers appointed by State Insurance Department..... | 4,000                   | June 25, 1874..     | 679 75                                     | Nothing.                      | Nothing.                                | 5,000                | No. 89 Main st., Cobleskill, N. Y., being a three-story brick building, used for stores and business purposes.                                     |

|        |   |       |                  |          |          |          |       |   |
|--------|---|-------|------------------|----------|----------|----------|-------|---|
| 10,000 | Appraisers appointed by State Insurance Department..... | 4,000 | July 31, 1871..  | 1,540 00 | Nothing. | Nothing. | 4,000 | No. 68 Hawk st., Albany, N. Y., being a three-story brick residence.  |
| 8,000  | Appraisers appointed by State Insurance Department..... | 4,000 | July 30, 1871..  | 1,540 00 | Nothing. | Nothing. | 2,500 | No. 347 Hudson avenue, Albany, N. Y., being a two-story brick residence.  |
| 8,500  | Company's appraiser.....                                | 3,000 | Sept. 27, 1871.. | 1,086 75 | Nothing. | Nothing. | 3,000 | No. 317 State st., Albany, N. Y., being a two-story dwelling-house.   |
| 9,900  | Company's appraiser.....                                | 1,000 | Sept. 18, 1871.. | 363 98   | Nothing. | Nothing. | 2,500 | No. 25 Alexander and 89 and 41 Clinton sts., Albany, N. Y., being a three-story brick dwelling-house.                                 |
| 15,000 | Company's appraiser.....                                | 2,500 | Apr. 11, 1870..  | 330 00   | \$700 00 | Nothing. | 1,500 | No. 23 Beaufort ave., Brooklyn, N. Y., being a three-story brick dwelling-house.  |
| 7,000  | Company's appraiser.....                                | 1,500 | Sept. 24, 1868.. | 840 00   | Nothing. | Nothing. | ..... | No. 98 Swan st., Buffalo, N. Y., being a brick dwelling-house.  |
| 3,000  | Company's appraiser.....                                | 1,300 | Apr. 1, 1869..   | 637 00   | Nothing. | Nothing. | 2,000 | City lots Nos. 28 to 37, inclusive, being improved building lots in city of Utica, N. Y.  |
| 2,500  | Company's appraiser.....                                | 1,000 | Oct. 31, 1871..  | 367 50   | Nothing. | Nothing. | 1,000 | No. 15 Catharine st., Albany, N. Y., being a three-story brick residence.   |
| 3,000  | Company's appraiser.....                                | 1,500 | Oct. 31, 1871..  | 525 00   | Nothing. | Nothing. | 2,500 | No. 35 Swan st., Albany, N. Y., being a three-story brick building, used for business purposes.                                       |
| 5,100  | Appraisers appointed by State Insurance Department..... | 3,000 | Nov. 9, 1871..   | 804 17   | \$310 00 | Nothing. | 2,000 | No. 62 and 64 Park ave., Albany, N. Y., being two brick dwelling-houses.  |
| 5,000  | Appraisers appointed by State Insurance Department..... | 2,000 | Nov. 18, 1871..  | 704 67   | Nothing. | Nothing. | 4,000 | No. 164 and 166 Central ave., Albany, N. Y., being two two-story dwelling-houses.   |
| 10,000 | Appraisers appointed by State Insurance Department..... | 4,000 | Apr. 29, 1872..  | 1,306 67 | Nothing. | Nothing. | 2,300 | No. 35, 37 and 39 Van Woert st., Albany, N. Y., being three brick dwelling-houses.  |
| 8,600  | Appraisers appointed by State Insurance Department..... | 3,000 | May 25, 1872..   | 788 50   | \$310 00 | Nothing. | ..... | Cor. Fowler and White sts., in village of Greenbush, N. Y., being a three-story brick building, used for dwelling and store purposes. |
| 12,000 | Company.....  | 5,000 | July 12, 1872..  | 1,589 30 | Nothing. | Nothing. | 3,000 | Improved farm property of 387 acres, in Ellipticville, Cataraugus county N. Y.  |
| 6,500  | Appraisers appointed by State Insurance Department..... | 3,000 | Feb. 5, 1873..   | 800 90   | Nothing. | Nothing. | 2,500 | No. 117 Grand st., Albany, N. Y., being a three-story brick dwelling.   |
| 7,000  | Company.....  | 1,500 | Dec. 30, 1873..  | 367 50   | Nothing. | Nothing. | 9,000 | No. 19 Darling st., Brantford, Ontario, being a two-story brick (double) house, centrally located and opposite the public park.       |
| 20,000 | Appraisers appointed by State Insurance Department..... | 6,000 | Mar. 1, 1873..   | 1,575 00 | Nothing. | Nothing. | 5,000 | Greenbush, N. Y., comprising 4 acres of land with a mansion thereon, and conservatory and out-houses.                                 |
| 6,000  | Company's appraiser.....                                | 2,000 | Mar. 6, 1874..   | 574 60   | Nothing. | Nothing. | 3,000 | No. 418 Madison avenue, Albany, N. Y., being a two-story brick, English basement dwelling-house.                                      |
| 7,500  | Company's appraiser.....                                | 1,500 | May 1, 1874..    | 271 25   | Nothing. | Nothing. | 2,000 | Corner Whitesboro and Schuyler streets, Utica, N. Y., being a two-story building, used for a dwelling and business purposes.          |
| 9,000  | Company's appraiser.....                                | 2,000 | Jan. 3, 1875..   | 268 35   | Nothing. | Nothing. | 2,000 | No. 13 Chapel street, Albany, N. Y., being a two-story brick building, used for a dwelling and business purposes.                     |
| 10,000 | Company's appraiser.....                                | 2,000 | Mar. 6, 1875..   | 241 12   | Nothing. | Nothing. | 2,000 | No. 85 Ten Broeck street, Albany, N. Y., being a brick dwelling-house.  |

SCHEDULE — (Continued).

| Value of property mortgaged. | APPRAISAL OF VALUE MADE BY | Amount of money loaned. | When loan was made. | Amount of interest paid from date of loan. | Amount of interest defaulted. | Amount of counsel fees paid by company. | Amount of insurance. | Where real estate is situated.  |
|------------------------------|----------------------------|-------------------------|---------------------|--|-------------------------------|---|----------------------|---|
| \$4,500                      | Company's appraiser.....   | \$3,000                 | June 28, 1875..     | \$298 66                                   | Nothing.                      | Nothing.                                | \$3,000              | No. 108 Green street, Albany, N. Y., being a three-story brick dwelling-house.            |
| 6,300                        | Company's appraiser.....   | 3,500                   | July 3, 1875..      | 336 30                                     | Nothing.                      | Nothing.                                | 3,000                | No. 179 Hamilton street, Albany, N. Y., being a two-story brick dwelling-house.           |
| 3,000                        | Company's appraiser.....   | 1,500                   | Nov. 6, 1875..      | 73 90                                      | \$53 50                       | Nothing.                                | 4,000                | No. 56 Division street, Albany, N. Y., being a two-story brick dwelling-house.            |
| .....                        | Company's appraiser.....   | 1,600                   | Mar. 20, 1876..     | 77 78                                      | Nothing.                      | Nothing.                                | 3,000                | East side of Fulton street, Albany, N. Y., being Bethel Jacob, Jewish Synagogue property. |
| 5,000                        | Company's appraiser.....   | 3,000                   | May 1, 1876..       | 87 50                                      | Nothing.                      | Nothing.                                | 3,000                | Greenbush heights, East Greenbush, N. Y., being a two-story dwelling-house.               |
| 6,000                        | Company's appraiser.....   | 3,000                   | July 1, 1874..      | 310 00                                     | \$140 00                      | Nothing.                                | .....                | Improved farm lands, with buildings thereon, in West Seneca, N. Y.                        |
| Total .....                  | .....                      | \$385,400               |                     |  |                               |   |                      |   |

STATE OF NEW YORK, }  
 CITY AND COUNTY OF ALBANY, } ss.:

Mr. Walter Brown, secretary of the Atlantic Mutual Life Insurance Company, of Albany, N. Y., being duly sworn, doth depose and say, that the foregoing sheets (Numbers 1, 2, 3 and 4), contain a full report and exhibit of the amount of moneys loaned by the said company on bonds and mortgages on real estate, according to the best of his information, knowledge and belief.

Dated at Albany, N. Y., this 31st day of January, A. D., 1877. [L. 6.]

Sworn to before me the day and year above written.

H. K. LAUNING, Notary Public, City and County of Albany, N. Y.

WALTER BROWN, Secretary.

OFFICE OF THE WASHINGTON LIFE INSURANCE CO., }  
 No. 155 BROADWAY. }  
 NEW YORK, February 6, 1877. }

EDWARD M. JOHNSON, Esq., *Clerk of Assembly, Albany, N. Y.:*

DEAR SIR. — In reply to your communication of January twenty-fourth, we send you, per express to-day, schedule of loans made by this company, with all details called for in the resolution of Mr. Fish.

In response to the second resolution, we would say that we have paid no counsel fees on any loan made, nor have we any knowledge of any fees which may have been received by counsel upon any loan.

Yours, respectfully.

W. A. BREWER, JR.,  
*Vice-President.*

THE WASHINGTON LIFE INSURANCE COMPANY — THE REPORT OF THE  
 EXAMINATION BY THE INSURANCE DEPARTMENT.

INSURANCE DEPARTMENT, ALBANY, }  
 January 23, 1877. }

*To the Editor of the Evening Journal:*

Having caused a personal examination to be made of the condition and affairs of the Washington Life Insurance Company of New York, as of the 31st day of December, 1876, by Hon. John A. McCall, Jr., deputy superintendent, duly appointed by me for that purpose, and deeming it for the public interests that the result of his investigation should be published, I herewith enclose his report for publication.

Very respectfully yours.

W. SMYTH,  
*Acting Superintendent.*

ALBANY, January 23, 1877.

Hon. WILLIAM SMYTH, *Act. Supt. New York Insurance Dept.:*

I respectfully report that, in accordance with the provisions contained in your appointment, number 362, dated December 26, 1876, and with the assistance of Messrs. Ballard, Willis and W. H. Smyth, I have completed an examination of the Washington Life Insurance Company of New York city.

The very satisfactory condition of the company, as exhibited below, is attributable to the management of its affairs by able, prudent and honorable men. It gives me pleasure to state that in a minute and exacting investigation I find nothing to condemn, but, on the contrary, much to commend.

Complete schedules of mortgages, deferred premiums, and real estate investments as of December 31, 1876, being the date of examination, have been placed on file in the department.

The following are the assets and liabilities:

## ASSETS.

|  |                       |                       |                              |
|--|-----------------------|-----------------------|------------------------------|
| Real estate .....                                    |                       |                       | \$159,284 80                 |
| Bonds and mortgages .....                            |                       |                       | 2,334,252 79                 |
| Cash in bank and office .....                        |                       |                       | 116,654 18                   |
| Accrued interest on investments .....                |                       |                       | 53,071 26                    |
| Loans on policies within their value .....           |                       |                       | 19,109 46                    |
| Net uncollected and deferred premiums .....          |                       |                       | 180,429 95                   |
| Stocks and bonds:                                    |                       |                       |                              |
|  | Par value.            | Market value.         |                              |
| United States 6's registered .....                   | \$510,000 00          | \$581,400 00          |                              |
| New York State 7's registered ..                     | 100,000 00            | 100,000 00            |                              |
| New York city 7's registered ...                     | 990,000 00            | 1,188,500 00          |                              |
| New York city 5's registered ...                     | 212,200 00            | 122,200 00            |                              |
| Brooklyn 7's registered .....                        | 260,000 00            | 299,000 00            |                              |
| Brooklyn 6's registered .....                        | 100,000 00            | 107,000 00            |                              |
| Kingston City coupon bonds ...                       | 11,000 00             | 11,000 00             |                              |
|  | <u>\$2,098,200 00</u> | <u>\$3,359,100 00</u> | 2,359,100 00                 |
| Agents' balances .....                               |                       |                       | 43,592 92                    |
| Total assets .....                                   |                       |                       | <u>\$5,265,495 36</u>        |
| Deduct items not admitted:                           |                       |                       |                              |
| Mortgages taken for debt .....                       | \$10,838 31           |                       |                              |
| Value of real estate over department appraisal ..... |                       | 37,784 80             |                              |
| Agents' balances .....                               |                       | 43,592 92             |                              |
|  |                       |                       | <u>92,216 53</u>             |
| Total admitted assets .....                          |                       |                       | <u><u>\$5,173,278 83</u></u> |

## LIABILITIES.

|   |                              |
|---|------------------------------|
| Net value of outstanding policies .....     | \$4,337,644 00               |
| Unpaid losses and endowments not due .....  | 43,306 82                    |
| Premiums paid in advance .....              | 2,388 51                     |
| Unpaid dividends to stockholders .....      | 346 50                       |
| Salaries, rent, etc. ....                   | 3,000 00                     |
| Total liabilities as to policyholders ..... | <u>\$4,386,685 83</u>        |
| Surplus as regards policyholders .....      | 786,593 00                   |
| Aggregate .....                             | <u><u>\$5,173,278 83</u></u> |
| Capital stock .....                         | <u><u>\$125,000 00</u></u>   |

Respectfully submitted.

JOHN A. McCALL, JR.,  
Deputy Superintendent.

SCHEIDT & CO. of Bonds and Mortgages of the Washington Life Insurance Company.

| Amount loaned. | LOCATION.                          | Date of loan.   | Amount of interest paid from date of loan. | Amount of interest defaulted. | Counsel fees paid to counsel for loans made. | Counsel fees paid to counsel for foreclosure. |                                 |
|----------------|------------------------------------|-----------------|--|-------------------------------|--|---|---------------------------------|
| \$5,000 00     | 437 Third avenue, New York.        | May 23, 1860.   | \$5,784 59                                 | .....                         | .....  | .....   |                                 |
| 10,000 00      | 55 W. 31st street, New York.       | April 29, 1865. | 9,021 83                                   | .....                         | .....  | .....   | \$5,000 paid November 30, 1867. |
| 35,000 00      | 6 E. 40th street, New York.        | Oct. 6, 1866.   | 23,100 00                                  | .....                         | .....  | .....   |                                 |
| 2,500 00       | Fourteenth street, Brooklyn.       | Nov. 7, 1867.   | 1,584 73                                   | .....                         | .....  | .....   |                                 |
| 5,000 00       | 6360, 6300 Pacific st., Brooklyn.  | Feb. 4, 1868.   | 3,161 67                                   | .....                         | .....  | .....   |                                 |
| 2,000 00       | 51 Fort Greene place, Brooklyn.    | April 4, 1868.  | 1,313 54                                   | .....                         | .....  | .....   |                                 |
| 12,000 00      | 475 Fourth avenue, New York.       | May 5, 1868.    | 10,174 50                                  | .....                         | .....  | .....   |                                 |
| 4,000 00       | Astoria, New York.                 | June 2, 1868.   | 2,582 22                                   | .....                         | .....  | .....   |                                 |
| 4,000 00       | 320 Pacific street, Brooklyn.      | June 17, 1868.  | 2,387 65                                   | .....                         | .....  | .....   |                                 |
| 3,000 00       | South Orange, New Jersey           | June 24, 1868.  | 5,364 21                                   | .....                         | .....  | .....   |                                 |
| 12,000 00      | South Orange, New Jersey           | June 24, 1868.  | 7,089 44                                   | .....                         | .....  | .....   |                                 |
| 20,000 00      | 13 E. 17th street, New York        | July 16, 1868.  | 11,063 53                                  | \$700 00                      | .....  | .....   |                                 |
| 12,000 00      | South Orange, New Jersey           | Sept. 28, 1868. | 6,737 00                                   | 140 00                        | .....  | .....   |                                 |
| 5,000 00       | 48 York street, Jersey City.       | Oct. 31, 1868.  | 2,300 00                                   | .....                         | .....  | .....   |                                 |
| 6,000 00       | Manor road, Staten Island.         | March 15, 1869. | 3,263 67                                   | .....                         | .....  | .....   |                                 |
| 5,000 00       | 190 Seventh street, New York.      | March 16, 1869. | 2,699 96                                   | .....                         | .....  | .....   | \$3,000 paid July 25, 1873.     |
| 8,500 00       | East New York.                     | March 23, 1869. | 1,865 14                                   | .....                         | .....  | .....   |                                 |
| 14,000 00      | 17 Eighth street, New York.        | March 24, 1869. | 7,537 53                                   | .....                         | .....  | .....   |                                 |
| 8,500 00       | West Farms, New York               | June 1, 1869.   | 5,350 00                                   | .....                         | .....  | .....   |                                 |
| 3,500 00       | Walton street, Brooklyn.           | June 8, 1869.   | 1,713 33                                   | 133 50                        | .....  | .....   |                                 |
| 10,000 00      | South Orange, New Jersey.          | July 6, 1869.   | 5,187 75                                   | .....                         | .....  | .....   |                                 |
| 7,000 00       | 449 W. 34th street, New York.      | July 10, 1869.  | 3,381 00                                   | 945 00                        | .....  | .....   |                                 |
| 10,000 00      | 160 and 162 Attorney street, N. Y. | Aug. 7, 1869.   | 6,751 11                                   | .....                         | .....  | .....   | \$10,000 paid December 2, 1873. |
| 10,000 00      | Fifty-first street, New York.      | Aug. 14, 1869.  | 4,761 94                                   | 350 00                        | .....  | .....   |                                 |
| 7,500 00       | Tillary place, Brooklyn.           | Sept. 8, 1869.  | 3,645 67                                   | .....                         | .....  | .....   | \$500 paid December 2, 1873.    |
| 2,500 00       | 287 Bxerson street, Brooklyn.      | Sept. 15, 1869. | 1,361 04                                   | .....                         | .....  | .....   |                                 |
| 3,000 00       | 453 Bond street, Brooklyn.         | Sept. 21, 1869. | 1,134 00                                   | .....                         | .....  | .....   |                                 |
| 5,000 00       | 69 Suffolk street, New York.       | Oct. 27, 1869.  | 2,464 08                                   | .....                         | .....  | .....   |                                 |
| 4,000 00       | Bergen Point, New Jersey.          | Oct. 29, 1869.  | 1,708 67                                   | 260 00                        | .....  | .....   |                                 |
| 4,000 00       | Bergen Point, New Jersey.          | Oct. 29, 1869.  | 1,708 67                                   | 360 00                        | .....  | .....   |                                 |
| 10,000 00      | Diamond street, Brooklyn.          | Feb. 17, 1870.  | 4,171 82                                   | .....                         | .....  | .....   |                                 |
| 10,000 00      | 140 Norfolk street, New York.      | Nov. 26, 1869.  | 4,809 59                                   | .....                         | .....  | .....   |                                 |
| 8,000 00       | 128 E. 20th street, New York.      | Dec. 1, 1869.   | 3,903 89                                   | .....                         | .....  | .....   |                                 |
| 1,500 00       | City of Bayonne, New Jersey.       | Dec. 24, 1869.  | 3,043 95                                   | 840 00                        | .....  | .....   |                                 |
| 1,500 00       | East Orange, New Jersey.           | Dec. 27, 1869.  | 1,064 67                                   | .....                         | .....  | .....   | \$2,500 paid December 1, 1871.  |
| 2,000 00       | 233 E. 37th street, New York.      | Jan. 3, 1870.   | 2,966 78                                   | .....                         | .....  | .....   | \$3,000 paid various dates.     |
| 2,000 00       | Hughland ave., Hudson Co., N. J.   | Feb. 6, 1870.   | 9,544 98                                   | .....                         | .....  | .....   |                                 |
| 2,000 00       | 34 Grand street, Jersey City.      | Feb. 6, 1870.   | 953 84                                     | .....                         | .....  | .....   |                                 |
| 8,000 00       | South Orange, New Jersey           | Feb. 11, 1870.  | 3,528 77                                   | 280 00                        | .....  | .....   |                                 |
| 7,000 00       | 69 Suffolk street, New York        | Feb. 17, 1870.  | 3,344 63                                   | .....                         | .....  | .....   |                                 |
| 7,000 00       | Wyckoff street, Brooklyn, E. D.    | Feb. 28, 1870.  | 2,574 85                                   | 735 00                        | .....  | .....   | Under foreclosure.              |



SCHEDULE — (Continued).

| Amount loaned. | LOCATION.                        | Date of loan.   | Amount of interest paid from date of loan. | Amount of interest defaulted. | Counsel fees paid to counsel for loans made. | Counsel fees paid to counsel for foreclosure. |  |
|----------------|----------------------------------|-----------------|--|-------------------------------|--|---|--|
| \$6,000 00     | Main street, Plainfield, N. J.   | March 14, 1870. | \$3,163 86                                 | .....                         | .....  | .....   | \$2,000 paid August 23, 1873.          |
| 7,000 00       | 74th street, New York.           | March 24, 1870. | 3,377 63                                   | .....                         | .....  | .....   |  |
| 6,000 00       | Park avenue, Brooklyn.           | March 28, 1870. | 2,804 79                                   | .....                         | .....  | .....   |  |
| 6,000 00       | Manchester, N. J.                | April 3, 1870.  | 2,799 04                                   | \$175 00                      | .....  | .....   |  |
| 5,000 00       | Elizabeth, N. J.                 | April 27, 1870. | 2,133 56                                   | .....                         | .....  | .....   |  |
| 3,500 00       | South Orange, N. J.              | April 28, 1870. | 2,692 16                                   | .....                         | .....  | .....   |  |
| 3,500 00       | Elizabeth, N. J.                 | May 7, 1870.    | 1,609 93                                   | .....                         | .....  | .....   |  |
| 14,500 00      | 108 W. 34th street, New York.    | May 10, 1870.   | 6,048 65                                   | .....                         | .....  | .....   |  |
| 10,000 00      | Richfield Springs, N. Y.         | May 21, 1870.   | 4,231 10                                   | 360 00                        | .....  | .....   |  |
| 12,000 00      | 43 W. 88th street, New York.     | May 21, 1870.   | 5,460 00                                   | .....                         | .....  | .....   |  |
| 2,500 00       | Pasatic, N. J.                   | June 11, 1870.  | 1,652 10                                   | .....                         | .....  | .....   |  |
| 12,000 00      | 100 E. Jersey street, Elizabeth. | June 20, 1870.  | 6,072 55                                   | 1,180 00                      | .....  | .....   |  |
| 6,000 00       | 539 Second avenue, New York.     | July 1, 1870.   | 2,692 11                                   | .....                         | .....  | .....   |  |
| 8,000 00       | 180 Newark avenue, Jersey City.  | July 9, 1870.   | 2,692 47                                   | .....                         | .....  | .....   | Under foreclosure.                     |
| 1,500 00       | Brunswick street, Jersey City.   | July 11, 1870.  | 871 14                                     | .....                         | .....  | .....   |  |
| 2,700 00       | New Lots, Kings county, N. Y.    | July 16, 1870.  | 1,304 42                                   | .....                         | .....  | .....   |  |
| 2,500 00       | Long Island City, N. Y.          | July 18, 1870.  | 1,116 30                                   | .....                         | .....  | .....   |  |
| 2,500 00       | Hillside, N. J.                  | July 30, 1870.  | 2,451 84                                   | .....                         | .....  | .....   |  |
| 2,500 00       | Atlantic avenue, Brooklyn.       | July 26, 1870.  | 1,109 98                                   | .....                         | .....  | .....   |  |
| 6,000 00       | South Orange, N. J.              | Aug. 18, 1870.  | 2,650 08                                   | 210 00                        | .....  | .....   |  |
| 6,000 00       | 113th street, N. Y.              | Aug. 18, 1870.  | 2,434 00                                   | .....                         | .....  | .....   |  |
| 1,000 00       | City of Bayonne, N. J.           | Sept. 19, 1870. | 1,723 16                                   | .....                         | .....  | .....   |  |
| 4,000 00       | Orchard street, Elizabeth, N. J. | Sept. 19, 1870. | 3,284 73                                   | .....                         | .....  | .....   | \$775 paid December 2, 1873.           |
| 7,225 00       | Hicks street, Brooklyn.          | Oct. 5, 1870.   | 2,141 23                                   | .....                         | .....  | .....   |  |
| 5,000 00       | Tiffany place, Brooklyn.         | Oct. 19, 1870.  | 2,640 36                                   | .....                         | .....  | .....   |  |
| 1,500 00       | Duanelen, N. J.                  | Oct. 26, 1870.  | 4,948 40                                   | .....                         | .....  | .....   | \$10,000 paid April 5, 1876.           |
| 5,000 00       | Elizabeth, N. J.                 | Oct. 26, 1870.  | 1,067 48                                   | 310 00                        | .....  | .....   |  |
| 3,000 00       | Roselle, N. J.                   | Nov. 18, 1870.  | 1,053 75                                   | .....                         | .....  | .....   |  |
| 2,500 00       | W. New Brighton, S. I.           | Nov. 19, 1870.  | 1,750 00                                   | 175 00                        | .....  | .....   |  |
| 5,000 00       | Roselle, N. J.                   | Nov. 19, 1870.  | 2,084 18                                   | .....                         | .....  | .....   |  |
| 6,000 00       | 70 Hicks street, Brooklyn.       | Dec. 17, 1870.  | 4,149 19                                   | .....                         | .....  | .....   |  |
| 10,000 00      | Garrisons, N. Y.                 | Dec. 27, 1870.  | 4,203 09                                   | .....                         | .....  | .....   |  |
| 8,000 00       | Platfield, N. J.                 | Dec. 29, 1870.  | 2,813 20                                   | .....                         | .....  | .....   |  |
| 2,000 00       | St. Marks avenue, Brooklyn.      | Dec. 31, 1870.  | 1,646 86                                   | .....                         | .....  | .....   |  |
| 4,000 00       | Hackensack, N. J.                | Jan. 14, 1871.  | 1,686 22                                   | .....                         | .....  | .....   | \$4,000 paid July 7, 1874.             |
| 4,000 00       | Jersey City, N. J.               | Feb. 11, 1871.  | 1,606 06                                   | .....                         | .....  | .....   | \$600 paid June 4, 1871.               |
| 2,500 00       | Manchester, N. J.                | March 15, 1871. | 1,500 00                                   | .....                         | .....  | .....   | \$500 paid January 30, 1874.           |
| 4,000 00       | Hoboken, N. J.                   | March 30, 1871. | 2,196 00                                   | .....                         | .....  | .....   |  |
| 6,000 00       | City of Bayonne, N. J.           | April 1, 1871.  | 2,170 19                                   | 210 00                        | .....  | .....   |  |
| 12,000 00      | Elizabeth, N. J.                 | April 4, 1871.  | 7,089 90                                   | .....                         | .....  | .....   | \$7,000 p'd July 28 and various dates. |

| Amount     | Location              | Date           | Notes |
|------------|-----------------------|----------------|-------|
| \$4,500 00 | Manasquan, New Jersey | April 1871     |       |
| 2,800 00   | 1,607 04              | April 1871     |       |
| 2,800 00   | 1,694 08              | April 1871     |       |
| 4,000 00   | 1,540 71              | May 1871       |       |
| 4,000 00   | 1,540 71              | May 1871       |       |
| 10,000 00  | 3,043 84              | May 1871       |       |
| 8,000 00   | 3,043 84              | May 1871       |       |
| 1,000 00   | 380 08                | June 1871      |       |
| 6,000 00   | 2,869 15              | July 1871      |       |
| 4,500 00   | 1,500 59              | Nov. 4, 1871   |       |
| 5,500 00   | 1,689 78              | July 1871      |       |
| 5,500 00   | 2,088 94              | Aug. 15, 1871  |       |
| 6,500 00   | 1,845 89              | Aug. 23, 1871  |       |
| 16,000 00  | 3,338 57              | Sept. 11, 1871 |       |
| 4,000 00   | 5,267 07              | Sept. 18, 1871 |       |
| 4,000 00   | 1,728 00              | Sept. 19, 1871 |       |
| 4,000 00   | 1,433 70              | Sept. 23, 1871 |       |
| 4,000 00   | 1,433 70              | Sept. 23, 1871 |       |
| 4,000 00   | 1,433 70              | Sept. 23, 1871 |       |
| 4,000 00   | 1,098 70              | Sept. 23, 1871 |       |
| 2,500 00   | 1,098 70              | Sept. 23, 1871 |       |
| 2,500 00   | 1,778 77              | Oct. 31, 1871  |       |
| 28,000 00  | 10,611 10             | Nov. 1, 1871   |       |
| 18,000 00  | 7,000 00              | Nov. 1, 1871   |       |
| 2,000 00   | 4,569 87              | Nov. 27, 1871  |       |
| 2,000 00   | 701 55                | Nov. 27, 1871  |       |
| 2,800 00   | 700 00                | Dec. 26, 1871  |       |
| 12,000 00  | 964 69                | Dec. 30, 1871  |       |
| 3,500 00   | 4,895 22              | Jan. 4, 1872   |       |
| 3,500 00   | 1,189 09              | Jan. 24, 1872  |       |
| 3,500 00   | 848 87                | Jan. 25, 1872  |       |
| 3,500 00   | 1,506 53              | Jan. 30, 1872  |       |
| 8,000 00   | 1,179 04              | Feb. 8, 1872   |       |
| 8,000 00   | 2,719 45              | Feb. 15, 1872  |       |
| 11,000 00  | 3,688 86              | Feb. 23, 1872  |       |
| 8,000 00   | 2,941 80              | April 15, 1872 |       |
| 4,088 92   | 1,464 77              | March 14, 1872 |       |
| 2,000 00   | 654 16                | March 16, 1872 |       |
| 2,000 00   | 1,788 24              | March 30, 1872 |       |
| 10,000 00  | 3,240 14              | April 12, 1872 |       |
| 5,000 00   | 2,728 14              | April 15, 1872 |       |
| 5,000 00   | 1,494 91              | May 9, 1872    |       |
| 8,000 00   | 2,538 81              | May 16, 1872   |       |
| 12,000 00  | 4,735 00              | Dec. 23, 1872  |       |
| 2,500 00   | 1,671 86              | May 1, 1872    |       |
| 10,000 00  | 3,091 51              | June 12, 1872  |       |
| 3,000 00   | 2,927 45              | July 2, 1872   |       |
| 10,000 00  | 3,869 00              | July 2, 1872   |       |
| 10,000 00  | 3,869 00              | July 1, 1872   |       |

\$4,000 paid June 30, 1872.

\$1,000 paid June 4, 1872.

\$1,000 paid December 1, 1876.

Paid \$6,000 December 6, 1876.

Under foreclosure.

\$411.06 paid off.

\$1,500 paid off.

Paid \$3,008 December 2, 1872.

SCHEDULE — (Continued).

| Amount loaned. | LOCATION.                              | Date of loan.  | Amount of interest paid from date of loan. | Amount of interest defaulted. | Counsel fees paid to counsel for loan made | Counsel fees paid to counsel for foreclosure. |
|----------------|--|----------------|--|-------------------------------|--|---|
| \$3,000 00     | 90 Cherry street, Elizabeth, N. J.     | July 30, 1872  | \$701 84                                   | \$310 00                      | .....                                      | .....   |
| 7,000 00       | 165 Morris avenue, Elizabeth, N. J.    | July 31, 1872  | 2,125 12                                   | .....                         | .....                                      | .....   |
| 16,000 00      | 120th street, cor. Seventh ave., N. Y. | Aug. 8, 1872   | 4,460 00                                   | 560 00                        | .....                                      | .....   |
| 7,000 00       | 113th street, cor. Seventh ave., N. Y. | Aug. 8, 1872   | 2,205 00                                   | .....                         | .....                                      | .....   |
| 5,000 00       | 112th street, cor. Seventh ave., N. Y. | Aug. 8, 1872   | 1,575 00                                   | .....                         | .....                                      | .....   |
| 3,500 00       | 540 Hick street, Brooklyn.             | Aug. 12, 1872  | 1,054 51                                   | .....                         | .....                                      | .....   |
| 7,000 00       | City of Bayonne, N. J.                 | Aug. 30, 1872  | 2,054 85                                   | .....                         | .....                                      | .....   |
| 5,600 00       | 115th street, cor. Sixth ave., N. Y.   | Aug. 31, 1872  | 1,764 00                                   | .....                         | .....                                      | .....   |
| 4,000 00       | 115th street, cor. Seventh ave., N. Y. | Aug. 31, 1872  | 1,260 00                                   | .....                         | .....                                      | .....   |
| 2,400 00       | 115th street, cor. Seventh ave., N. Y. | Aug. 31, 1872  | 756 00                                     | .....                         | .....                                      | .....   |
| 4,000 00       | Paterson, N. J.                        | Sept. 18, 1872 | 1,180 60                                   | 136 00                        | .....                                      | .....   |
| 1,800 00       | Paterson, N. J.                        | Sept. 30, 1872 | 399 40                                     | .....                         | .....                                      | .....   |
| 4,000 00       | 86th street, New York.                 | Oct. 10, 1872  | 1,159 89                                   | .....                         | .....                                      | .....   |
| 4,000 00       | College street, Jersey City, N. J.     | Nov. 1, 1872   | 1,429 17                                   | .....                         | .....                                      | .....   |
| 15,900 00      | 119th street, cor. Seventh ave., N. Y. | Nov. 8, 1872   | 3,895 50                                   | 1,118 00                      | .....                                      | .....   |
| 2,000 00       | 115th street, cor. Sixth ave., N. Y.   | Nov. 8, 1872   | 630 00                                     | .....                         | .....                                      | .....   |
| 4,000 00       | 61 Green avenue, Brooklyn.             | Nov. 30, 1872  | 1,246 86                                   | 85 00                         | .....                                      | .....   |
| 4,000 00       | Cherry street, Elizabeth, N. J.        | Nov. 23, 1872  | 1,143 45                                   | .....                         | .....                                      | .....   |
| 4,000 00       | 55 Bedford street, New York            | Nov. 27, 1872  | 1,139 07                                   | .....                         | .....                                      | .....   |
| 3,500 00       | Palisade avenue, Jersey City, N. J.    | Dec. 11, 1872  | 873 62                                     | .....                         | .....                                      | .....   |
| 5,000 00       | Maple avenue, Morristown, N. J.        | Dec. 11, 1872  | 1,359 83                                   | 525 00                        | .....                                      | .....   |
| 15,000 00      | 203 Church street, New York            | Dec. 24, 1872  | 3,565 89                                   | 350 00                        | .....                                      | .....   |
| 10,000 00      | Tremont ave., South Orange, N. J.      | Dec. 23, 1872  | 2,406 85                                   | 700 00                        | .....                                      | .....   |
| 4,000 00       | Madison ave., Elizabeth, N. J.         | Jan. 9, 1873   | 4,949 70                                   | .....                         | .....                                      | .....   |
| 10,000 00      | South Orange, N. J.                    | Jan. 18, 1873  | 4,006 98                                   | .....                         | .....                                      | .....   |
| 75,000 00      | 109 and 111 East 14th st., New York.   | Jan. 28, 1873  | 20,144 17                                  | .....                         | .....                                      | .....   |
| 10,000 00      | East Jersey street, Elizabeth, N. J.   | Jan. 30, 1873  | 2,635 27                                   | .....                         | .....                                      | .....   |
| 5,000 00       | 63 and 65 Court st., Binghamton, N. Y. | Jan. 30, 1873  | 1,883 97                                   | .....                         | .....                                      | .....   |
| 1,500 00       | 92d street, New York                   | Feb. 6, 1873   | 1,365 37                                   | .....                         | .....                                      | .....   |
| 2,500 00       | Saunder street, East Orange, N. J.     | Feb. 28, 1873  | 394 27                                     | 57 50                         | .....                                      | .....   |
| 8,000 00       | Sterling street, East Orange, N. J.    | March 11, 1873 | 1,517 94                                   | 840 00                        | .....                                      | .....   |
| 8,000 00       | South Broad street, Elizabeth, N. J.   | March 13, 1873 | 1,244 27                                   | .....                         | .....                                      | .....   |
| 8,000 00       | South Broad street, Elizabeth, N. J.   | March 20, 1873 | 2,073 53                                   | .....                         | .....                                      | .....   |
| 10,000 00      | 248 and 248 Main st., Paterson, N. J.  | March 31, 1873 | 3,566 99                                   | .....                         | .....                                      | .....   |
| 3,000 00       | Washington street, Brooklyn.           | April 2, 1873  | 739 60                                     | .....                         | .....                                      | .....   |
| 8,000 00       | Montclair, N. J.                       | May 15, 1873   | 1,966 08                                   | .....                         | .....                                      | .....   |
| 15,000 00      | 154 Montague street, Brooklyn          | May 15, 1873   | 3,667 81                                   | .....                         | .....                                      | .....   |
| 17,000 00      | 34 West 20th street, New York          | June 4, 1873   | 4,111 30                                   | .....                         | .....                                      | .....   |
| 25,000 00      | 311 Lexington avenue, New York         | June 18, 1873  | 6,036 30                                   | .....                         | .....                                      | .....   |
| 10,000 00      | New Hamburg, N. Y.                     | June 30, 1873  | 2,391 51                                   | .....                         | .....                                      | .....   |
| 10,000 00      | Jersey City, N. J.                     | July 2, 1873   | 2,091 94                                   | .....                         | .....                                      | .....   |
| 12,000 00      | New Hamburg, N. Y.                     | Aug. 6, 1873   | 2,736 23                                   | .....                         | .....                                      | .....   |
| 12,000 00      | New Hamburg, N. Y.                     | Aug. 20, 1873  | 2,736 23                                   | .....                         | .....                                      | .....   |

\$1,500 paid January 7, 1874.  
\$500 paid December 8, 1873.

{ \$5,000 bought under foreclosure  
{ (two of three houses bought in).  
Under foreclosure.

same paid July 7, 1876.  
\$350 paid November 30, 1876.

\$25,000 paid November 6, 1876.  
\$9,000 paid December 30, 1876.

\$12,000 paid January 30, 1877.

\$1,000 paid January 8, 1877.

|            |                                     |       |          |           |          |  |
|------------|-------------------------------------|-------|----------|-----------|----------|--|
| 5,700 00   | Elizabeth, N. J.                    | Sept. | 6, 1875  | 177 00    |          |  |
| 10,000 00  | Elizabeth, N. J.                    | Oct.  | 15, 1875 | 1,386 71  |          |  |
| 6,000 00   | Hoboken, N. J.                      | Nov.  | 15, 1875 | 1,465 25  |          |  |
| 2,000 00   | Binghamton, N. Y.                   | Nov.  | 25, 1875 | 1,095 63  |          |  |
| 7,500 00   | Elizabeth, N. J.                    | Nov.  | 25, 1875 | 20,397 56 | 535 00   |  |
| 1,000 00   | 32d street, New York                | Dec.  | 16, 1875 |           |          |  |
| 2,000 00   | 45th street, New York               | Jan.  | 22, 1874 |           |          |  |
| 20,000 00  | Elizabeth, N. J.                    | Feb.  | 17, 1874 | 3,886 90  |          |  |
| 10,000 00  | Elizabeth, N. J.                    | Feb.  | 20, 1874 | 1,943 70  |          |  |
| 8,000 00   | Binghamton, N. Y.                   | March | 16, 1874 | 1,518 14  |          |  |
| 10,000 00  | City of Haverhill, N. J.            | March | 19, 1874 | 1,891 92  |          |  |
| 2,500 00   | Plainfield, N. J.                   | March | 25, 1874 | 470 10    |          |  |
| 5,000 00   | Plainfield, N. J.                   | March | 28, 1874 | 937 33    |          |  |
| 6,000 00   | West 34th street, New York          | April | 8, 1874  | 1,115 14  |          |  |
| 6,000 00   | Waverly place, New York             | April | 10, 1874 | 1,109 83  |          |  |
| 4,500 00   | Prospect Plains, N. J.              | April | 21, 1874 | 822 88    |          |  |
| 20,000 00  | Bonlevard, city of New York         | April | 23, 1874 | 8,643 43  |          |  |
| 4,000 00   | Elizabeth, N. J.                    | April | 27, 1874 | 736 85    |          |  |
| 1,500 00   | Jersey City, N. J.                  | May   | 1, 1874  | 271 43    |          |  |
| 7,000 00   | Jersey City, N. J.                  | April | 5, 1874  | 1,248 15  |          |  |
| 6,500 00   | West 40th street, New York          | May   | 22, 1874 | 1,569 72  |          |  |
| 5,000 00   | 133d street, New York               | June  | 15, 1874 | 609 16    | 350 00   |  |
| 2,500 00   | City of Haverhill, N. J.            | June  | 27, 1874 | 585 36    |          |  |
| 1,000 00   | 706 Warren st., Brooklyn, N. Y.     | July  | 2, 1874  | 169 15    |          |  |
| 4,000 00   | Arcadia, Wayne Co., N. Y.           | July  | 31, 1874 | 981 53    |          |  |
| 4,000 00   | Union Hill, N. J.                   | Aug.  | 31, 1874 | 630 00    |          |  |
| 20,000 00  | New Brighton, Staten Island         | Sept. | 16, 1874 | 619 30    |          |  |
| 8,500 00   | Fifth avenue, 84th street, New York | Sept. | 16, 1874 | 3,504 79  |          |  |
| 51,000 00  | 147 avenue A, New York              | Nov.  | 25, 1874 | 1,166 36  |          |  |
| 60,000 00  | Second avenue, New York             | Dec.  | 15, 1874 | 7,533 54  |          |  |
| 4,000 00   | West 34th street, New York          | Dec.  | 26, 1874 | 8,064 53  |          |  |
| 4,000 00   | Morristown, N. J.                   | Dec.  | 29, 1874 | 538 14    |          |  |
| 4,000 00   | Seventh street, New York            | Jan.  | 20, 1875 | 415 85    |          |  |
| 23,000 00  | 315 Madison avenue, New York        | Jan.  | 30, 1875 | 4,399 93  |          |  |
| 6,000 00   | Elizabeth, N. J.                    | Feb.  | 13, 1875 | 751 97    |          |  |
| 12,000 00  | 519 Fourteenth street, New York     | Feb.  | 15, 1875 | 1,031 01  | 190 00   |  |
| 30,000 00  | 30 Union square, New York           | March | 13, 1875 | 3,169 11  |          |  |
| 4,000 00   | Hoboken, N. J.                      | July  | 28, 1875 | 8,706 51  |          |  |
| 10,000 00  | Woodbridge, N. J.                   | May   | 19, 1875 | 706 40    | 250 00   |  |
| 1,000 00   | Closter, N. J.                      | May   | 28, 1875 | 68 01     | 35 00    |  |
| 4,000 00   | Jersey City, N. J.                  | June  | 14, 1875 | 408 94    |          |  |
| 5,000 00   | Elizabeth, N. J.                    | June  | 15, 1875 | 510 21    |          |  |
| 107,000 00 | Bond street, New York city          | June  | 23, 1875 | 10,050 30 |          |  |
| 7,000 00   | 330 East 50th street, New York      | June  | 23, 1875 | 703 57    |          |  |
| 1,800 00   | Harrington, N. J.                   | July  | 3, 1875  | 690 32    |          |  |
| 4,000 00   | Norwood, N. J.                      | Aug.  | 12, 1875 | 164 06    |          |  |
| 80,000 00  | Jersey City, N. J.                  | Aug.  | 25, 1875 | 354 60    |          |  |
| 30,000 00  | Madison avenue, N. Y.               | Sept. | 24, 1875 | 1,035 36  | 5,600 00 |  |
| 16,000 00  | Eleventh avenue, 6th st., New York  | Oct.  | 1, 1876  | 2,450 00  |          |  |
| 5,000 00   | Front street, New York              | Oct.  | 16, 1876 | 1,259 36  |          |  |
|            | Plainfield, N. J.                   | Oct.  | 21, 1876 | 1,399 31  |          |  |

SCHEDULE — (Continued).

| Amount loaned. | LOCATION.                            | Date of loan.   | Amount of interest paid from date of loan. | Amount of interest defaulted. | Counsel fees paid to counsel for loan made. | Counsel fees paid to counsel for foreclosure. |
|----------------|--------------------------------------|-----------------|--|-------------------------------|---|---|
| \$3,000 00     | Spring street, New York.....         | Nov. 8, 1875 }  | \$350 00                                   | .....                         | .....                                       | .....   |
| 6,500 00       | Hoboken, N. J. ....                  | Nov. 8, 1876 }  | 368 54                                     | .....                         | .....                                       | .....   |
| 26,000 00      | Jersey City, N. J. ....              | Nov. 13, 1875 } | 1,904 77                                   | .....                         | .....                                       | .....   |
| 7,000 00       | First avenue, 119th street, New York | Dec. 18, 1875   | 466 63                                     | .....                         | .....                                       | .....   |
| 6,000 00       | Greenville, N. J. ....               | Jan. 4, 1876    | 381 07                                     | .....                         | .....                                       | .....   |
| 2,000 00       | Hillsdale, N. J. ....                | Jan. 7, 1876    | 135 88                                     | .....                         | .....                                       | .....   |
| 4,000 00       | Jersey City, N. J. ....              | Jan. 27, 1876   | 354 60                                     | .....                         | .....                                       | .....   |
| 4,000 00       | South Orange, N. J. ....             | Feb. 10, 1876   | 67 88                                      | \$140 00                      | .....                                       | .....   |
| 16,000 00      | Second avenue, New York.....         | Feb. 16, 1876   | 885 08                                     | .....                         | .....                                       | .....   |
| 13,000 00      | 43 East 20th street, New York        | Feb. 19, 1876   | 713 43                                     | .....                         | .....                                       | .....   |
| 7,000 00       | Banks street, New York.....          | March 28, 1876  | 334 73                                     | .....                         | .....                                       | .....   |
| 12,000 00      | Newark, N. J. ....                   | April 4, 1876   | 553 14                                     | .....                         | .....                                       | .....   |
| 2,000 00       | 334 Twenty-eighth st., New York.     | May 4, 1876     | 241 07                                     | .....                         | .....                                       | .....   |
| 2,500 00       | City of Bayonne, N. J. ....          | May 6, 1876     | 98 97                                      | .....                         | .....                                       | .....   |
| 2,500 00       | Elizabeth, N. J. ....                | May 6, 1876     | 138 56                                     | .....                         | .....                                       | .....   |
| 10,000 00      | Long Island City, N. Y. ....         | May 11, 1876    | 338 36                                     | .....                         | .....                                       | .....   |
| 2,000 00       | Carlstadt, N. J. ....                | May 24, 1876    | 118 23                                     | .....                         | .....                                       | .....   |
| 20,000 00      | 5 Livingston street, New York.       | July 20, 1876   | 508 66                                     | .....                         | .....                                       | .....   |
| 12,000 00      | Newark, N. J. ....                   | Aug. 1, 1876    | 350 00                                     | .....                         | .....                                       | .....   |
| 33,000 00      | 28 and 30 avenue A, New York.        | Aug. 3, 1876    | 869 06                                     | .....                         | .....                                       | .....   |
| 10,000 00      | 160 Attorney street, New York        | Sept. 6, 1876   | 164 63                                     | .....                         | .....                                       | .....   |
| 6,000 00       | 636 Cherry street, Elizabeth, N. J.  | Oct. 11, 1876   | 56 96                                      | .....                         | .....                                       | .....   |
| 1,800 00       | City of Bayonne, N. J. ....          | Nov. 15, 1876   | .....                                      | .....                         | .....                                       | .....   |
| 12,500 00      | Newark, N. J. ....                   | Dec. 23, 1876   | .....                                      | .....                         | .....                                       | .....   |
| 13,500 00      | Newark, N. J. ....                   | Dec. 26, 1876   | .....                                      | .....                         | .....                                       | .....   |
| 15,000 00      | Lewis street, New York city          | Jan. 2, 1877    | .....                                      | .....                         | .....                                       | .....   |
| 8,000 00       | Scranton, Penn. ....                 | Jan. 8, 1877    | .....                                      | .....                         | .....                                       | .....   |

NEW YORK LIFE INSURANCE COMPANY,  
346 AND 348 BROADWAY, NEW YORK, 10th February, 1877. }

EDWARD M. JOHNSON, Esq., Clerk of Assembly, Albany, N. Y.:

DEAR SIR.—In response to the resolution of Mr. Fish, adopted by the Assembly, as per your favor of the 24th ult., we send you herewith a statement showing the amount of all money loaned by this company on real estate, where such real estate is situated, when such loans were made, the amount of interest paid thereon from date of said loans, and the amount of interest defaulted thereon.

No counsel fees were paid or received by the company on these loans.

Yours truly,

WILLIAM H. BEERS,  
Vice-President.

STATEMENT of Bonds and Mortgages of the New York Life Insurance Company.

| Number. | Amount. | Date.           | LOCATION.   | Amount of interest from date of loan. | Amount of interest past due 30 days and considered in default. |
|---------|---------|-----------------|---|---------------------------------------|--|
| 70      | \$6,000 | Dec. 23, 1869.  | 51 Second place, Brooklyn, N. Y.                        | \$7,150 86                            | .....  |
| 80      | 2,350   | Oct. 20, 1863.  | Third pl., n'r Court st., B'klyn, N. Y.                 | 4,827 35                              | .....  |
| 74      | 4,000   | May 1, 1864.    | 66 Second place, Brooklyn, N. Y.                        | 7,454 78                              | .....  |
| 88      | 2,000   | Aug. 1, 1867.   | Hamilton st., n'r Myrtle av., B'lyn, N. Y.              | 2,718 83                              | .....  |
| 89      | 2,000   | Aug. 1, 1867.   | 71 Hamilton st., Brooklyn, N. Y.                        | 2,718 83                              | .....  |
| 93      | 6,000   | Oct. 12, 1867.  | Lots 121st st., n'r Court, B'lyn, N. Y.                 | 8,627 84                              | .....  |
| 95      | 1,300   | Mar. 25, 1863.  | Huntingdon st., n'r Court, B'lyn, N. Y.                 | 1,156 82                              | .....  |
| 106     | 2,500   | July 28, 1856.  | 271 Pacific st., Brooklyn, N. Y.                        | 3,441 67                              | .....  |
| 107     | 2,500   | July 28, 1856.  | 269 Pacific st., Brooklyn, N. Y.                        | 3,441 67                              | .....  |
| 114     | 1,750   | Oct. 18, 1864.  | 11 Second place, Brooklyn, N. Y.                        | 3,436 51                              | .....  |
| 135     | 2,500   | Dec. 31, 1869.  | Fourth pl., n'r Court st., B'lyn, N. Y.                 | 3,121 16                              | .....  |
| 139     | 2,500   | April 6, 1867.  | Fourth pl., n'r Court st., B'lyn, N. Y.                 | 3,468 78                              | .....  |
| 140     | 2,500   | April 6, 1867.  | Fourth pl., n'r Court st., B'lyn, N. Y.                 | 3,468 78                              | .....  |
| 157     | 2,500   | July 28, 1856.  | Pacific st. near Smith, B'lyn, N. Y.                    | 3,449 42                              | .....  |
| 158     | 22,500  | July 1, 1867.   | On Hicks and Amity sts., B'lyn, N. Y.                   | 30,261 58                             | .....  |
| 169     | 1,500   | Mar. 23, 1868.  | President n'r Columbia st., B'lyn, N. Y.                | 2,627 90                              | .....  |
| 177     | 1,000   | May 1, 1866.    | President n'r Columbia st., B'lyn, N. Y.                | 2,238 88                              | .....  |
| 181     | 1,500   | May 10, 1862.   | Huntingdon st., n'r Clinton, B'lyn, N. Y.               | 1,587 46                              | .....  |
| 183     | 2,750   | May 1, 1866.    | Pacific near Hicks st., B'lyn, N. Y.                    | 3,978 42                              | .....  |
| 184     | 2,750   | May 1, 1866.    | Pacific near Hicks st., B'lyn, N. Y.                    | 3,978 42                              | .....  |
| 196     | 2,000   | Dec. 9, 1866.   | Hamilton st., n'r Myrtle av., B'lyn, N. Y.              | 2,800 00                              | .....  |
| 198     | 2,000   | Dec. 9, 1866.   | Hamilton st., n'r Myrtle av., B'lyn, N. Y.              | 2,800 00                              | .....  |
| 199     | 2,000   | Dec. 2, 1866.   | Staten Island, N. Y.                                    | 4,217 26                              | .....  |
| 201     | 2,000   | Nov. 22, 1856.  | Clinton st. n'r Second pl., B'lyn, N. Y.                | 4,236 08                              | .....  |
| 202     | 2,500   | June 12, 1856.  | Hicks st., cor. Pacific, B'lyn, N. Y.                   | 5,090 55                              | .....  |
| 211     | 10,000  | Dec. 15, 1868.  | 126 and 128 Baxter st., N. Y.                           | 12,682 60                             | .....  |
| 214     | 1,500   | Jan. 7, 1869.   | Baltic st. near Hoyt, B'lyn, N. Y.                      | 1,687 64                              | .....  |
| 224     | 5,500   | Jan. 27, 1869.  | 119th and 120th sts., bet. Fifth and Sixth aves., N. Y. | 6,774 42                              | .....  |
| 271     | 10,000  | May 8, 1866.    | 52d st. near Eighth ave., N. Y.                         | 7,456 00                              | .....  |
| 272     | 10,000  | May 8, 1866.    | 52d st. near Eighth ave., N. Y.                         | 7,456 00                              | .....  |
| 273     | 10,000  | May 15, 1866.   | 22 West 26th st., N. Y.                                 | 7,441 89                              | .....  |
| 278     | 12,000  | Aug. 7, 1866.   | 52 East 49th st., N. Y.                                 | 8,738 30                              | .....  |
| 280     | 5,500   | Sept. 21, 1866. | 126 West 26th st., N. Y.                                | 3,966 53                              | .....  |
| 285     | 16,500  | Mar. 16, 1867.  | 46th st. near Sixth ave., N. Y.                         | 11,311 09                             | .....  |
| 290     | 65,000  | April 4, 1867.  | Broadway, Yonkers, N. Y.                                | 44,325 10                             | .....  |
| 296     | 12,000  | April 20, 1867. | 38 West 19th st., N. Y.                                 | 8,141 10                              | .....  |
| 298     | 6,000   | May 17, 1867.   | 286 West 20th st., N. Y.                                | 4,041 78                              | .....  |
| 308     | 9,000   | May 21, 1867.   | Third ave. near 55th st., N. Y.                         | 7,903 84                              | .....  |
| 304     | 12,000  | May 23, 1867.   | Third ave. near 55th st., N. Y.                         | 8,069 75                              | .....  |
| 305     | 7,000   | Sept. 10, 1867. | 40 White st., N. Y.                                     | 22,769 27                             | .....  |
| 317     | 20,000  | Sept. 25, 1867. | 469 West 22d st., N. Y.                                 | 4,537 53                              | .....  |
| 318     | 7,000   | Oct. 10, 1867.  | 84th st. near Eighth ave., N. Y.                        | 9,042 85                              | .....  |
| 321     | 14,000  | Oct. 10, 1867.  | 84th st. near Eighth ave., N. Y.                        | 8,266 93                              | .....  |
| 323     | 12,000  | Oct. 26, 1867.  | 55th st. cor. Third ave., N. Y.                         | 9,886 30                              | .....  |
| 324     | 15,000  | Oct. 26, 1867.  | 916 Third ave., N. Y.                                   | 8,067 57                              | .....  |
| 325     | 12,000  |                 |   |                                       |  |

## STATEMENT—(Continued).

| Number. | Amount.  | Date.            | LOCATION.                                | Amount of interest from date of loan. | Amount of interest past due 30 days and considered in default. |
|---------|----------|------------------|--|---------------------------------------|--|
| 326     | \$13,000 | Oct. 26, 1867..  | 918 Third ave., N. Y.                    | \$8,067 57                            |  |
| 327     | 15,000   | Oct. 26, 1867..  | Fifty-first st., near Sixth ave., N. Y.  | 9,642 74                              |  |
| 328     | 3,000    | Oct. 31, 1867..  | Flushing, N. Y.                          | 2,692 73                              |  |
| 329     | 15,000   | Nov. 4, 1867..   | Forty-third st., near Fifth ave., N. Y.  | 9,616 85                              |  |
| 329     | 11,000   | Nov. 15, 1867..  | Third ave., near Forty-sixth st., N. Y.  | 7,099 15                              |  |
| 334     | 20,000   | Nov. 23, 1867..  | 13 W. Thirtieth st., N. Y.               | 12,749 59                             |  |
| 337     | 12,000   | Dec. 9, 1867..   | 34th st., near Eighth ave., N. Y.        | 7,612 98                              |  |
| 338     | 4,000    | Dec. 9, 1867..   | 34th st., near Eighth ave., N. Y.        | 3,521 56                              |  |
| 339     | 12,000   | Dec. 9, 1867..   | 34th st., near Eighth ave., N. Y.        | 6,772 98                              |  |
| 340     | 13,000   | Dec. 11, 1867..  | Fifty-first st., near Sixth ave., N. Y.  | 9,497 19                              |  |
| 342     | 10,000   | Dec. 16, 1867..  | Fifty-fourth st., cor. Third ave., N. Y. | 7,425 98                              |  |
| 343     | 10,000   | Dec. 16, 1867..  | Third ave., near 54th st., N. Y.         | 6,320 68                              |  |
| 344     | 4,000    | Dec. 16, 1867..  | Third ave., near 54th st., N. Y.         | 5,912 75                              |  |
| 348     | 6,000    | Dec. 24, 1867..  | 254 Seventh ave., N. Y.                  | 3,789 21                              |  |
| 349     | 6,000    | Dec. 24, 1867..  | 256 Seventh ave., N. Y.                  | 3,789 21                              |  |
| 350     | 8,000    | Jan. 4, 1868..   | 342 E. Twenty-first st., N. Y.           | 5,025 23                              |  |
| 351     | 10,000   | Jan. 4, 1868..   | 344 E. Twenty-first st., N. Y.           | 6,229 22                              |  |
| 352     | 10,000   | Jan. 4, 1868..   | 690 Third ave., N. Y.                    | 6,229 22                              |  |
| 356     | 12,000   | Feb. 8, 1868..   | 236 W. Fifty-second st., N. Y.           | 7,448 00                              |  |
| 363     | 8,000    | April 15, 1868.. | 218 E. Thirtieth st., N. Y.              | 4,876 66                              |  |
| 364     | 7,000    | April 17, 1868.. | 218 W. Fiftieth st., N. Y.               | 4,364 36                              |  |
| 365     | 8,000    | April 22, 1868.. | 81 Horatio st., N. Y.                    | 4,825 77                              |  |
| 370     | 10,000   | April 29, 1868.. | 908 Second ave., N. Y.                   | 6,083 61                              |  |
| 371     | 10,000   | April 25, 1868.. | 234 W. Fourth st., N. Y.                 | 6,076 38                              |  |
| 373     | 40,000   | April 25, 1868.. | Corner 7th ave. and 28th st., N. Y.      | 54,305 56                             |  |
| 374     | 30,000   | April 27, 1868.. | Corner Eighth ave. and 52d st., N. Y.    | 12,145 00                             |  |
| 375     | 10,000   | April 28, 1868.. | Corner 4th ave. and 25th st., N. Y.      | 6,070 55                              |  |
| 377     | 5,000    | May 12, 1868..   | 68 Market st., N. Y.                     | 3,021 66                              |  |
| 377     | 7,000    | May 13, 1868..   | 144 E. Fifty-third st., N. Y.            | 4,228 97                              |  |
| 379     | 12,000   | May 14, 1868..   | 900 Third ave., N. Y.                    | 7,247 33                              |  |
| 382     | 5,000    | May 20, 1868..   | 627 Second ave., N. Y.                   | 3,013 88                              |  |
| 384     | 7,500    | May 20, 1868..   | 109½ E. Fortieth st., N. Y.              | 4,520 83                              |  |
| 386     | 5,000    | May 23, 1868..   | 216 E. Forty-sixth st., N. Y.            | 3,010 97                              |  |
| 388     | 30,000   | May 27, 1868..   | Cor. Houston and Wooster sts., N. Y.     | 12,098 33                             |  |
| 389     | 5,000    | May 27, 1868..   | 213 W. Thirty-third st., N. Y.           | 3,007 06                              |  |
| 390     | 4,000    | May 30, 1868..   | 317 W. Fourth st., N. Y.                 | 2,404 11                              |  |
| 393     | 9,000    | June 5, 1868..   | First ave., corner 47th st., N. Y.       | 5,653 50                              |  |
| 396     | 7,500    | June 12, 1868..  | 148 E. Fifty-third st., N. Y.            | 4,490 20                              |  |
| 399     | 10,000   | June 30, 1868..  | Second ave., corner 56th st., N. Y.      | 5,951 94                              |  |
| 400     | 7,500    | June 30, 1868..  | 1070 Second ave., N. Y.                  | 4,463 95                              |  |
| 401     | 7,500    | June 30, 1868..  | 1072 Second ave., N. Y.                  | 4,463 95                              |  |
| 402     | 7,500    | June 30, 1868..  | 1074 Second ave., N. Y.                  | 4,463 95                              |  |
| 403     | 7,500    | June 30, 1868..  | 1076 Second ave., N. Y.                  | 4,463 95                              |  |
| 406     | 11,000   | June 30, 1868..  | 839 Third ave., N. Y.                    | 6,547 14                              |  |
| 407     | 11,000   | June 30, 1868..  | 941 First ave., N. Y.                    | 6,547 14                              |  |
| 410     | 7,000    | June 30, 1868..  | Montrose Point, N. Y.                    | 3,186 36                              | \$860 00   |
| 411     | 7,500    | July 5, 1868..   | 147 E. Fifty-third st., N. Y.            | 4,456 66                              |  |
| 412     | 10,000   | July 15, 1868..  | 165 Bowery, N. Y.                        | 9,096 81                              |  |
| 415     | 10,000   | July 31, 1868..  | 880 Sixth ave., N. Y.                    | 5,693 61                              |  |
| 416     | 45,000   | Aug. 18, 1868..  | 305 Seventh ave., N. Y.                  | 26,372 50                             |  |
| 419     | 6,500    | Aug. 31, 1868..  | 461 W. Twenty-first st., N. Y.           | 3,722 93                              |  |
| 420     | 14,000   | Sept. 2, 1868..  | Fifty-third st., near Sixth ave., N. Y.  | 8,163 94                              |  |
| 421     | 8,000    | Sept. 16, 1868.. | 79 Horatio st., N. Y.                    | 4,644 16                              |  |
| 422     | 30,000   | Sept. 23, 1868.. | Corner Sixth ave. and 51st st., N. Y.    | 11,563 56                             |  |
| 427     | 10,000   | Oct. 13, 1868..  | 130th st., near Sixth ave., N. Y.        | 5,669 44                              |  |
| 428     | 5,000    | Oct. 20, 1868..  | Fifty-third st., near 2d ave., N. Y.     | 2,870 00                              |  |
| 430     | 12,000   | Oct. 20, 1868..  | 1004 Second ave., N. Y.                  | 6,898 00                              |  |
| 431     | 9,500    | Oct. 20, 1868..  | Second ave., near 53d st., N. Y.         | 5,453 00                              |  |
| 432     | 9,500    | Oct. 20, 1868..  | Second ave., near 53d st., N. Y.         | 5,453 00                              |  |
| 433     | 9,500    | Oct. 20, 1868..  | Second ave., near 53d st., N. Y.         | 5,453 00                              |  |
| 434     | 9,500    | Oct. 20, 1868..  | Second ave., near 53d st., N. Y.         | 5,453 00                              |  |
| 437     | 8,000    | Oct. 26, 1868..  | 127th st., near Fifth ave., N. Y.        | 4,923 66                              |  |
| 439     | 15,000   | Oct. 28, 1868..  | 445 Fourth ave., N. Y.                   | 8,566 67                              |  |
| 440     | 7,000    | Oct. 28, 1868..  | 55 Greenwich ave., N. Y.                 | 4,077 11                              |  |
| 442     | 13,000   | Nov. 17, 1868..  | 991 Third ave., N. Y.                    | 7,393 75                              |  |
| 445     | 10,000   | Nov. 20, 1868..  | 130th st., near Sixth ave., N. Y.        | 5,608 15                              |  |
| 446     | 10,000   | Nov. 20, 1868..  | 130th st., near Sixth ave., N. Y.        | 5,608 15                              |  |
| 447     | 10,000   | Nov. 20, 1868..  | 130th st., near Sixth ave., N. Y.        | 5,608 15                              |  |
| 448     | 10,000   | Nov. 20, 1868..  | 130th st., near Sixth ave., N. Y.        | 5,608 15                              |  |
| 449     | 10,000   | Nov. 20, 1868..  | 130th st., near Sixth ave., N. Y.        | 5,608 15                              |  |
| 450     | 10,000   | Nov. 20, 1868..  | 130th st., near Sixth ave., N. Y.        | 5,608 15                              |  |
| 453     | 4,000    | Nov. 24, 1868..  | Corner 2d ave. and 81st st., N. Y.       | 4,260 64                              |  |
| 454     | 6,000    | Nov. 24, 1868..  | Second ave., near 81st st., N. Y.        | 3,404 33                              |  |
| 455     | 6,000    | Nov. 24, 1868..  | Second ave., near 81st st., N. Y.        | 3,404 33                              |  |
| 456     | 6,000    | Nov. 24, 1868..  | Second ave., near 81st st., N. Y.        | 3,404 33                              |  |

STATEMENT—(Continued).

| Number. | Amount. | Date.           | LOCATION.   | Amount of interest from date of loan. | Amount of interest past due 30 days and considered in default. |
|---------|---------|-----------------|---|---------------------------------------|--|
| 457     | \$4,000 | Dec. 8, 1868.   | Corner road leading from Newark to Elizabeth, at Elizabeth, N. J. | \$2,258 67                            |  |
| 459     | 11,000  | Dec. 15, 1868.  | 1291 Third ave., N. Y.  | 6,198 86                              |  |
| 460     | 9,500   | Dec. 15, 1868.  | 1293 Third ave., N. Y.  | 5,350 97                              |  |
| 461     | 9,500   | Dec. 15, 1868.  | 1295 Third ave., N. Y.  | 5,350 97                              |  |
| 462     | 10,000  | Dec. 15, 1868.  | 1297 Third ave., N. Y.  | 5,983 60                              |  |
| 463     | 10,000  | Dec. 15, 1868.  | 1299 Third ave., N. Y.  | 5,983 60                              |  |
| 464     | 5,000   | Dec. 15, 1868.  | 203 E. Seventy-fourth st., N. Y.                                  | 2,991 80                              |  |
| 465     | 8,000   | Jan. 9, 1869.   | 77 St. Mark's place, N. Y.  | 4,730 55                              |  |
| 470     | 27,500  | Feb. 1, 1869.   | 37 W. Thirty-sixth st., N. Y.                                     | 16,223 45                             |  |
| 472     | 4,500   | Jan. 27, 1869.  | Union, n. Jersey st., Elizabeth, N. J.                            | 2,493 75                              |  |
| 473     | 4,500   | Jan. 27, 1869.  | Union, n. Jersey st., Elizabeth, N. J.                            | 2,493 75                              |  |
| 475     | 26,000  | Feb. 2, 1869.   | Park ave. bet. 36th and 37th sts., N. Y.                          | 14,292 96                             |  |
| 476     | 14,000  | Feb. 3, 1869.   | 1329 Third ave., N. Y.  | 7,747 37                              |  |
| 477     | 10,000  | Feb. 3, 1869.   | 1327 Third ave., N. Y.  | 5,533 63                              |  |
| 478     | 10,000  | Feb. 3, 1869.   | 1325 Third ave., N. Y.  | 5,533 63                              |  |
| 479     | 10,000  | Feb. 3, 1869.   | 1323 Third ave., N. Y.  | 5,533 63                              |  |
| 480     | 11,000  | Feb. 3, 1869.   | 1321 Third ave., N. Y.  | 6,067 23                              |  |
| 482     | 6,500   | Feb. 3, 1869.   | Seventy-sixth st., n. Third ave., N. Y.                           | 3,596 99                              |  |
| 483     | 10,000  | Feb. 4, 1869.   | 461 Seventh ave., N. Y.   | 5,531 91                              |  |
| 484     | 18,000  | Feb. 9, 1869.   | 130 W. Thirty-fourth st., N. Y.                                   | 9,940 19                              |  |
| 486     | 7,000   | Feb. 13, 1869.  | 219 E. 116th st., N. Y.   | 3,846 16                              |  |
| 487     | 2,500   | Feb. 13, 1869.  | 221 E. 116th st., N. Y.   | 3,699 87                              |  |
| 488     | 7,000   | Feb. 13, 1869.  | 223 E. 116th st., N. Y.   | 3,846 16                              |  |
| 491     | 11,500  | Feb. 17, 1869.  | 414 W. Fifty-first st., N. Y.                                     | 6,333 02                              |  |
| 492     | 20,000  | Feb. 23, 1869.  | 41 E. Twenty-first st., N. Y.                                     | 10,990 96                             |  |
| 495     | 7,000   | Mar. 8, 1869.   | 123 E. Forty-first st., N. Y.                                     | 3,829 38                              |  |
| 496     | 7,000   | Mar. 8, 1869.   | 130 E. Forty-first st., N. Y.                                     | 3,829 38                              |  |
| 497     | 7,000   | Mar. 8, 1869.   | 132 E. Forty-first st., N. Y.                                     | 3,829 38                              |  |
| 498     | 20,000  | Mar. 9, 1869.   | 120 E. Nineteenth st., N. Y.                                      | 10,937 26                             |  |
| 502     | 11,000  | Mar. 18, 1869.  | 369 Lexington ave., N. Y.   | 5,996 51                              |  |
| 506     | 1,000   | Mar. 23, 1869.  | Steuben st., bet. Orange and Sussex aves., East Orange, N. J.     | 543 60                                |  |
| 510     | 9,000   | Mar. 26, 1869.  | 147 W. Fifty-third st., N. Y.                                     | 4,892 42                              |  |
| 511     | 9,000   | Mar. 26, 1869.  | 149 W. Fifty-third st., N. Y.                                     | 4,892 42                              |  |
| 513     | 2,500   | Mar. 31, 1869.  | 50 and 52 Union st., Newark, N. J.                                | 1,356 61                              |  |
| 514     | 3,000   | April 12, 1869. | Cor. Chestnut st., and Trinity pl. Elizabeth, N. J.               | 1,626 78                              |  |
| 515     | 4,500   | April 5, 1869.  | South Broad st., bet. Tickener and South, Newark, N. J.           | 2,427 58                              |  |
| 517     | 6,000   | April 16, 1869. | Cor. Wash. ave. and Seventh st., Morrisania, N. Y.                | 3,088 95                              |  |
| 520     | 3,000   | April 8, 1869.  | 24 E. Mechanics st., Newark, N. J.                                | 1,623 32                              |  |
| 521     | 2,000   | April 14, 1869. | 14 Liberty st., Newark, N. J.                                     | 1,079 91                              |  |
| 522     | 3,000   | April 21, 1869. | 625 Third ave., N. Y.   | 1,077 33                              |  |
| 523     | 10,000  | April 27, 1869. | 595 Second ave., N. Y.  | 5,374 65                              |  |
| 524     | 7,000   | April 23, 1869. | Fifty-fourth st., n. Sixth ave., N. Y.                            | 5,169 45                              |  |
| 527     | 15,000  | April 28, 1869. | Glenwood ave. and Park st., Yonkers, N. Y.                        | 6,484 11                              | \$1,575 00   |
| 529     | 4,000   | May 1, 1869.    | 33 Parkhurst st., Newark, N. J.                                   | 2,146 79                              |  |
| 530     | 15,000  | May 8, 1869.    | 300 E. Fourteenth st., N. Y.                                      | 8,080 34                              |  |
| 532     | 3,500   | May 12, 1869.   | 9 Fletcher st., N. Y.   | 1,748 56                              |  |
| 534     | 10,000  | May 14, 1869.   | 537 Lexington ave., N. Y.   | 5,343 05                              |  |
| 536     | 9,000   | May 14, 1869.   | 533 Lexington ave., N. Y.   | 4,807 84                              |  |
| 537     | 9,000   | May 14, 1869.   | 531 Lexington ave., N. Y.   | 4,807 84                              |  |
| 538     | 9,000   | May 14, 1869.   | 529 Lexington ave., N. Y.   | 4,807 84                              |  |
| 539     | 9,000   | May 14, 1869.   | 527 Lexington ave., N. Y.   | 4,807 84                              |  |
| 540     | 8,000   | May 17, 1873.   | Irrington, N. J.  | 3,149 04                              | 1,190 00   |
| 541     | 15,000  | May 30, 1869.   | 548 Third ave., N. Y.   | 7,470 52                              |  |
| 542     | 25,000  | May 31, 1869.   | 69 South st., N. Y.   | 13,321 68                             |  |
| 543     | 28,000  | May 23, 1860.   | Madison ave., cor. 44th st., N. Y.                                | 14,736 15                             |  |
| 546     | 5,000   | May 26, 1869.   | 44th st., near Madison ave., N. Y.                                | 8,864 40                              |  |
| 547     | 20,000  | May 26, 1869.   | 44th st., near Madison ave., N. Y.                                | 10,483 99                             |  |
| 548     | 10,000  | June 2, 1869.   | 124 E. Seventieth st., N. Y.                                      | 5,305 61                              |  |
| 550     | 10,000  | June 2, 1869.   | 122 E. Seventieth st., N. Y.                                      | 5,324 78                              |  |
| 551     | 10,000  | June 2, 1869.   | 70th st., near Fourth ave., N. Y.                                 | 5,305 61                              |  |
| 554     | 20,000  | June 11, 1869.  | 948 Third ave., N. Y.   | 10,576 71                             |  |
| 555     | 14,000  | June 11, 1869.  | 946 Third ave., N. Y.   | 7,408 70                              |  |
| 556     | 6,000   | June 11, 1869.  | 190 E. Fifty-seventh st., N. Y.                                   | 3,173 01                              |  |
| 557     | 10,500  | June 14, 1869.  | 53 W. Houston st., N. Y.  | 5,546 73                              |  |
| 559     | 13,000  | June 19, 1869.  | 483 Ninth ave., N. Y.   | 6,854 92                              |  |
| 560     | 13,000  | June 19, 1869.  | 481 Ninth ave., N. Y.   | 6,854 92                              |  |
| 561     | 14,000  | June 19, 1869.  | 479 Ninth ave., N. Y.   | 7,823 22                              |  |
| 562     | 8,000   | June 28, 1869.  | 56th st., near Second ave., N. Y.                                 | 4,104 60                              |  |
| 565     | 8,500   | June 28, 1869.  | 123 E. Fifty-ninth st., N. Y.                                     | 4,467 39                              |  |



## STATEMENT—(Continued).

| Number. | Amount. | Date.           | LOCATION.                             | Amount of interest from date of loan. | Amount of interest past due 30 days and considered in default. |
|---------|---------|-----------------|---------------------------------------|---------------------------------------|--|
| 571     | \$8,500 | June 28, 1869.  | 190 E. Fifty-ninth st., N. Y.         | \$4,467 89                            | .....  |
| 572     | 8,500   | June 28, 1869.  | 118 E. Fifty-ninth st., N. Y.         | 4,467 89                              | .....  |
| 574     | 8,000   | June 30, 1869.  | Edgewater, Staten Island, N. Y.       | 3,921 53                              | .....  |
| 575     | 4,000   | July 2, 1869.   | Clifton, Staten Island, N. Y.         | 1,959 24                              | .....  |
| 576     | 25,000  | July 12, 1869.  | 568 Fifth ave., N. Y.                 | 3,079 45                              | .....  |
| 577     | 1,000   | July 13, 1869.  | Orange, N. J.                         | 522 98                                | .....  |
| 578     | 30,000  | July 14, 1869.  | Elizabeth ave., Elizabeth, N. J.      | 10,433 84                             | \$5,250 00   |
| 579     | 30,000  | July 22, 1869.  | Broad st., Elizabeth, N. J.           | 15,637 81                             | .....  |
| 580     | 1,850   | July 22, 1869.  | 9 Liberty st., Newark, N. J.          | 964 33                                | .....  |
| 587     | 10,000  | Aug. 9, 1869.   | 181 East Fifty-fifth st., N. Y.       | 5,072 22                              | .....  |
| 588     | 10,000  | Aug. 9, 1869.   | 129 East Fifty-fifth st., N. Y.       | 5,072 22                              | .....  |
| 589     | 10,000  | Aug. 9, 1869.   | 127 East Fifty-fifth st., N. Y.       | 5,072 22                              | .....  |
| 592     | 15,000  | Aug. 12, 1869.  | 111 Wall st., N. Y.                   | 7,758 49                              | .....  |
| 593     | 40,000  | Aug. 12, 1869.  | 101 and 103 Wall st., N. Y.           | 20,689 32                             | .....  |
| 594     | 7,500   | Aug. 17, 1869.  | 307 East Fifty-second st., N. Y.      | 3,873 05                              | .....  |
| 595     | 7,500   | Aug. 17, 1869.  | 309 East Fifty-second st., N. Y.      | 3,873 05                              | .....  |
| 596     | 3,000   | Aug. 17, 1869.  | 311 East Fifty-second st., N. Y.      | 3,662 05                              | .....  |
| 597     | 7,500   | Aug. 17, 1869.  | 313 East Fifty-second st., N. Y.      | 3,873 05                              | .....  |
| 599     | 3,500   | Aug. 18, 1869.  | Mary st., Elizabeth, N. J.            | 1,561 28                              | \$45 00  |
| 600     | 4,500   | Aug. 18, 1869.  | Creakill, N. J.                       | 2,322 37                              | .....  |
| 602     | 7,500   | Sept. 1, 1869.  | 2062 Third ave., N. Y.                | 3,850 47                              | .....  |
| 603     | 3,500   | Sept. 1, 1869.  | 3060 Third ave., N. Y.                | 4,192 20                              | .....  |
| 604     | 8,000   | Sept. 1, 1869.  | 3056 Third ave., N. Y.                | 4,107 17                              | .....  |
| 605     | 8,000   | Sept. 1, 1869.  | 3056 Third ave., N. Y.                | 4,107 17                              | .....  |
| 607     | 5,000   | Sept. 9, 1869.  | 304 West Thirty-sixth street, N. Y.   | 2,559 31                              | .....  |
| 608     | 15,000  | Sept. 15, 1869. | Wash. Prot. Church, Elizabeth, N. J.  | 7,135 68                              | .....  |
| 609     | 22,000  | Sept. 25, 1869. | Montclair                             | 11,193 48                             | .....  |
| 610     | 88,000  | Sept. 27, 1869. | 231 and 233 Bowery, N. Y.             | 48,821 10                             | .....  |
| 612     | 18,000  | Sept. 29, 1869. | Springfield N. J.                     | 9,069 11                              | .....  |
| 614     | 7,500   | Oct. 4, 1869.   | 211 East Seventy-eighth st., N. Y.    | 3,540 51                              | .....  |
| 615     | 7,500   | Oct. 4, 1869.   | 213 East Seventy-eighth st., N. Y.    | 3,278 01                              | 525 00   |
| 616     | 7,500   | Oct. 4, 1869.   | 215 East Seventy-eighth st., N. Y.    | 3,278 01                              | 525 00   |
| 618     | 6,500   | Oct. 7, 1869.   | 2366 Fourth ave., N. Y.               | 3,486 77                              | .....  |
| 619     | 6,500   | Oct. 7, 1869.   | 2366 Fourth ave., N. Y.               | 3,491 17                              | .....  |
| 620     | 8,500   | Oct. 11, 1869.  | 133 East Sixty-first st., N. Y.       | 4,296 67                              | .....  |
| 622     | 13,000  | Oct. 11, 1869.  | 784 Lexington ave., N. Y.             | 6,547 20                              | .....  |
| 624     | 10,000  | Oct. 11, 1869.  | 788 Lexington ave., N. Y.             | 5,080 01                              | .....  |
| 630     | 7,000   | Oct. 11, 1869.  | 127th st., near Sixth ave., N. Y.     | 3,504 22                              | .....  |
| 631     | 7,000   | Oct. 11, 1869.  | 127th st., near Sixth ave., N. Y.     | 3,504 22                              | .....  |
| 632     | 7,000   | Oct. 11, 1869.  | 127th st., near Sixth ave., N. Y.     | 3,504 22                              | .....  |
| 634     | 7,250   | Oct. 23, 1869.  | 248 East Forty-ninth st., N. Y.       | 3,680 35                              | .....  |
| 637     | 12,000  | Nov. 9, 1869.   | 108 East Seventieth st., N. Y.        | 5,927 97                              | .....  |
| 638     | 12,000  | Nov. 9, 1869.   | 110 East Seventieth st., N. Y.        | 5,927 97                              | .....  |
| 641     | 12,000  | Nov. 9, 1869.   | 116 East Seventieth st., N. Y.        | 5,517 97                              | .....  |
| 642     | 14,000  | Nov. 10, 1869.  | 136 East Seventieth st., N. Y.        | 6,873 28                              | .....  |
| 643     | 11,500  | Nov. 10, 1869.  | 134 East Seventieth st., N. Y.        | 5,675 98                              | .....  |
| 644     | 11,500  | Nov. 10, 1869.  | 132 East Seventieth st., N. Y.        | 5,675 98                              | .....  |
| 646     | 11,500  | Nov. 10, 1869.  | 128 East Seventieth st., N. Y.        | 5,675 98                              | .....  |
| 650     | 5,500   | Nov. 12, 1869.  | 78th st., near First ave., N. Y.      | 2,747 74                              | .....  |
| 651     | 5,500   | Nov. 12, 1869.  | 78th st., near First ave., N. Y.      | 2,747 74                              | .....  |
| 652     | 5,500   | Nov. 12, 1869.  | 78th st., near First ave., N. Y.      | 2,747 74                              | .....  |
| 653     | 9,000   | Nov. 15, 1869.  | 597 Lexington ave., N. Y.             | 4,491 12                              | .....  |
| 654     | 9,000   | Nov. 15, 1869.  | 599 Lexington ave., N. Y.             | 4,491 12                              | .....  |
| 656     | 9,000   | Nov. 15, 1869.  | 605 Lexington ave., N. Y.             | 4,491 12                              | .....  |
| 659     | 14,000  | Nov. 25, 1869.  | Bridgewater, N. J.                    | 7,174 23                              | .....  |
| 660     | 10,000  | Nov. 25, 1869.  | 492 Ninth ave., N. Y.                 | 4,969 04                              | .....  |
| 661     | 5,000   | Nov. 25, 1869.  | 494 Ninth ave., N. Y.                 | 4,389 19                              | .....  |
| 663     | 7,600   | Dec. 1, 1869.   | 564 Second ave., N. Y.                | 3,503 18                              | .....  |
| 664     | 6,800   | Dec. 1, 1869.   | 566 Second ave., N. Y.                | 3,373 42                              | .....  |
| 665     | 6,800   | Dec. 1, 1869.   | 568 Second ave., N. Y.                | 3,373 42                              | .....  |
| 666     | 6,800   | Dec. 1, 1869.   | 570 Second ave., N. Y.                | 3,373 42                              | .....  |
| 667     | 6,800   | Dec. 1, 1869.   | 572 Second ave., N. Y.                | 3,134 42                              | .....  |
| 669     | 6,800   | Dec. 1, 1869.   | 576 Second ave., N. Y.                | 3,373 42                              | .....  |
| 670     | 7,600   | Dec. 1, 1869.   | 578 Second ave., N. Y.                | 3,503 18                              | .....  |
| 671     | 30,000  | Dec. 6, 1869.   | Corner 47th st. and Sixth ave., N. Y. | 14,849 59                             | .....  |
| 672     | 6,000   | Dec. 8, 1869.   | 27 De Peyster st., N. Y.              | 2,965 31                              | .....  |
| 674     | 3,500   | Dec. 15, 1869.  | 136th st., near Alexander ave., N. Y. | 1,810 87                              | .....  |
| 675     | 3,500   | Dec. 15, 1869.  | 136th st., near Alexander ave., N. Y. | 1,894 65                              | .....  |
| 676     | 3,000   | Dec. 20, 1869.  | Trinity place, Elizabeth, N. J.       | 1,476 90                              | .....  |
| 680     | 10,000  | Jan. 12, 1870.  | Clinton st., Elizabeth, N. J.         | 7,622 66                              | .....  |
| 681     | 7,000   | Jan. 21, 1870.  | 596 Second ave., N. Y.                | 3,401 81                              | .....  |
| 682     | 9,000   | Jan. 21, 1870.  | 593 Second ave., N. Y.                | 4,373 76                              | .....  |
| 683     | 3,000   | Jan. 21, 1870.  | 304 East Thirty-third st., N. Y.      | 1,457 92                              | .....  |
| 684     | 3,000   | Jan. 21, 1870.  | 306 East Thirty-third st., N. Y.      | 1,457 92                              | .....  |
| 685     | 13,000  | Jan. 26, 1870.  | 86 Prince st., N. Y.                  | 6,306 18                              | .....  |

STATEMENT -- (Continued).

| Number. | Amount.  | Date.           | LOCATION.                           | Amount of interest from date of loan. | Amount of interest past due 30 days and considered in default. |
|---------|----------|-----------------|-------------------------------------|---------------------------------------|--|
| 886     | \$10,000 | Feb. 2, 1870.   | 117 East Thirty-fourth st. N. Y.    | \$9,440 97                            |  |
| 887     | 6,500    | Feb. 2, 1870.   | Fourth ave., near 128th st., N. Y.  | 3,341 53                              |  |
| 888     | 7,000    | Feb. 2, 1870.   | Fourth ave., near 128th st., N. Y.  | 3,387 80                              |  |
| 889     | 11,000   | Feb. 3, 1870.   | 53d st., near Madison ave., N. Y.   | 7,477 94                              |  |
| 890     | 20,000   | Feb. 7, 1870.   | 53d st., cor. Madison ave., N. Y.   | 12,090 00                             |  |
| 891     | 22,000   | Feb. 7, 1870.   | Madison ave., near 53d st., N. Y.   | 10,689 29                             |  |
| 892     | 22,000   | Feb. 7, 1870.   | Madison ave., near 53d st., N. Y.   | 10,636 00                             |  |
| 893     | 6,000    | Feb. 7, 1870.   | 410 W. Forty-third st., N. Y.       | 2,898 00                              |  |
| 894     | 1,800    | Feb. 19, 1870.  | 89 Elizabeth ave., Elizabeth, N. J. | 676 20                                | \$189 00   |
| 895     | 4,500    | Feb. 23, 1870.  | Clinton ave., Plainfield, N. J.     | 2,189 50                              |  |
| 896     | 15,000   | Feb. 23, 1870.  | 193 Washington st., N. Y.           | 7,198 33                              |  |
| 897     | 7,000    | Mar. 1, 1870.   | 817 Second ave., N. Y.              | 3,348 33                              |  |
| 898     | 7,000    | Mar. 1, 1870.   | 819 Second ave., N. Y.              | 3,348 33                              |  |
| 899     | 7,000    | Mar. 1, 1870.   | 821 Second ave., N. Y.              | 4,348 33                              |  |
| 900     | 10,000   | Mar. 2, 1870.   | Morrisania, N. Y.                   | 4,781 38                              |  |
| 901     | 10,000   | Mar. 2, 1870.   | Broadway, Yonkers, N. Y.            | 4,781 38                              |  |
| 902     | 25,000   | Mar. 21, 1870.  | 18 W. Fifty-sixth st., N. Y.        | 10,881 11                             |  |
| 903     | 3,500    | Mar. 30, 1870.  | Chestnut st., Elizabeth, N. J.      | 1,654 43                              |  |
| 904     | 5,000    | April 2, 1870.  | 19 E. Fifty-fourth st., N. Y.       | 3,367 76                              |  |
| 905     | 20,000   | April 2, 1870.  | 21 E. Fifth-fourth st., N. Y.       | 9,446 11                              |  |
| 906     | 10,000   | April 7, 1870.  | Roselle, N. J.                      | 4,718 83                              |  |
| 907     | 10,000   | April 7, 1870.  | 378 Canal st., N. Y.                | 7,070 00                              |  |
| 908     | 15,000   | April 11, 1870. | 219 Ebo st., N. Y.                  | 5,585 41                              |  |
| 909     | 12,000   | April 11, 1870. | 221 Ebo st., N. Y.                  | 5,585 41                              |  |
| 910     | 12,000   | April 11, 1870. | 221 Ebo st., N. Y.                  | 5,585 41                              |  |
| 911     | 2,500    | April 12, 1870. | Long Neck, Staten Island, N. Y.     | 1,175 90                              |  |
| 912     | 2,000    | April 23, 1870. | Orchard st., Bloomfield, N. J.      | 795 66                                | \$10 00  |
| 913     | 16,000   | April 27, 1870. | 17 Park ave., N. Y.                 | 7,472 89                              |  |
| 914     | 28,000   | May 9, 1870.    | Fifth ave., near 55th st., N. Y.    | 18,032 11                             |  |
| 915     | 22,000   | May 9, 1870.    | Fifth ave., near 55th st., N. Y.    | 10,233 44                             |  |
| 916     | 7,500    | May 16, 1870.   | First ave., corner 76th st., N. Y.  | 3,473 12                              |  |
| 917     | 6,000    | May 16, 1870.   | 1464 First ave., N. Y.              | 2,782 50                              |  |
| 918     | 6,000    | May 16, 1870.   | 1466 First ave., N. Y.              | 2,782 50                              |  |
| 919     | 5,000    | May 17, 1870.   | Tarrytown, N. Y.                    | 2,316 80                              |  |
| 920     | 6,500    | May 30, 1870.   | 346 East 118th st., N. Y.           | 2,991 68                              |  |
| 921     | 12,000   | May 30, 1870.   | 67 South st., N. Y.                 | 5,522 33                              |  |
| 922     | 18,000   | June 1, 1870.   | 15 Great Jones st., N. Y.           | 8,285 00                              |  |
| 923     | 10,000   | June 1, 1870.   | 79th st., n. Third ave., N. Y.      | 4,608 33                              |  |
| 924     | 10,000   | June 1, 1870.   | 79th st., n. Third ave., N. Y.      | 4,608 33                              |  |
| 925     | 5,000    | June 9, 1870.   | First ave., n. 77th st., N. Y.      | 2,286 38                              |  |
| 926     | 12,000   | June 13, 1870.  | 143 New York ave., Newark, N. J.    | 1,592 50                              | 700 00   |
| 927     | 12,000   | June 13, 1870.  | 64 and 66 Warren st., Newark, N. J. | 5,502 00                              |  |
| 928     | 5,000    | June 15, 1870.  | 360 Third street, N. Y.             | 2,390 55                              |  |
| 929     | 8,000    | June 15, 1870.  | 153 W. Thirty-first st., N. Y.      | 3,640 00                              |  |
| 930     | 8,000    | June 15, 1870.  | 157 W. Thirty-first st., N. Y.      | 3,640 00                              |  |
| 931     | 5,000    | June 17, 1870.  | 179 and 181 Lewis street, N. Y.     | 2,317 07                              |  |
| 932     | 7,000    | June 17, 1870.  | 132 E. Twenty-ninth st., N. Y.      | 3,204 75                              |  |
| 933     | 7,000    | June 20, 1870.  | 356 E. 124th st., N. Y.             | 2,954 97                              |  |
| 934     | 7,000    | June 20, 1870.  | 354 E. 124th st., N. Y.             | 3,199 97                              |  |
| 935     | 7,000    | June 20, 1870.  | 352 E. 124th st., N. Y.             | 2,954 97                              |  |
| 936     | 7,000    | June 20, 1870.  | 350 E. 124th st., N. Y.             | 3,199 97                              |  |
| 937     | 7,000    | June 20, 1870.  | 348 E. 124th st., N. Y.             | 3,199 97                              |  |
| 938     | 7,000    | June 20, 1870.  | 346 E. 124th st., N. Y.             | 3,199 97                              |  |
| 939     | 7,000    | June 20, 1870.  | 338 E. 124th st., N. Y.             | 3,199 97                              |  |
| 940     | 7,000    | June 20, 1870.  | 336 E. 124th st., N. Y.             | 3,199 97                              |  |
| 941     | 7,000    | June 20, 1870.  | 334 E. 124th st., N. Y.             | 3,138 85                              |  |
| 942     | 7,000    | Sept. 15, 1870. | 332 E. 124th st., N. Y.             | 3,084 27                              |  |
| 943     | 7,000    | Sept. 15, 1870. | 330 E. 124th st., N. Y.             | 3,084 27                              |  |
| 944     | 7,000    | Sept. 15, 1870. | 328 E. 124th st., N. Y.             | 3,084 27                              |  |
| 945     | 7,000    | Oct. 18, 1870.  | 326 E. 124th st., N. Y.             | 3,040 72                              |  |
| 946     | 7,000    | Oct. 18, 1870.  | 324 E. 124th st., N. Y.             | 3,040 72                              |  |
| 947     | 8,000    | June 30, 1870.  | 162 and 164 E. 73d st., N. Y.       | 3,641 55                              |  |
| 948     | 7,000    | July 9, 1870.   | 1465 Second ave., N. Y.             | 3,174 11                              |  |
| 949     | 7,000    | July 9, 1870.   | 1467 Second ave., N. Y.             | 3,174 11                              |  |
| 950     | 7,000    | July 9, 1870.   | 1891 Second ave., N. Y.             | 3,174 11                              |  |
| 951     | 4,000    | July 11, 1870.  | 308 E. Seventy-eighth st., N. Y.    | 1,812 22                              |  |
| 952     | 4,000    | July 11, 1870.  | 310 E. Seventy-eighth st., N. Y.    | 1,812 22                              |  |
| 953     | 4,000    | July 11, 1870.  | 316 E. Seventy-eighth st., N. Y.    | 1,812 22                              |  |
| 954     | 9,000    | July 27, 1870.  | 770 Second avenue, N. Y.            | 4,372 69                              |  |
| 955     | 9,000    | July 27, 1870.  | 772 Second avenue, N. Y.            | 4,366 55                              |  |
| 956     | 9,000    | July 27, 1870.  | 774 Second avenue, N. Y.            | 4,359 66                              |  |
| 957     | 9,000    | July 27, 1870.  | 776 Second avenue, N. Y.            | 4,366 06                              |  |
| 958     | 9,000    | July 27, 1870.  | 778 Second avenue, N. Y.            | 4,365 88                              |  |
| 959     | 9,000    | July 27, 1870.  | 780 Second avenue, N. Y.            | 4,365 50                              |  |
| 960     | 2,500    | Aug. 2, 1870.   | Paterson plank-road, Passaic, N. J. | 1,132 87                              |  |
| 961     | 10,000   | Aug. 2, 1870.   | 240 Third avenue, N. Y.             | 4,491 50                              |  |

## STATEMENT — (Continued).

| Number. | Amount.    | Date.           | LOCATION.                              | Amount of interest from date of loan. | Amount of interest past due 30 days and considered in default. |
|---------|------------|-----------------|--|---------------------------------------|--|
| 793     | \$9,000 00 | Aug. 12, 1870.  | Cor. 71st st. and Lexington av., N. Y. | \$4,085 00                            | .....  |
| 794     | 7,000 00   | Aug. 12, 1870.  | 136 East Seventy-first st., N. Y.      | 8,130 55                              | .....  |
| 795     | 5,000 00   | Sept. 16, 1870. | 134 East Seventy-first st., N. Y.      | 2,902 08                              | .....  |
| 796     | 5,000 00   | Sept. 16, 1870. | 132 East Seventy-first st., N. Y.      | 2,202 08                              | .....  |
| 798     | 3,000 00   | Aug. 22, 1870.  | 120 East Sixty-second st., N. Y.       | 1,535 77                              | .....  |
| 799     | 9,000 00   | Aug. 22, 1870.  | 122 East Sixty-second st., N. Y.       | 4,260 08                              | .....  |
| 801     | 6,200 00   | Aug. 23, 1870.  | 208 East 117th st., N. Y.              | 2,509 30                              | .....  |
| 802     | 6,200 00   | Aug. 23, 1870.  | 210 East 117th st., N. Y.              | 2,509 30                              | .....  |
| 803     | 6,200 00   | Aug. 23, 1870.  | 212 East 117th st., N. Y.              | 2,509 30                              | .....  |
| 804     | 6,200 00   | Aug. 23, 1870.  | 214 East 117th st., N. Y.              | 2,509 30                              | .....  |
| 805     | 6,200 00   | Aug. 23, 1870.  | 216 East 117th st., N. Y.              | 2,726 30                              | .....  |
| 806     | 421 42     | Aug. 25, 1870.  | Hammond, N. Y.                         | 500 00                                | .....  |
| 807     | 25,000 00  | Aug. 29, 1870.  | 301 Avenue B, N. Y.                    | 10,617 90                             | .....  |
| 808     | 4,000 00   | Sept. 14, 1870. | 36 Columbia st., Newark, N. J.         | 1,768 22                              | .....  |
| 809     | 5,400 00   | Sept. 15, 1870. | 105th st. near Third ave., N. Y.       | 2,574 05                              | .....  |
| 811     | 4,500 00   | Sept. 15, 1870. | 105th st. near Third ave., N. Y.       | 2,444 25                              | .....  |
| 812     | 13,000 00  | Sept. 15, 1870. | Cor. Third ave. and 105th st., N. Y.   | 4,749 88                              | \$910 00   |
| 813     | 11,000 00  | Sept. 15, 1870. | Third ave. near 105th st., N. Y.       | 3,991 55                              | 770 00   |
| 814     | 11,000 00  | Sept. 15, 1870. | Third ave. near 105th st., N. Y.       | 3,991 55                              | 770 00   |
| 815     | 11,000 00  | Sept. 15, 1870. | Third ave. near 105th st., N. Y.       | 3,991 55                              | 770 00   |
| 817     | 20,000 00  | Sept. 17, 1870. | 52 East Fifty-third st., N. Y.         | 8,762 14                              | .....  |
| 818     | 10,000 00  | Oct. 6, 1870.   | Albany post road, Yonkers, N. Y.       | 4,341 54                              | .....  |
| 820     | 8,000 00   | Oct. 20, 1870.  | 26th st. near Ninth ave., N. Y.        | 3,448 66                              | .....  |
| 821     | 8,000 00   | Oct. 20, 1870.  | 26th st. near Ninth ave., N. Y.        | 3,448 66                              | .....  |
| 822     | 8,000 00   | Oct. 20, 1870.  | 26th st. near Ninth ave., N. Y.        | 3,448 66                              | .....  |
| 823     | 6,000 00   | Oct. 20, 1870.  | 26th st. near Ninth ave., N. Y.        | 1,966 22                              | 630 00   |
| 824     | 4,000 00   | Nov. 1, 1870.   | Seventh st., Morrisania, N. Y.         | 1,536 66                              | .....  |
| 825     | 30,000 00  | Nov. 1, 1870.   | Jamalca av., Flushing, N. Y.           | 12,949 98                             | .....  |
| 826     | 4,500 00   | Nov. 1, 1870.   | 57 Lewis st., N. Y.                    | 1,942 50                              | .....  |
| 827     | 4,500 00   | Nov. 1, 1870.   | 59 Lewis st., N. Y.                    | 1,942 50                              | .....  |
| 828     | 4,500 00   | Nov. 1, 1870.   | 91 Lewis st., N. Y.                    | 1,942 50                              | .....  |
| 829     | 4,500 00   | Nov. 1, 1870.   | 93 Lewis st., N. Y.                    | 1,942 50                              | .....  |
| 830     | 4,500 00   | Nov. 1, 1870.   | 95 Lewis st., N. Y.                    | 1,735 00                              | .....  |
| 831     | 4,500 00   | Nov. 1, 1870.   | 97 Lewis st., N. Y.                    | 1,735 00                              | .....  |
| 832     | 15,000 00  | Nov. 8, 1870.   | Cor. Third ave. and 73d st., N. Y.     | 6,454 57                              | .....  |
| 833     | 11,000 00  | Nov. 8, 1870.   | Third ave. near 73d st., N. Y.         | 4,738 35                              | .....  |
| 834     | 11,000 00  | Nov. 8, 1870.   | Third ave. near 73d st., N. Y.         | 4,738 35                              | .....  |
| 835     | 13,000 00  | Nov. 8, 1870.   | Third ave. near 73d st., N. Y.         | 5,598 96                              | .....  |
| 836     | 15,000 00  | Nov. 10, 1870.  | 98d st. near Ninth ave., N. Y.         | 4,300 00                              | .....  |
| 837     | 15,000 00  | Nov. 10, 1870.  | 98d st. near Ninth ave., N. Y.         | 4,300 00                              | .....  |
| 843     | 8,000 00   | Nov. 15, 1870.  | 271 Market st., Newark, N. J.          | 3,481 55                              | .....  |
| 844     | 15,000 00  | Nov. 15, 1870.  | 80 Mulberry st., Newark, N. J.         | 6,484 16                              | .....  |
| 845     | 10,000 00  | Nov. 17, 1870.  | 1559 Third ave., N. Y.                 | 4,235 55                              | .....  |
| 846     | 2,500 00   | Nov. 17, 1870.  | 444 West Forty-second st., N. Y.       | 1,071 88                              | .....  |
| 848     | 11,000 00  | Nov. 18, 1870.  | St. John's church, Clifton, S. I.      | 8,337 34                              | .....  |
| 849     | 12,000 00  | Nov. 21, 1870.  | 53d st. near Madison ave., N. Y.       | 5,069 47                              | .....  |
| 851     | 10,000 00  | Nov. 21, 1870.  | 53d st. near Madison ave., N. Y.       | 5,894 05                              | .....  |
| 852     | 16,000 00  | Nov. 21, 1870.  | 53d st. near Madison ave., N. Y.       | 6,092 90                              | .....  |
| 856     | 6,000 00   | Nov. 22, 1870.  | Eighth ave. near 91st st., N. Y.       | 2,580 00                              | .....  |
| 857     | 6,000 00   | Nov. 22, 1870.  | Eighth ave. near 91st st., N. Y.       | 2,580 00                              | .....  |
| 858     | 2,565 00   | Nov. 22, 1870.  | 90th st. near Eighth ave., N. Y.       | 1,077 36                              | .....  |
| 859     | 2,565 00   | Nov. 22, 1870.  | 90th st. near Eighth ave., N. Y.       | 1,077 36                              | .....  |
| 860     | 2,565 00   | Nov. 22, 1870.  | 90th st. near Eighth ave., N. Y.       | 1,077 36                              | .....  |
| 861     | 2,565 00   | Nov. 22, 1870.  | 90th st. near Eighth ave., N. Y.       | 1,077 36                              | .....  |
| 864     | 7,000 00   | Nov. 25, 1870.  | 250 East Fifty-third st., N. Y.        | 2,959 67                              | .....  |
| 868     | 5,000 00   | Dec. 6, 1870.   | 143d and 127th sts., N. Y.             | 2,912 95                              | .....  |
| 872     | 6,500 00   | Dec. 12, 1870.  | 2262 Third ave., N. Y.                 | 2,754 93                              | .....  |
| 873     | 5,500 00   | Dec. 12, 1870.  | 2264 Third ave., N. Y.                 | 2,381 09                              | .....  |
| 874     | 5,500 00   | Dec. 12, 1870.  | 2270 Third ave., N. Y.                 | 2,381 09                              | .....  |
| 875     | 8,000 00   | Dec. 13, 1870.  | 15 Beach st., N. Y.                    | 3,399 15                              | .....  |
| 876     | 20,000 00  | Dec. 14, 1870.  | 11 Park ave., N. Y.                    | 8,469 04                              | .....  |
| 877     | 9,000 00   | Dec. 16, 1870.  | Second ave. cor. 44th st., N. Y.       | 3,507 61                              | .....  |
| 878     | 7,000 00   | Dec. 16, 1870.  | Second ave. near 44th st., N. Y.       | 2,961 47                              | .....  |
| 879     | 7,000 00   | Dec. 16, 1870.  | Second ave. near 44th st., N. Y.       | 2,961 47                              | .....  |
| 880     | 3,000 00   | Dec. 16, 1870.  | Second ave. near 44th st., N. Y.       | 2,464 32                              | .....  |
| 884     | 9,000 00   | Dec. 19, 1870.  | Fifty-seventh st. near 6th ave., N. Y. | 4,095 00                              | .....  |
| 885     | 8,000 00   | Dec. 19, 1870.  | Fifty-seventh st. near 6th ave., N. Y. | 3,640 00                              | .....  |
| 886     | 8,000 00   | Dec. 19, 1870.  | Fifty-seventh st. near 6th ave., N. Y. | 3,640 00                              | .....  |
| 888     | 6,500 00   | Dec. 23, 1870.  | 105 Mulberry st., Newark, N. J.        | 2,296 21                              | 455 00   |
| 889     | 25,000 00  | Dec. 29, 1870.  | 36th st. near Madison ave., N. Y.      | 14,730 14                             | .....  |
| 890     | 3,000 00   | Dec. 29, 1870.  | Smith ave., East New York.             | 1,227 61                              | .....  |
| 892     | 7,000 00   | Jan. 4, 1871.   | 327 East 18th st., N. Y.               | 2,935 91                              | .....  |
| 893     | 6,000 00   | Jan. 5, 1871.   | 318th and 194th st., N. Y.             | 2,496 08                              | .....  |
| 894     | 6,000 00   | Jan. 5, 1871.   | 320th and 194th st., N. Y.             | 2,496 08                              | .....  |
| 895     | 10,000 00  | Jan. 7, 1871.   | 56 West Thirty-third st., N. Y.        | 4,188 33                              | .....  |

STATEMENT — (Continued).

| Number. | Amount. | Date.            | LOCATION.                               | Amount of interest from date of loan. | Amount of interest past due 30 days, and considered in default. |
|---------|---------|------------------|---|---------------------------------------|---|
| 886     | \$9,000 | Jan. 9, 1871..   | 69 W. 51st st., N. Y.                   | \$3,766 00                            |   |
| 887     | 8,500   | Jan. 11, 1871..  | 94 St. Marks place, N. Y.               | 3,553 47                              |   |
| 888     | 80,000  | Jan. 17, 1871..  | 5th ave., bet. 43d and 44th sts., N. Y. | 33,351 11                             |   |
| 889     | 8,000   | Jan. 18, 1871..  | 993 Third ave., N. Y.                   | 3,333 55                              |   |
| 890     | 8,000   | Jan. 18, 1871..  | 995 Third ave., N. Y.                   | 3,333 55                              |   |
| 891     | 2,500   | Jan. 30, 1871..  | 403 Plane st., Newark, N. J.            | 1,035 90                              |   |
| 892     | 7,000   | Feb. 1, 1871..   | 1039 Second ave., N. Y.                 | 2,899 16                              |   |
| 893     | 3,000   | Feb. 9, 1871..   | President st., nr. Court, B'klyn, N. Y. | 1,244 25                              |   |
| 894     | 10,000  | Feb. 10, 1871..  | 126th st., nr. Fourth ave., N. Y.       | 4,124 16                              |   |
| 895     | 15,000  | Feb. 11, 1871..  | 69 Third ave., N. Y.                    | 6,183 33                              |   |
| 896     | 4,000   | Feb. 17, 1871..  | 187 E. 117th st., N. Y.                 | 1,480 88                              |   |
| 897     | 4,500   | Feb. 21, 1871..  | 185 E. 117th st., N. Y.                 | 2,144 90                              |   |
| 898     | 4,500   | Feb. 21, 1871..  | 183 E. 117th st., N. Y.                 | 1,976 62                              |   |
| 899     | 5,000   | Mar. 17, 1871..  | 181 E. 117th st., N. Y.                 | 2,023 18                              |   |
| 900     | 13,000  | Feb. 23, 1871..  | 102 E. 60th st., N. Y.                  | 5,267 88                              |   |
| 901     | 13,000  | Feb. 23, 1871..  | 104 E. 60th st., N. Y.                  | 5,267 88                              |   |
| 902     | 8,000   | Feb. 23, 1871..  | 106 E. 60th st., N. Y.                  | 4,679 11                              |   |
| 903     | 13,000  | Feb. 23, 1871..  | 110 E. 60th st., N. Y.                  | 5,267 88                              |   |
| 904     | 13,000  | Feb. 23, 1871..  | 112 E. 60th st., N. Y.                  | 5,267 88                              |   |
| 905     | 13,000  | Feb. 23, 1871..  | 114 E. 60th st., N. Y.                  | 5,267 88                              |   |
| 906     | 13,000  | Feb. 23, 1871..  | 116 E. 60th st., N. Y.                  | 5,267 88                              |   |
| 907     | 13,000  | Feb. 23, 1871..  | 118 E. 60th st., N. Y.                  | 5,267 88                              |   |
| 908     | 8,000   | Feb. 25, 1871..  | 231 E. 74th st., N. Y.                  | 2,996 00                              |   |
| 909     | 8,000   | Feb. 25, 1871..  | 223 E. 74th st., N. Y.                  | 3,276 00                              |   |
| 910     | 5,000   | Mar. 11, 1871..  | 47 Horatio st., N. Y.                   | 2,031 94                              |   |
| 911     | 10,000  | Mar. 14, 1871..  | 735 Eleventh ave., N. Y.                | 4,068 05                              |   |
| 912     | 12,000  | Mar. 14, 1871..  | 144 E. 37th st., N. Y.                  | 4,769 41                              |   |
| 913     | 4,000   | Mar. 14, 1871..  | 318 E. 78th st., N. Y.                  | 1,846 05                              |   |
| 914     | 4,000   | Mar. 14, 1871..  | 320 E. 78th st., N. Y.                  | 1,846 05                              |   |
| 915     | 4,000   | Mar. 14, 1871..  | 322 E. 78th st., N. Y.                  | 1,846 05                              |   |
| 916     | 4,000   | Mar. 14, 1871..  | 324 E. 78th st., N. Y.                  | 2,021 05                              |   |
| 917     | 5,000   | Mar. 14, 1871..  | 326 E. 78th st., N. Y.                  | 2,021 05                              |   |
| 918     | 5,000   | Mar. 14, 1871..  | Lexington ave., nr. 62d St., N. Y.      | 4,174 72                              |   |
| 919     | 10,000  | Mar. 14, 1871..  | 177 E. 113th st., N. Y.                 | 2,317 01                              |   |
| 920     | 5,000   | Mar. 14, 1871..  | 175 E. 113th st., N. Y.                 | 2,073 35                              |   |
| 921     | 5,000   | Mar. 14, 1871..  | 173 E. 113th st., N. Y.                 | 2,242 60                              |   |
| 922     | 5,000   | Mar. 14, 1871..  | 171 E. 113th st., N. Y.                 | 2,240 30                              |   |
| 923     | 5,000   | Mar. 14, 1871..  | 441 W. 26th st., N. Y.                  | 3,953 88                              |   |
| 924     | 10,000  | Mar. 14, 1871..  | 443 W. 26th st., N. Y.                  | 3,953 88                              |   |
| 925     | 10,000  | Mar. 14, 1871..  | 445 W. 26th st., N. Y.                  | 4,028 61                              |   |
| 926     | 10,000  | Mar. 14, 1871..  | 96 St. Marks place, N. Y.               | 2,419 66                              |   |
| 927     | 6,000   | April 3, 1871..  | 425 E. 120th st., N. Y.                 | 2,371 79                              |   |
| 928     | 6,000   | April 3, 1871..  | 427 E. 120th st., N. Y.                 | 1,951 79                              |   |
| 929     | 6,000   | April 3, 1871..  | 429 E. 120th st., N. Y.                 | 2,371 79                              | \$420 00  |
| 930     | 6,000   | April 3, 1871..  | 431 E. 120th st., N. Y.                 | 2,371 79                              |   |
| 931     | 6,000   | April 17, 1871.. | 218 E. 126th st., N. Y.                 | 2,596 02                              |   |
| 932     | 6,500   | April 17, 1871.. | 220 E. 126th st., N. Y.                 | 2,596 02                              |   |
| 933     | 6,500   | April 17, 1871.. | 224 E. 126th st., N. Y.                 | 2,596 02                              |   |
| 934     | 6,500   | April 17, 1871.. | 226 E. 126th st., N. Y.                 | 2,566 02                              |   |
| 935     | 6,500   | April 24, 1871.. | 157 E. 116th st., N. Y.                 | 2,058 44                              |   |
| 936     | 3,000   | April 24, 1871.. | 116th st., nr. Third ave., N. Y.        | 2,979 37                              |   |
| 937     | 7,500   | April 24, 1871.. | 116th st., nr. Third ave., N. Y.        | 2,979 37                              |   |
| 938     | 15,000  | April 26, 1871.. | 444 First ave., N. Y.                   | 5,964 68                              |   |
| 939     | 7,000   | April 27, 1871.. | 408 E. 116th st., N. Y.                 | 2,475 26                              |   |
| 940     | 7,000   | April 27, 1871.. | 410 E. 116th st., N. Y.                 | 2,720 26                              |   |
| 941     | 7,000   | April 27, 1871.. | 414 E. 116th st., N. Y.                 | 2,720 26                              |   |
| 942     | 7,000   | April 27, 1871.. | 416 E. 116th st., N. Y.                 | 2,720 26                              |   |
| 943     | 7,000   | April 27, 1871.. | 48th st., nr. 7th ave., N. Y.           | 42,559 03                             |   |
| 944     | 100,000 | May 2, 1871..    | 267 Madison ave., N. Y.                 | 15,757 78                             |   |
| 945     | 40,000  | May 15, 1871..   | Cor. First ave. and 57th st., N. Y.     | 3,343 56                              |   |
| 946     | 8,500   | May 18, 1871..   | First ave., nr. 57th st., N. Y.         | 2,851 86                              |   |
| 947     | 7,250   | May 18, 1871..   | First ave., nr. 57th st., N. Y.         | 2,851 86                              |   |
| 948     | 7,250   | May 18, 1871..   | First ave., nr. 57th st., N. Y.         | 2,851 86                              |   |
| 949     | 7,250   | May 18, 1871..   | First ave., nr. 57th st., N. Y.         | 2,598 11                              |   |
| 950     | 7,250   | May 22, 1871..   | Barclay st., Flushing, N. Y.            | 1,155 00                              |   |
| 951     | 3,000   | May 22, 1871..   | Barclay st., Flushing, N. Y.            | 589 01                                |   |
| 952     | 1,500   | May 22, 1871..   | Barclay st., Flushing, N. Y.            | 589 01                                |   |
| 953     | 1,500   | May 22, 1871..   | Franklin place, Flushing, N. Y.         | 785 34                                |   |
| 954     | 2,000   | May 22, 1871..   | Franklin place, Flushing, N. Y.         | 785 34                                |   |
| 955     | 2,000   | May 22, 1871..   | Franklin place, Flushing, N. Y.         | 785 34                                |   |
| 956     | 2,000   | May 22, 1871..   | Franklin place, Flushing, N. Y.         | 577 50                                |   |
| 957     | 1,500   | May 22, 1871..   | Madison ave., Flushing, N. Y.           | 1,570 69                              |   |
| 958     | 4,000   | May 22, 1871..   | Madison st., Flushing, N. Y.            | 1,347 50                              |   |
| 959     | 3,500   | May 5, 1871..    | 92 Second ave., N. Y.                   | 3,119 89                              |   |
| 960     | 8,000   | June 6, 1871..   | Saw mill, River road, Yonkers, N. Y.    | 5,676 71                              |   |

## STATEMENT — (Continued).

| Number. | Amount.  | Date.            | LOCATION.  | Amount of interest from date of loan. | Amount of interest past due 30 days and considered in default. |
|---------|----------|------------------|--|---------------------------------------|--|
| 1000    | \$15,000 | June 9, 1871..   | 2355 Third ave., N. Y.                             | \$5,888 89                            |  |
| 1001    | 5,000    | June 9, 1871..   | Third ave., near Eleventh st., N. Y.               | 1,946 09                              |  |
| 1002    | 18,000   | June 13, 1871..  | 441 Canal st., N. Y.                               | 6,862 14                              |  |
| 1008    | 2,600    | June 23, 1871..  | Whitestone ave., Flushing, N. Y.                   | 1,192 00                              |  |
| 1004    | 3,000    | June 24, 1871..  | St. John Church, Clifton, S. I.                    | 1,961 96                              |  |
| 1005    | 5,000    | June 26, 1871..  | Cor. Willis and Straight sts., Paterson, N. J.     | 1,754 79                              |  |
| 1006    | 6,000    | June 16, 1871..  | Hallock st., Newark, N. J.                         | 1,890 00                              | \$420 00   |
| 1007    | 1,600    | June 16, 1871..  | Cor. Atlantic st. and Bellevue ave., Newark, N. J. | 577 50                                |  |
| 1010    | 5,000    | June 28, 1871..  | 1975 Third ave., N. Y.                             | 2,542 49                              |  |
| 1011    | 5,000    | June 28, 1871..  | 1973 Third ave., N. Y.                             | 2,542 49                              |  |
| 1012    | 5,000    | June 28, 1871..  | 1971 Third ave., N. Y.                             | 2,542 49                              |  |
| 1013    | 5,500    | June 28, 1871..  | 1957 Third ave., N. Y.                             | 2,538 59                              |  |
| 1014    | 15,000   | June 28, 1871..  | 166 E. Fifty-first st., N. Y.                      | 5,770 91                              |  |
| 1016    | 5,000    | June 28, 1871..  | 19 E. Fifty-fourth st., N. Y.                      | 1,925 00                              |  |
| 1081    | 4,500    | July 11, 1871..  | Front st., Plainfield, N. J.                       | 1,674 62                              |  |
| 1086    | 3,000    | July 17, 1871..  | Cor. Clinton and Nelson st., B'klyn.               | 1,843 90                              |  |
| 1087    | 2,000    | July 17, 1871..  | Clinton st., n. Nelson st., Brooklyn.              | 1,116 81                              |  |
| 1088    | 2,000    | July 17, 1871..  | Clinton st., n. Nelson st., Brooklyn.              | 1,116 81                              |  |
| 1089    | 2,000    | July 17, 1871..  | Clinton st., n. Nelson st., Brooklyn.              | 1,116 81                              |  |
| 1080    | 5,000    | July 19, 1871..  | 1583 Second ave., N. Y.                            | 2,738 55                              |  |
| 1081    | 5,000    | July 19, 1871..  | 1585 Second ave., N. Y.                            | 3,053 55                              |  |
| 1082    | 12,500   | July 20, 1871..  | 48 Clinton st., N. Y.                              | 4,831 25                              |  |
| 1083    | 12,500   | July 20, 1871..  | 50 Clinton st., N. Y.                              | 3,898 75                              | 875 00   |
| 1084    | 7,500    | July 20, 1871..  | 815 E. Fifty-fourth st., N. Y.                     | 2,560 25                              |  |
| 1085    | 15,000   | July 21, 1871..  | 454 Third ave., N. Y.                              | 5,719 53                              |  |
| 1087    | 9,000    | July 31, 1871..  | 25th st., near Ninth ave., N. Y.                   | 3,380 21                              |  |
| 1088    | 9,000    | July 31, 1871..  | 25th st., near Ninth ave., N. Y.                   | 3,380 21                              |  |
| 1089    | 9,000    | July 31, 1871..  | 25th st., near Ninth ave., N. Y.                   | 3,385 07                              |  |
| 1040    | 10,000   | July 31, 1871..  | 3789 William st., Newark, N. J.                    | 3,793 61                              |  |
| 1042    | 3,000    | Aug. 2, 1871..   | Orchard st., Elizabeth, N. J.                      | 1,087 50                              |  |
| 1047    | 11,159   | Aug. 2, 1871..   | Sixty-first st., near Fifth ave., N. Y.            | 2,992 69                              | 1,287 50   |
| 1048    | 11,000   | Aug. 2, 1871..   | Sixty-first st., near Fifth ave., N. Y.            | 2,992 69                              | 1,287 50   |
| 1049    | 25,000   | Aug. 2, 1871..   | Madison ave., n. Sixtieth st., N. Y.               | 7,981 23                              |  |
| 1050    | 5,000    | Aug. 2, 1871..   | Madison ave., n. Sixtieth st., N. Y.               | 6,646 93                              |  |
| 1053    | 20,000   | Aug. 2, 1871..   | 24 E. Sixtieth st., N. Y.                          | 7,399 94                              |  |
| 1054    | 20,000   | Aug. 2, 1871..   | 22 E. Sixtieth st., N. Y.                          | 7,172 58                              |  |
| 1058    | 16,000   | Aug. 2, 1871..   | Sixtieth st., n. Madison ave., N. Y.               | 5,741 57                              |  |
| 1059    | 6,000    | Aug. 2, 1871..   | Sixtieth st., n. Madison ave., N. Y.               | 4,642 86                              |  |
| 1060    | 16,000   | Sept. 15, 1871.. | Sixtieth st., n. Madison ave., N. Y.               | 5,674 10                              |  |
| 1061    | 16,000   | Sept. 15, 1871.. | Sixtieth st., n. Madison ave., N. Y.               | 5,653 29                              |  |
| 1062    | 16,000   | Sept. 15, 1871.. | Sixtieth st., n. Madison ave., N. Y.               | 5,653 29                              |  |
| 1063    | 14,000   | Sept. 15, 1871.. | Sixtieth st., n. Madison ave., N. Y.               | 4,919 16                              |  |
| 1065    | 14,000   | Sept. 15, 1871.. | Sixtieth st., n. Madison ave., N. Y.               | 4,919 16                              |  |
| 1066    | 11,000   | Sept. 15, 1871.. | Sixtieth st., n. Madison ave., N. Y.               | 4,871 91                              |  |
| 1068    | 2,500    | Aug. 22, 1871..  | Fourth ave., south of 88th st., N. Y.              | 938 19                                |  |
| 1070    | 1,000    | Aug. 22, 1871..  | 325 Grand st., Jersey City, N. J.                  | 1,136 70                              |  |
| 1071    | 7,500    | Aug. 29, 1871..  | 2220 Second ave., N. Y.                            | 2,509 77                              |  |
| 1072    | 7,500    | Aug. 29, 1871..  | 2232 Second ave., N. Y.                            | 2,509 77                              |  |
| 1073    | 7,500    | Aug. 29, 1871..  | 2234 Second ave., N. Y.                            | 2,509 77                              |  |
| 1074    | 7,500    | Aug. 29, 1871..  | 2236 Second ave., N. Y.                            | 2,509 77                              |  |
| 1075    | 5,500    | Sept. 19, 1871.. | Grier ave., Elizabeth, N. J.                       | 1,650 75                              | 385 00   |
| 1080    | 4,350    | Sept. 20, 1871.. | Elm st., Orange, N. J.                             | 1,571 90                              |  |
| 1082    | 2,000    | Sept. 23, 1871.. | Thirty-fourth st., n. 8th ave., N. Y.              | 738 50                                |  |
| 1083    | 2,500    | Sept. 25, 1871.. | Salem ave., Elizabeth, N. J.                       | 922 15                                |  |
| 1084    | 8,000    | Sept. 27, 1871.. | Fifty-fifth st., n. Lexington ave., N. Y.          | 4,459 19                              |  |
| 1085    | 4,000    | Sept. 27, 1871.. | 657 Lexington ave., N. Y.                          | 4,587 56                              |  |
| 1086    | 15,000   | Sept. 27, 1871.. | 659 Lexington ave., N. Y.                          | 5,481 60                              |  |
| 1088    | 15,000   | Sept. 27, 1871.. | 663 Lexington ave., N. Y.                          | 5,375 99                              |  |
| 1089    | 15,000   | Sept. 27, 1871.. | 665 Lexington ave., N. Y.                          | 5,375 99                              |  |
| 1092    | 2,400    | Oct. 5, 1871..   | Maple ave., Troy, N. Y.                            | 796 60                                |  |
| 1093    | 7,000    | Oct. 13, 1871..  | Second ave., near 116th st., N. Y.                 | 2,661 54                              |  |
| 1096    | 9,500    | Oct. 13, 1871..  | Second ave., cor. 116th st., N. Y.                 | 3,062 75                              |  |
| 1097    | 7,000    | Oct. 13, 1871..  | 116th st., near Second av., N. Y.                  | 2,516 51                              |  |
| 1098    | 7,000    | Oct. 13, 1871..  | 247 E. 116th st., N. Y.                            | 2,516 51                              |  |
| 1099    | 12,000   | Oct. 18, 1871..  | 41 E. Broadway, N. Y.                              | 4,372 67                              |  |
| 1100    | 6,000    | Oct. 24, 1871..  | 505 E. 119th st., N. Y.                            | 2,226 81                              |  |
| 1101    | 11,000   | Oct. 26, 1871..  | Fifty-eighth st., n. Lex. ave., N. Y.              | 3,585 88                              |  |
| 1103    | 11,000   | Oct. 26, 1871..  | Fifty-eighth st., n. Lex. ave., N. Y.              | 3,920 88                              |  |
| 1104    | 11,000   | Oct. 26, 1871..  | 125 E. Fifty-eighth st., N. Y.                     | 3,920 88                              |  |
| 1106    | 11,000   | Oct. 26, 1871..  | 121 E. Fifty-eighth st., N. Y.                     | 3,867 12                              |  |
| 1107    | 3,000    | Oct. 27, 1871..  | Monroe ave., Elizabeth, N. J.                      | 1,087 91                              |  |
| 1108    | 8,000    | Oct. 27, 1871..  | Second ave., near 84th st., N. Y.                  | 2,901 11                              |  |
| 1109    | 8,000    | Oct. 27, 1871..  | Second ave., near 84th st., N. Y.                  | 2,901 11                              |  |



STATEMENT—(Continued).

| Number. | Amount.    | Date.           | LOCATION.                               | Amount of interest from date of loan. | Amount of interest past due 30 days and considered in default. |
|---------|------------|-----------------|---|---------------------------------------|--|
| 1110    | \$4,000 00 | Oct. 27, 1871.. | 69 & 64 W. Jersey st., Elizabeth, N. J. | \$1,455 55                            |  |
| 1111    | 5,000 00   | Oct. 28, 1871.. | Cor. 56th st. and Fourth ave., N. Y.    | 2,638 49                              |  |
| 1112    | 10,000 00  | Oct. 28, 1871.. | 106 East 56th st., New York             | 3,609 85                              |  |
| 1113    | 10,000 00  | Oct. 28, 1871.. | 108 East 56th st., New York             | 3,595 37                              |  |
| 1114    | 5,000 00   | Oct. 28, 1871.. | 110 East 56th st., New York             | 3,301 66                              |  |
| 1116    | 12,000 00  | Nov. 2, 1871..  | 68th st., near Madison ave., N. Y.      | 5,980 00                              |  |
| 1117    | 2,500 00   | Nov. 4, 1871..  | Walnut st., Elizabeth, N. J.            | 615 69                                |  |
| 1118    | 8,000 00   | Nov. 6, 1871..  | 1407 Second ave., New York              | 2,987 11                              |  |
| 1119    | 8,000 00   | Nov. 6, 1871..  | 1409 Second ave., New York              | 2,987 11                              |  |
| 1120    | 3,500 00   | Nov. 4, 1871..  | Mary st., Elizabeth, N. J.              | 1,964 47                              |  |
| 1122    | 15,000 00  | Nov. 7, 1871..  | 879 and 374 Broad st., Newark, N. J.    | 5,410 43                              |  |
| 1123    | 13,000 00  | Nov. 8, 1871..  | Main st., Springfield, N. J.            | 3,906 00                              |  |
| 1124    | 15,000 00  | Nov. 13, 1871.. | 314 and 316 East 53d st., New York      | 6,399 92                              |  |
| 1125    | 10,000 00  | Nov. 15, 1871.. | 1560 Third ave., New York               | 3,589 44                              |  |
| 1126    | 12,500 00  | Nov. 18, 1871.. | 284 Mott st., New York                  | 4,481 94                              |  |
| 1127    | 3,000 00   | Nov. 21, 1871.. | Cherry st., East Orange, N. J.          | 968 91                                |  |
| 1131    | 6,000 00   | Nov. 24, 1871.. | 110 East 78th st., New York             | 3,144 33                              |  |
| 1132    | 6,000 00   | Nov. 24, 1871.. | 114 East 78th st., New York             | 3,144 33                              |  |
| 1133    | 6,000 00   |                 | 116 East 78th st., New York             | 3,144 33                              |  |
| 1134    | 3,000 00   |                 | Crawford, N. J.                         | 1,069 33                              |  |
| 1135    | 8,500 00   |                 | 308 East 51st st., New York             | 3,008 39                              |  |
| 1136    | 8,500 00   |                 | 310 East 51st st., New York             | 3,008 39                              |  |
| 1137    | 7,500 00   |                 | 312 East 51st st., New York             | 2,654 44                              |  |
| 1139    | 9,000 00   |                 | 105 East 26th st., New York             | 3,202 50                              |  |
| 1140    | 3,000 00   |                 | Jefferson ave., Elizabeth, N. J.        | 963 50                                |  |
| 1141    | 4,000 00   |                 | Carlestadt, N. J.                       | 1,420 71                              |  |
| 1142    | 8,500 00   |                 | 118th st., cor. First ave., New York    | 2,714 99                              |  |
| 1143    | 7,500 00   |                 | First ave., near 118th st., New York    | 3,658 06                              |  |
| 1144    | 7,000 00   |                 | 123d st., n'r Second ave., New York     | 2,475 50                              |  |
| 1145    | 7,000 00   |                 | 123d st., n'r Second ave., New York     | 2,475 50                              |  |
| 1146    | 7,000 00   |                 | 123d st., n'r Second ave., New York     | 2,280 50                              |  |
| 1147    | 8,500 00   |                 | 312 West 44th st., New York             | 2,987 96                              |  |
| 1148    | 8,500 00   |                 | 314 West 44th st., New York             | 2,987 96                              |  |
| 1149    | 5,000 00   |                 | 314½ West 44th st., New York            | 1,754 96                              |  |
| 1150    | 7,000 00   |                 | 75 East 124th st., New York             | 2,384 79                              |  |
| 1152    | 7,000 00   |                 | 71 East 124th st., New York             | 2,384 79                              |  |
| 1153    | 7,000 00   |                 | 69 East 124th st., New York             | 2,384 79                              |  |
| 1155    | 20,204 50  |                 | Cor. Fifth ave. and 86th st., N. York   | 4,223 08                              | \$2,800 00   |
| 1156    | 3,000 00   |                 | First ave., Elizabethport, N. J.        | 1,053 45                              |  |
| 1157    | 2,500 00   |                 | Washington ave., Elizabeth, N. J.       | 709 38                                | 175 00   |
| 1158    | 5,000 00   |                 | 2178 Second ave., New York              | 2,797 70                              |  |
| 1159    | 9,000 00   |                 | 361 West 22d st., New York              | 3,145 69                              |  |
| 1160    | 9,000 00   |                 | 359 West 22d st., New York              | 3,145 69                              |  |
| 1161    | 9,000 00   |                 | 357 West 22d st., New York              | 3,145 69                              |  |
| 1162    | 9,000 00   |                 | 355 West 22d st., New York              | 3,145 69                              |  |
| 1164    | 15,000 00  |                 | 55 West 53d st., New York               | 5,138 63                              |  |
| 1166    | 2,000 00   |                 | Plane st., Newark, N. J.                | 628 66                                |  |
| 1168    | 9,000 00   |                 | 1286 Third ave., New York               | 3,150 86                              |  |
| 1169    | 10,000 00  | Jan. 8, 1872..  | 1284 Third ave., New York               | 3,464 42                              |  |
| 1170    | 5,000 00   | Jan. 8, 1872..  | 104th st., near Third ave., New York    | 2,377 51                              |  |
| 1171    | 18,000 00  | Jan. 8, 1872..  | 62d st., n'r Madison ave., New York     | 6,177 26                              |  |
| 1173    | 6,000 00   | May 3, 1872..   | 346 East 110th st., New York            | 1,642 78                              | 420 00   |
| 1176    | 6,000 00   | May 3, 1872..   | 344 East 110th st., New York            | 1,642 78                              | 420 00   |
| 1177    | 6,000 00   | May 3, 1872..   | 342 East 110th st., New York            | 1,642 78                              | 420 00   |
| 1173    | 6,000 00   | Jan. 10, 1872.. | 347 East 109th st., New York            | 2,300 01                              |  |
| 1179    | 6,000 00   | Jan. 10, 1872.. | 345 East 109th st., New York            | 2,265 31                              |  |
| 1180    | 6,000 00   | Jan. 10, 1872.. | 343 East 109th st., New York            | 2,129 68                              |  |
| 1181    | 5,500 00   | Jan. 10, 1872.. | Cor. First ave. and 109th st., N. Y.    | 2,661 90                              |  |
| 1182    | 5,000 00   | Jan. 10, 1872.. | First ave. near 109th st., New York     | 2,190 05                              |  |
| 1183    | 5,000 00   | Jan. 10, 1872.. | First ave. near 109th st., New York     | 2,234 83                              |  |
| 1184    | 5,000 00   | Jan. 10, 1872.. | First ave. near 109th st., New York     | 2,224 83                              |  |
| 1190    | 4,000 00   | Jan. 17, 1872.. | Fourth ave. cor. 117th st., New York    | 1,387 34                              |  |
| 1191    | 4,000 00   | Jan. 17, 1872.. | 441 East 118th st., New York            | 1,387 34                              |  |
| 1192    | 4,000 00   | Jan. 17, 1872.. | 443 East 118th st., New York            | 1,387 34                              |  |
| 1193    | 4,000 00   | Jan. 17, 1872.. | 445 East 118th st., New York            | 1,387 34                              |  |
| 1194    | 10,000 00  | Jan. 25, 1872.. | Second ave. cor. 118th st., New York    | 2,753 01                              | 700 00   |
| 1195    | 7,000 00   | Jan. 25, 1872.. | Second ave. n'r 118th st., New York     | 2,658 24                              |  |
| 1196    | 8,250 00   | Jan. 25, 1872.. | Second ave. n'r 118th st., New York     | 2,371 34                              | 577 50   |
| 1197    | 8,250 00   | Jan. 25, 1872.. | Second ave. n'r 118th st., New York     | 2,371 34                              | 577 50   |
| 1198    | 8,250 00   | Jan. 25, 1872.. | Second ave. n'r 118th st., New York     | 2,371 34                              | 577 50   |
| 1199    | 8,250 00   | Jan. 25, 1872.. | Second ave. n'r 118th st., New York     | 2,371 34                              | 577 50   |
| 1200    | 8,250 00   | Jan. 25, 1872.. | Second ave. n'r 118th st., New York     | 2,559 99                              |  |
| 1201    | 7,500 00   | Jan. 25, 1872.. | Second ave. n'r 118th st., New York     | 2,211 91                              | 525 00   |
| 1202    | 7,500 00   | Jan. 25, 1872.. | Second ave. n'r 118th st., New York     | 2,738 41                              |  |
| 1203    | 10,000 00  | Jan. 25, 1872.. | Second ave. cor. 114th st., New York    | 3,453 01                              |  |

STATEMENT — (Continued).

| Number. | Amount.    | Date.           | LOCATION.                              | Amount of interest from date of loan. | Amount of interest past due 30 days and considered in default. |
|---------|------------|-----------------|--|---------------------------------------|--|
| 1205    | \$5,000 00 | Jan. 29, 1872.  | 115th st., near First ave., New York.  | \$1,547 67                            |  |
| 1206    | 6,000 00   | Jan. 31, 1872.  | 809 Third avenue, New York.            | 2,066 06                              |  |
| 1209    | 25,000 00  | Feb. 9, 1872.   | 49 East Tenth street, New York         | 8,560 62                              |  |
| 1210    | 11,000 00  | Feb. 9, 1872.   | 239 East 51st street, New York         | 3,692 84                              |  |
| 1212    | 13,000 00  | Feb. 16, 1872.  | 241 Lexington avenue, New York         | 6,082 12                              |  |
| 1213    | 10,000 00  | Feb. 19, 1872.  | 135 East Broadway, New York            | 3,405 07                              |  |
| 1214    | 8,000 00   | Feb. 20, 1872.  | 344 East 74th street, New York         | 2,714 27                              |  |
| 1215    | 8,000 00   | Feb. 20, 1872.  | 346 East 74th street, New York         | 2,714 27                              |  |
| 1217    | 4,500 00   | Feb. 21, 1872.  | East Broad street, Elizabeth, N. J.    | 1,537 56                              |  |
| 1220    | 7,000 00   | Feb. 29, 1872.  | 82d street, near Fifth ave., New York. | 2,370 12                              |  |
| 1221    | 7,000 00   | Feb. 29, 1872.  | 82d street, near Fifth ave., New York. | 2,370 12                              |  |
| 1222    | 8,000 00   | Mar. 4, 1872.   | Turner's lane, Troy, N. Y.             | 2,702 58                              |  |
| 1224    | 5,500 00   | Mar. 4, 1872.   | 225 Washington st., Newark, N. J.      | 1,665 52                              |  |
| 1225    | 4,000 00   | Mar. 4, 1872.   | Holmes street, Belleville, N. Y.       | 1,351 29                              |  |
| 1226    | 5,000 00   | Mar. 12, 1872.  | Cor. Main and Walnut, Orange, N. J.    | 1,631 44                              |  |
| 1229    | 9,562 95   | Mar. 16, 1872.  | Port avenue, Elizabeth, N. J.          | 763 90                                | \$2,362 50   |
| 1230    | 4,500 00   | Mar. 16, 1872.  | Port avenue, Elizabeth, N. J.          | 1,509 84                              |  |
| 1231    | 4,500 00   | Mar. 16, 1872.  | Port avenue, Elizabeth, N. J.          | 1,509 84                              |  |
| 1232    | 4,000 00   | Mar. 16, 1872.  | Port avenue, Elizabeth, N. J.          | 1,404 84                              |  |
| 1233    | 5,000 00   | Mar. 19, 1872.  | 19 East 54th street, New York          | 1,674 73                              |  |
| 1234    | 3,000 00   | Mar. 21, 1872.  | 24 Cottage street, Newark, N. J.       | 1,003 69                              |  |
| 1235    | 16,000 00  | Mar. 21, 1872.  | Montgomery street, Newark, N. J.       | 4,722 99                              |  |
| 1238    | 10,000 00  | Mar. 26, 1872.  | 422 East Tenth street, New York        | 3,400 23                              |  |
| 1239    | 10,500 00  | Mar. 26, 1872.  | 424 East Tenth street, New York        | 3,502 83                              |  |
| 1240    | 7,500 00   | Mar. 26, 1872.  | 426 East Tenth street, New York        | 2,502 02                              |  |
| 1241    | 10,000 00  | Mar. 27, 1872.  | 535 West 59th street, New York         | 2,924 11                              |  |
| 1243    | 10,000 00  | Mar. 27, 1872.  | 539 West 59th street, New York         | 3,234 11                              |  |
| 1245    | 10,000 00  | Mar. 27, 1872.  | 543 West 59th street, New York         | 3,234 11                              |  |
| 1246    | 10,000 00  | Mar. 27, 1872.  | 545 West 59th street, New York         | 2,634 11                              | 700 00   |
| 1247    | 10,000 00  | Mar. 27, 1872.  | 547 West 59th street, New York         | 2,634 11                              | 700 00   |
| 1248    | 3,000 00   | Mar. 28, 1872.  | Elm avenue, Troy, N. Y.                | 1,065 18                              |  |
| 1249    | 7,500 00   | April 1, 1872.  | 109 Gates avenue, Brooklyn             | 2,428 39                              |  |
| 1250    | 8,500 00   | April 1, 1872.  | Louisa street, Elizabeth, N. J.        | 61 08                                 | 1,102 60   |
| 1251    | 7,500 00   | April 4, 1872.  | 423 West 41st street, New York         | 2,472 97                              |  |
| 1252    | 7,500 00   | April 4, 1872.  | 424 West 41st street, New York         | 2,472 97                              |  |
| 1253    | 6,500 00   | April 5, 1872.  | Jefferson avenue, Elizabeth, N. J.     | 1,923 45                              |  |
| 1255    | 5,000 00   | April 5, 1872.  | 303 East 114th street, New York        | 1,627 45                              |  |
| 1257    | 5,000 00   | April 5, 1872.  | 312 East 114th street, New York        | 1,820 67                              |  |
| 1258    | 5,000 00   | April 5, 1872.  | 314 East 114th street, New York        | 1,914 75                              |  |
| 1259    | 5,000 00   | April 5, 1872.  | 307 East 113th street, New York        | 1,677 52                              |  |
| 1260    | 5,000 00   | April 5, 1872.  | 309 East 113th street, New York        | 1,636 89                              |  |
| 1261    | 5,000 00   | April 5, 1872.  | 311 East 113th street, New York        | 1,826 96                              |  |
| 1262    | 6,000 00   | April 5, 1872.  | 313 East 113th street, New York        | 1,556 96                              | 420 00   |
| 1263    | 6,000 00   | April 5, 1872.  | 315 East 113th street, New York        | 1,556 96                              | 420 00   |
| 1264    | 5,000 00   | April 5, 1872.  | 317 East 113th street, New York        | 1,822 04                              |  |
| 1265    | 5,000 00   | April 5, 1872.  | 319 East 113th street, New York        | 1,826 31                              |  |
| 1266    | 5,000 00   | April 5, 1872.  | 321 East 113th street, New York        | 1,826 31                              |  |
| 1271    | 12,000 00  | April 8, 1872.  | Waverly, N. Y.                         | 3,973 32                              |  |
| 1272    | 6,250 00   | April 16, 1872. | 315 East 34th street, New York         | 2,069 85                              |  |
| 1273    | 6,250 00   | April 16, 1872. | 317 East 34th street, New York         | 1,402 60                              | 656 25   |
| 1274    | 6,250 00   | April 16, 1872. | 319 East 34th street, New York         | 1,402 60                              | 656 25   |
| 1275    | 6,250 00   | April 16, 1872. | 321 East 34th street, New York         | 1,184 85                              | 875 00   |
| 1276    | 8,500 00   | April 17, 1872. | Fourth ave. and 132d st., New York     | 2,799 76                              |  |
| 1282    | 5,500 00   | April 17, 1862. | Fourth ave. near 132d st., New York    | 2,177 82                              |  |
| 1284    | 7,000 00   | April 17, 1872. | Fourth ave. near 132d st., New York    | 2,306 69                              |  |
| 1285    | 8,500 90   | April 17, 1872. | Fourth ave., cor. 132d st., New York   | 2,402 26                              |  |
| 1287    | 8,000 00   | April 17, 1872. | 58th st., near Fourth ave., New York   | 2,624 71                              |  |
| 1293    | 800 00     | April 18, 1872. | Lisle, Broome county, N. Y.            | 262 35                                |  |
| 1294    | 1,000 00   | April 18, 1872. | 97 Brunswick st., Newark, N. J.        | 329 19                                |  |
| 1295    | 14,000 00  | April 19, 1872. | Third ave., near 88th st., New York    | 4,604 00                              |  |
| 1297    | 12,500 00  | April 19, 1872. | Third ave., near 88th st., New York    | 4,112 50                              |  |
| 1298    | 12,500 00  | April 19, 1872. | Third ave., near 88th st., New York    | 4,112 50                              |  |
| 1299    | 10,000 00  | April 20, 1872. | 2163 Second avenue, New York           | 3,226 08                              |  |
| 1300    | 8,000 00   | April 24, 1872. | 111th st., near Second ave., New York  | 2,624 32                              |  |
| 1301    | 5,000 00   | April 22, 1872. | 54 West 132d street, New York          | 1,642 12                              |  |
| 1302    | 5,000 00   | April 22, 1872. | 56 West 132d street, New York          | 1,642 12                              |  |
| 1305    | 2,250 00   | April 29, 1872. | 20 Lush, Newark, N. J.                 | 735 94                                |  |
| 1306    | 3,500 00   | April 29, 1872. | Munroe avenue, Elizabeth, N. J.        | 1,899 79                              | 945 00   |
| 1308    | 3,500 00   | April 29, 1872. | Munroe avenue, Elizabeth, N. J.        | 1,144 79                              |  |
| 1309    | 14,000 00  | April 29, 1872. | 1125 Second avenue, New York           | 4,579 15                              |  |
| 1310    | 12,000 00  | April 29, 1872. | 1129 Second avenue, New York           | 3,924 99                              |  |
| 1311    | 12,000 00  | April 29, 1872. | 1139 Second avenue, New York           | 3,924 99                              |  |
| 1312    | 8,000 00   | April 29, 1872. | 1131 Second avenue, New York           | 2,841 81                              |  |
| 1313    | 5,000 00   | April 30, 1872. | 23d street, near Third ave., New York  | 2,202 28                              |  |
| 1314    | 5,000 00   | May 1, 1872.    | 651 First avenue, New York             | 1,623 49                              |  |

STATEMENT — (Continued).

| Number. | Amount.     | Date.          | LOCATION.                                | Amount of interest from date of loan. | Amount of interest past due 30 days and considered in default. |
|---------|-------------|----------------|--|---------------------------------------|--|
| 1315    | \$25,000 00 | May 2, 1872.   | 287 Fifth ave., N. Y.                    | \$8,162 07                            |  |
| 1316    | 10,000 00   | May 2, 1872.   | Congress st., Troy, N. Y.                | 3,265 67                              |  |
| 1317    | 6,000 00    | May 8, 1872.   | 148 East Thirty-sixth st., N. Y.         | 3,201 8                               |  |
| 1318    | 11,000 00   | May 7, 1872.   | 145 East Thirty-sixth st., N. Y.         | 3,526 65                              |  |
| 1319    | 9,000 00    | May 7, 1872.   | 147 East Thirty-sixth st., N. Y.         | 2,876 04                              |  |
| 1321    | 3,500 00    | May 9, 1872.   | Crawford, N. J.                          | 1,128 07                              |  |
| 1323    | 6,000 00    | May 10, 1872.  | Seventy-fourth st., n. 1st ave., N. Y.   | 2,124 83                              |  |
| 1324    | 6,000 00    | May 10, 1872.  | 157 East Sixty-second st., N. Y.         | 2,573 53                              |  |
| 1327    | 3,000 00    | May 14, 1872.  | Third ave., corner 108th st., N. Y.      | 1,167 53                              |  |
| 1328    | 3,000 00    | May 14, 1872.  | Third ave., near 108th st., N. Y.        | 1,070 22                              |  |
| 1329    | 3,000 00    | May 14, 1872.  | Third ave., near 108th st., N. Y.        | 1,070 22                              |  |
| 1330    | 2,500 00    | May 14, 1872.  | Third ave., near 108th st., N. Y.        | 1,034 32                              |  |
| 1331    | 2,500 00    | May 14, 1872.  | Third ave., near 108th st., N. Y.        | 1,034 32                              |  |
| 1332    | 2,500 00    | May 14, 1872.  | Third ave., near 108th st., N. Y.        | 1,034 32                              |  |
| 1334    | 2,500 00    | May 16, 1872.  | 93 Orchard st., Elizabeth, N. J.         | 809 55                                |  |
| 1335    | 7,000 00    | May 16, 1872.  | 212 East Sixty-first st., N. Y.          | 2,231 54                              |  |
| 1336    | 7,000 00    | May 16, 1872.  | 214 East Sixty-first st., N. Y.          | 2,234 54                              |  |
| 1337    | 4,000 00    | May 16, 1872.  | 49 Jefferson ave., Elizabeth, N. J.      | 1,205 29                              |  |
| 1338    | 8,000 00    | May 16, 1872.  | Mary st., Elizabeth, N. J.               | 2,590 57                              |  |
| 1339    | 9,000 00    | May 17, 1872.  | Forty-sixth st., near 7th ave., N. Y.    | 2,912 67                              |  |
| 1340    | 9,000 00    | May 17, 1872.  | Forty-sixth st., near 7th ave., N. Y.    | 2,912 67                              |  |
| 1341    | 9,000 00    | May 17, 1872.  | Forty-sixth st., near 7th ave., N. Y.    | 2,912 67                              |  |
| 1342    | 3,750 00    | May 20, 1872.  | First ave., Westfield, N. J.             | 1,211 45                              |  |
| 1343    | 3,500 00    | May 20, 1872.  | (4) First ave., Westfield, N. J.         | 1,130 69                              |  |
| 1344    | 3,500 00    | May 20, 1872.  | (3) First ave., Westfield, N. J.         | 1,130 69                              |  |
| 1345    | 3,652 42    | May 20, 1872.  | (2) Fourth ave., Westfield, N. J.        | 763 19                                | \$367 50   |
| 1346    | 3,250 00    | May 20, 1872.  | (1) Fourth ave., Westfield, N. J.        | 1,049 93                              |  |
| 1347    | 25,000 00   | May 20, 1872.  | Eighth ave., corner 55th st., N. Y.      | 9,647 89                              |  |
| 1348    | 20,000 00   | May 20, 1872.  | Eighth ave., near 55th st., N. Y.        | 7,246 86                              |  |
| 1349    | 20,000 00   | May 20, 1872.  | Eighth ave., near 55th st., N. Y.        | 7,246 86                              |  |
| 1350    | 4,000 00    | May 22, 1872.  | Westfield ave., Elizabeth, N. J.         | 1,150 68                              |  |
| 1351    | 8,000 00    | May 22, 1872.  | Fifty-eighth st., near Ave. A., N. Y.    | 2,581 37                              |  |
| 1352    | 2,000 00    | May 22, 1872.  | Fordham, N. Y.                           | 505 34                                | 140 00   |
| 1353    | 10,000 00   | May 23, 1872.  | 342 West Thirty-seventh st., N. Y.       | 3,224 80                              |  |
| 1354    | 10,000 00   | May 23, 1872.  | 344 West Thirty-seventh st., N. Y.       | 3,224 80                              |  |
| 1355    | 10,000 00   | May 23, 1872.  | 346 West Thirty-seventh st., N. Y.       | 3,224 80                              |  |
| 1356    | 10,000 00   | May 23, 1872.  | 348 West Thirty-seventh st., N. Y.       | 3,224 80                              |  |
| 1357    | 10,000 00   | May 23, 1872.  | 350 West Thirty-seventh st., N. Y.       | 3,224 80                              |  |
| 1358    | 10,000 00   | May 23, 1872.  | Greenburgh, N. Y.                        | 3,224 80                              |  |
| 1359    | 35,000 00   | May 27, 1872.  | 16 East Twenty-third st., N. Y.          | 11,259 98                             |  |
| 1360    | 7,602 63    | May 29, 1872.  | Port ave., Elizabeth, N. J.              | 37 97                                 | 1,890 00   |
| 1361    | 7,610 82    | May 29, 1872.  | Port ave., Elizabeth, N. J.              | 37 97                                 | 1,890 00   |
| 1362    | 2,500 00    | May 30, 1872.  | Osgood place, Flushing, N. Y.            | 802 84                                |  |
| 1363    | 2,500 00    | May 30, 1872.  | Osgood place, Flushing, N. Y.            | 802 84                                |  |
| 1364    | 2,500 00    | May 30, 1872.  | Covert place, Flushing, N. Y.            | 802 84                                |  |
| 1365    | 2,500 00    | May 30, 1872.  | Covert place, Flushing, N. Y.            | 802 84                                |  |
| 1366    | 2,500 00    | May 30, 1872.  | Covert place, Flushing, N. Y.            | 802 84                                |  |
| 1367    | 10,000 00   | June 3, 1872.  | Ravenaw'd, town of Newtown, N. Y.        | 3,203 70                              |  |
| 1369    | 15,000 00   | June 5, 1872.  | Irrington, town of Greenburgh, N. Y.     | 4,799 80                              |  |
| 1370    | 4,000 00    | June 7, 1872.  | Clinton township, N. J.                  | 958 41                                | 420 00   |
| 1371    | 6,500 00    | June 7, 1872.  | 122 East 128th st., N. Y.                | 2,043 67                              |  |
| 1372    | 6,500 00    | June 7, 1872.  | 124 East 128th st., N. Y.                | 2,043 67                              |  |
| 1374    | 4,000 00    | June 7, 1872.  | 128 East 128th st., N. Y.                | 1,497 69                              |  |
| 1375    | 5,000 00    | June 13, 1872. | 113th st., near Second ave., N. Y.       | 1,571 55                              |  |
| 1377    | 5,000 00    | June 21, 1872. | 133d st., near Fourth ave., N. Y.        | 2,116 92                              |  |
| 1379    | 7,000 00    | June 21, 1872. | 133d st., near Fourth ave., N. Y.        | 1,973 42                              |  |
| 1380    | 7,000 00    | June 21, 1872. | 133d st., near Fourth ave., N. Y.        | 1,973 42                              |  |
| 1381    | 7,000 00    | June 21, 1872. | 133d st., near Fourth ave., N. Y.        | 2,318 42                              |  |
| 1382    | 7,000 00    | June 21, 1872. | 133d st., near Fourth ave., N. Y.        | 2,318 42                              |  |
| 1383    | 7,000 00    | June 21, 1872. | 133d st., near Fourth ave., N. Y.        | 1,728 49                              | 490 00   |
| 1384    | 4,500 00    | June 21, 1872. | 83 Belleville ave., Newark, N. J.        | 953 63                                | 473 50   |
| 1385    | 2,000 00    | June 24, 1872. | Frelinghuysen ave., Newark, N. J.        | 682 68                                |  |
| 1386    | 6,000 00    | June 25, 1872. | 325 East Fifty-seventh st., N. Y.        | 1,895 75                              |  |
| 1387    | 7,000 00    | June 27, 1872. | 132d st., near Fourth ave., N. Y.        | 1,720 37                              | 490 00   |
| 1388    | 7,000 00    | June 27, 1872. | 132d st., near Fourth ave., N. Y.        | 2,210 37                              |  |
| 1389    | 7,000 00    | June 27, 1872. | 132d st., near Fourth ave., N. Y.        | 1,720 37                              | 490 00   |
| 1390    | 7,000 00    | June 27, 1872. | 132d st., near Fourth ave., N. Y.        | 1,720 37                              | 490 00   |
| 1391    | 7,000 00    | June 27, 1872. | 132d st., near Fourth ave., N. Y.        | 1,720 37                              | 490 00   |
| 1392    | 7,000 00    | June 27, 1872. | 132d st., near Fourth ave., N. Y.        | 2,210 37                              |  |
| 1393    | 7,000 00    | June 27, 1872. | 132d st., near Fourth ave., N. Y.        | 1,720 37                              | 490 00   |
| 1394    | 6,000 00    | July 1, 1872.  | 172 East 127th st., N. Y.                | 1,890 00                              |  |
| 1395    | 8,500 00    | July 11, 1872. | Fifty-first st., near Second ave., N. Y. | 2,640 15                              |  |
| 1396    | 8,500 00    | July 11, 1872. | Fifty-first st., near Second ave., N. Y. | 2,640 15                              |  |
| 1397    | 8,500 00    | July 11, 1872. | Fifty-first st., near Second ave., N. Y. | 2,640 15                              |  |
| 1398    | 8,500 00    | July 11, 1872. | Fifty-first st., near Second ave., N. Y. | 2,640 15                              |  |
| 1399    | 6,000 00    | July 13, 1872. | Seventy-fourth st., near 2d ave., N. Y.  | 1,842 82                              |  |



## STATEMENT—(Continued).

| Number. | Amount. | Date.          | LOCATION.                               | Amount of interest from date of loan. | Amount of interest past due 30 days and considered in default. |
|---------|---------|----------------|---|---------------------------------------|--|
| 1400    | \$6,000 | July 13, 1873  | Seventy-fourth st., near 2d av., N. Y.  | \$1,842 82                            |  |
| 1401    | 6,000   | July 13, 1873  | Seventy-fourth st., near 2d av., N. Y.  | 1,842 82                              |  |
| 1403    | 15,000  | July 17, 1873  | Lexington ave., corner 70th st., N. Y.  | 4,649 92                              |  |
| 1404    | 17,000  | July 17, 1873  | Lexington ave., near 70th st., N. Y.    | 5,274 35                              |  |
| 1405    | 5,000   | July 18, 1873  | Crawford, N. J.                         | 1,560 13                              |  |
| 1406    | 4,000   | July 18, 1873  | Crawford, N. J.                         | 1,248 11                              |  |
| 1407    | 4,000   | July 18, 1873  | Crawford, N. J.                         | 1,248 11                              |  |
| 1409    | 18,000  | Aug. 8, 1873   | 114 East Fifty-ninth st., N. Y.         | 5,511 87                              |  |
| 1410    | 18,000  | Aug. 8, 1873   | 116 East Fifty-ninth st., N. Y.         | 5,511 87                              |  |
| 1411    | 20,000  | Aug. 13, 1873  | 991 Sixth ave., N. Y.                   | 6,140 82                              |  |
| 1412    | 20,000  | Aug. 13, 1873  | 993 Sixth ave., N. Y.                   | 6,140 82                              |  |
| 1413    | 20,000  | Aug. 13, 1873  | 995 Sixth ave., N. Y.                   | 5,140 82                              |  |
| 1414    | 20,000  | Aug. 13, 1873  | 997 Sixth ave., N. Y.                   | 6,140 82                              |  |
| 1415    | 20,000  | Aug. 13, 1873  | 103 West Fifty-fifth st., N. Y.         | 6,140 82                              |  |
| 1416    | 15,000  | Aug. 13, 1873  | 177 West Forty-fifth st., N. Y.         | 4,606 62                              |  |
| 1417    | 2,000   | Aug. 15, 1873  | 348 East 118th st., N. Y.               | 991 70                                |  |
| 1418    | 2,000   | Aug. 15, 1873  | 350 East 118th st., N. Y.               | 991 70                                |  |
| 1419    | 15,000  | Aug. 15, 1873  | Lexington ave., cor. 71st st., N. Y.    | 4,433 30                              |  |
| 1420    | 11,000  | Aug. 15, 1873  | Lexington ave., near 71st st., N. Y.    | 3,250 20                              |  |
| 1421    | 11,000  | Aug. 15, 1873  | Lexington ave., near 71st st., N. Y.    | 3,250 20                              |  |
| 1422    | 11,000  | Aug. 15, 1873  | Lexington ave., near 71st st., N. Y.    | 3,250 20                              |  |
| 1423    | 11,000  | Aug. 15, 1873  | Lexington ave., near 71st st., N. Y.    | 3,250 20                              |  |
| 1425    | 9,000   | Aug. 15, 1873  | 71st st., near Lexington ave., N. Y.    | 2,658 65                              |  |
| 1426    | 9,000   | Aug. 15, 1873  | 71st st., near Lexington ave., N. Y.    | 2,658 65                              |  |
| 1427    | 7,000   | Aug. 16, 1873  | 310 East Eightieth st., N. Y.           | 2,308 21                              |  |
| 1428    | 5,000   | Aug. 22, 1873  | Clinton ave., Flushing N. Y.            | 1,536 57                              |  |
| 1430    | 8,000   | Aug. 27, 1873  | Seventy-fourth st., near 2d ave., N. Y. | 1,874 85                              | \$560 00   |
| 1431    | 10,000  | Sept. 3, 1873  | Fifty-seventh st., near 2d ave., N. Y.  | 3,030 13                              |  |
| 1432    | 10,000  | Sept. 3, 1873  | Fifty-seventh st., near 2d ave., N. Y.  | 3,030 13                              |  |
| 1433    | 8,000   | Sept. 7, 1873  | 82d st., near Third ave., N. Y.         | 1,837 97                              | 560 00   |
| 1434    | 8,000   | Sept. 7, 1873  | 82d st., near Third ave., N. Y.         | 1,837 97                              | 560 00   |
| 1436    | 8,000   | Sept. 7, 1873  | 82d st., near Third ave., N. Y.         | 1,837 97                              | 560 00   |
| 1437    | 10,000  | Sept. 12, 1873 | First ave., corner 116th st., N. Y.     | 2,998 68                              |  |
| 1438    | 6,500   | Sept. 12, 1873 | First ave., near 116th st., N. Y.       | 2,109 49                              |  |
| 1439    | 6,500   | Sept. 12, 1873 | First ave., near 116th st., N. Y.       | 2,136 08                              |  |
| 1440    | 7,500   | Sept. 12, 1873 | First ave., near 116th st., N. Y.       | 1,461 80                              | 787 50   |
| 1442    | 6,500   | Sept. 12, 1873 | First ave., near 116th st., N. Y.       | 2,098 65                              |  |
| 1443    | 7,000   | Sept. 12, 1873 | 116th st., near First ave., N. Y.       | 1,606 27                              | 490 00   |
| 1444    | 7,000   | Sept. 16, 1873 | Forty-first st., near 9th ave., N. Y.   | 2,253 90                              |  |
| 1445    | 7,000   | Sept. 16, 1873 | Forty-first st., near 9th ave., N. Y.   | 2,253 90                              |  |
| 1446    | 7,000   | Sept. 19, 1873 | 116th st., near First ave., N. Y.       | 2,049 56                              |  |
| 1447    | 7,000   | Sept. 19, 1873 | 116th st., near First ave., N. Y.       | 2,049 56                              |  |
| 1448    | 7,000   | Sept. 19, 1873 | 116th st., near First ave., N. Y.       | 2,049 56                              |  |
| 1449    | 8,000   | Sept. 19, 1873 | First ave., corner 116th st., N. Y.     | 2,703 08                              |  |
| 1450    | 7,000   | Sept. 19, 1873 | First ave., near 115th st., N. Y.       | 1,427 07                              | 787 50   |
| 1451    | 7,000   | Sept. 19, 1873 | First ave., near 115th st., N. Y.       | 1,427 07                              | 787 50   |
| 1452    | 7,000   | Sept. 19, 1873 | First ave., near 115th st., N. Y.       | 1,427 07                              | 787 50   |
| 1454    | 7,000   | Sept. 19, 1873 | First ave., near 115th st., N. Y.       | 1,427 07                              | 788 50   |
| 1455    | 6,500   | Sept. 19, 1873 | First ave., near 115th st., N. Y.       | 2,039 57                              |  |
| 1456    | 7,500   | Sept. 19, 1873 | First ave., near 115th st., N. Y.       | 1,689 57                              | 525 00   |
| 1457    | 7,500   | Sept. 19, 1873 | First ave., near 115th st., N. Y.       | 1,689 57                              | 525 00   |
| 1458    | 9,000   | Sept. 19, 1873 | First ave., corner 115th st., N. Y.     | 1,710 58                              | 945 00   |
| 1462    | 12,000  | Sept. 26, 1873 | 243 East Fifty-ninth st., N. Y.         | 3,732 53                              |  |
| 1463    | 11,000  | Sept. 26, 1873 | 241 East Fifty-ninth st., N. Y.         | 3,442 75                              |  |
| 1464    | 11,000  | Sept. 26, 1873 | 239 East Fifty-ninth st., N. Y.         | 3,245 93                              |  |
| 1465    | 11,000  | Sept. 26, 1873 | 237 East Fifty-ninth st., N. Y.         | 3,433 93                              |  |
| 1466    | 11,000  | Sept. 22, 1873 | 235 East Fifty-ninth st., N. Y.         | 3,433 93                              |  |
| 1467    | 11,000  | Sept. 22, 1873 | 233 East Fifty-ninth st., N. Y.         | 3,433 93                              |  |
| 1468    | 7,000   | Sept. 27, 1873 | Lexington ave., near 83d st., N. Y.     | 2,079 28                              |  |
| 1469    | 7,000   | Sept. 27, 1873 | Lexington ave., near 83d st., N. Y.     | 2,079 28                              |  |
| 1470    | 7,000   | Sept. 27, 1873 | Lexington ave., near 83d st., N. Y.     | 2,079 28                              |  |
| 1472    | 20,000  | Sept. 20, 1873 | Cor. New ave. and 123d st., N. Y.       | 5,266 71                              |  |
| 1473    | 3,000   | Oct. 1, 1873   | Ravine st., Yonkers, N. Y.              | 892 93                                |  |
| 1474    | 500     | Oct. 2, 1873   | Woodworth ave., Yonkers, N. Y.          | 398 13                                |  |
| 1475    | 8,350   | Oct. 3, 1873   | 87th st., near Third ave., N. Y.        | 2,452 40                              |  |
| 1476    | 8,350   | Oct. 3, 1873   | 87th st., near Third ave., N. Y.        | 2,452 40                              |  |
| 1477    | 7,000   | Oct. 3, 1873   | 87th st., near Third ave., N. Y.        | 2,229 45                              |  |
| 1481    | 5,000   | Oct. 9, 1873   | Elizabeth ave., Elizabeth, N. J.        | 1,480 54                              |  |
| 1482    | 5,000   | Oct. 9, 1873   | Elizabeth ave., Elizabeth, N. J.        | 1,480 54                              |  |
| 1483    | 15,000  | Oct. 15, 1873  | Twenty-fifth st., near 6th ave., N. Y.  | 4,424 38                              |  |
| 1484    | 15,000  | Oct. 15, 1873  | Twenty-fifth st., near 6th ave., N. Y.  | 4,424 38                              |  |
| 1486    | 9,000   | Oct. 18, 1873  | Madison ave., near 84th st., N. Y.      | 4,223 82                              |  |
| 1487    | 16,000  | Oct. 18, 1873  | Madison ave., near 84th st., N. Y.      | 4,710 14                              |  |
| 1488    | 25,000  | Oct. 21, 1873  | Seventh ave., near 48th st., N. Y.      | 6,470 21                              |  |
| 1489    | 3,000   | Oct. 24, 1873  | Canfield st., Newark, N. J.             | 879 70                                |  |

STATEMENT — (Continued).

| Number. | Amount.  | Date.          | LOCATION.                                | Amount of interest from date of loan. | Amount of interest past due 30 days and considered in default. |
|---------|----------|----------------|--|---------------------------------------|--|
| 150     | \$15,000 | Oct. 24, 1872. | 120 East 23d street, New York.           | \$4,898 49                            |  |
| 151     | 15,000   | Oct. 24, 1872. | High street, Newark, N. J.               | 4,398 49                              |  |
| 153     | 6,000    | Oct. 26, 1872. | 321 East 58th street, New York           | 1,944 94                              |  |
| 155     | 12,000   | Nov. 1, 1872.  | 462 West 22d street, New York            | 3,500 88                              |  |
| 156     | 8,000    | Nov. 1, 1872.  | Grier avenue, Elizabeth, N. J.           | 3,828 98                              |  |
| 157     | 5,500    | Nov. 1, 1872.  | 180 N. J. Railroad ave. Newark, N. J.    | 881 17                                | \$770 00   |
| 158     | 5,000    | Nov. 4, 1872.  | Westfield avenue, Elizabeth, N. J.       | 1,455 61                              |  |
| 159     | 2,000    | Nov. 4, 1872.  | Irvington avenue, Irvington, N. J.       | 309 24                                | 280 00   |
| 160     | 15,000   | Nov. 6, 1872.  | 131 East 30th street, New York.          | 8,836 10                              |  |
| 161     | 6,500    | Nov. 2, 1872.  | 113 East 128th street, New York.         | 1,855 14                              |  |
| 162     | 6,000    | Nov. 2, 1872.  | 115 East 128th street, New York.         | 1,708 11                              |  |
| 163     | 6,000    | Nov. 2, 1872.  | 117 East 128th street, New York.         | 1,708 11                              |  |
| 164     | 6,000    | Nov. 2, 1872.  | 121 East 128th street, New York.         | 1,708 11                              |  |
| 165     | 6,000    | Nov. 2, 1872.  | 123 East 128th street, New York.         | 1,708 11                              |  |
| 167     | 2,750    | Nov. 8, 1872.  | 249 Warren street, Newark, N. J.         | 798 47                                |  |
| 168     | 1,500    | Nov. 8, 1872.  | Jacksonville, Pequannock township, N. J. | 556 06                                |  |
| 169     | 17,000   | Nov. 9, 1872.  | 823 Lexington avenue, New York.          | 4,922 79                              |  |
| 170     | 9,000    | Nov. 16, 1872. | 149 East 36th street, New York.          | 2,599 39                              |  |
| 171     | 9,000    | Nov. 16, 1872. | 151 East 36th street, New York.          | 2,599 39                              |  |
| 172     | 9,000    | Nov. 16, 1872. | 153 East 36th street, New York.          | 2,599 39                              |  |
| 173     | 9,000    | Nov. 19, 1872. | 1427 Second avenue, New York.            | 2,528 69                              |  |
| 174     | 9,000    | Nov. 19, 1872. | 1429 Second avenue, New York.            | 2,528 69                              |  |
| 175     | 6,000    | Nov. 19, 1872. | 132 East 38th street, New York.          | 1,728 32                              |  |
| 177     | 8,000    | Jan. 4, 1873.  | 510 East 18th street, New York.          | 1,953 10                              |  |
| 178     | 8,000    | Jan. 4, 1873.  | 512 East 18th street, New York.          | 1,953 10                              |  |
| 179     | 8,000    | Jan. 4, 1873.  | 514 East 18th street, New York.          | 1,953 10                              |  |
| 180     | 8,000    | Nov. 22, 1872. | 516 East 18th street, New York.          | 2,021 37                              |  |
| 181     | 8,000    | Nov. 22, 1872. | 518 East 18th street, New York.          | 2,021 37                              |  |
| 182     | 2,000    | Nov. 29, 1872. | Eastman street, Crawford, N. J.          | 572 65                                |  |
| 183     | 5,000    | Nov. 29, 1872. | Broad street, Newark, N. J.              | 1,481 64                              |  |
| 184     | 13,000   | Dec. 6, 1872.  | 859 First avenue, New York.              | 3,704 82                              |  |
| 185     | 10,000   | Dec. 6, 1872.  | 857 First avenue, New York.              | 2,849 86                              |  |
| 186     | 10,000   | Dec. 6, 1872.  | 855 First avenue, New York.              | 2,849 86                              |  |
| 187     | 10,000   | Dec. 6, 1872.  | 853 First avenue, New York.              | 2,849 86                              |  |
| 188     | 1,000    | Dec. 11, 1872. | Ravine avenue, Yonkers, N. Y.            | 649 79                                |  |
| 189     | 8,000    | Dec. 11, 1872. | 508 East 119th street New York.          | 2,406 46                              |  |
| 190     | 8,000    | Dec. 11, 1872. | 510 East 119th street New York.          | 2,406 46                              |  |
| 191     | 10,000   | Dec. 20, 1872. | 241 East 17th street, New York.          | 2,823 01                              |  |
| 192     | 10,000   | Dec. 20, 1872. | Tenth ave., near 57th st., New York.     | 2,708 62                              |  |
| 193     | 8,000    | Dec. 31, 1872. | Second ave., near 78th st., New York.    | 2,241 55                              |  |
| 194     | 12,000   | Jan. 4, 1873.  | 683 Lexington avenue, New York.          | 3,320 30                              |  |
| 195     | 12,000   | Jan. 4, 1873.  | 685 Lexington avenue, New York.          | 3,320 30                              |  |
| 196     | 140,000  | Jan. 4, 1873.  | Eighth ave., near 41st st., New York.    | 24,379 20                             | 147 00   |
| 197     | 8,000    | Jan. 13, 1873. | 137 Ellison street, Paterson, N. J.      | 3,671 16                              |  |
| 198     | 1,000    | Jan. 13, 1873. | Myrtle avenue, Troy, N. Y.               | 242 41                                |  |
| 199     | 3,200    | Jan. 17, 1873. | Lexington ave., near 85th st., N. Y.     | 885 26                                |  |
| 200     | 3,200    | Jan. 17, 1873. | Lexington ave., near 85th st., N. Y.     | 885 26                                |  |
| 201     | 2,200    | Jan. 17, 1873. | Lexington ave., near 85th st., N. Y.     | 885 26                                |  |
| 202     | 6,200    | Jan. 17, 1873. | Lexington ave., near 85th st., N. Y.     | 1,715 19                              |  |
| 203     | 12,000   | Jan. 21, 1873. | 298 Main street, Paterson, N. J.         | 3,310 52                              |  |
| 204     | 3,000    | Jan. 25, 1873. | 56th street, near 9th ave., New York.    | 2,134 42                              |  |
| 205     | 10,000   | Jan. 25, 1873. | 56th street, near 9th ave., New York.    | 2,751 09                              |  |
| 206     | 5,000    | Jan. 28, 1873. | 238 West 17th street, New York.          | 1,872 67                              |  |
| 207     | 9,000    | Feb. 7, 1873.  | 1438 Second avenue, New York.            | 2,453 54                              |  |
| 208     | 8,000    | Feb. 7, 1873.  | 1436 Second avenue, New York.            | 2,180 93                              |  |
| 209     | 3,000    | Feb. 12, 1873. | 48 Madison street, Brooklyn, N. Y.       | 726 08                                |  |
| 210     | 5,500    | Feb. 20, 1873. | 112th st., near Second av., New York.    | 1,471 29                              |  |
| 211     | 15,000   | Mar. 2, 1873.  | 88 State street, Rochester, N. Y.        | 4,014 45                              |  |
| 212     | 60,000   | Mar. 4, 1873.  | Fifth ave., cor. 67th st., New York.     | 16,069 32                             |  |
| 213     | 10,000   | Mar. 8, 1873.  | Binghamton, N. Y.                        | 2,670 54                              |  |
| 214     | 8,500    | Mar. 8, 1873.  | 212 Monroe street, New York.             | 2,269 96                              |  |
| 215     | 7,500    | Mar. 8, 1873.  | 214 Monroe street, New York.             | 2,002 91                              |  |
| 216     | 7,500    | Mar. 8, 1873.  | 216 Monroe street, New York.             | 2,002 91                              |  |
| 217     | 7,500    | Mar. 8, 1873.  | 218 Monroe street, New York.             | 2,002 91                              |  |
| 218     | 7,500    | Mar. 8, 1873.  | 220 Monroe street, New York.             | 2,269 96                              |  |
| 219     | 8,500    | Mar. 8, 1873.  | 43 Scammel street, New York.             | 1,201 74                              |  |
| 220     | 4,500    | Mar. 8, 1873.  | First ave., near 118th st., New York.    | 1,253 09                              |  |
| 221     | 5,400    | Mar. 12, 1873. | Third ave., cor. 57th st., New York.     | 13,314 38                             |  |
| 222     | 50,000   | Mar. 20, 1873. | 115th st., near First ave., New York.    | 1,720 89                              |  |
| 223     | 6,500    | Mar. 20, 1873. | 115th st., near First ave., New York.    | 1,720 89                              |  |
| 224     | 6,500    | Mar. 20, 1873. | 115th st., near First ave., New York.    | 1,720 89                              |  |
| 225     | 6,500    | Mar. 20, 1873. | 115th st., near First ave., New York.    | 1,720 89                              |  |
| 226     | 12,000   | Mar. 26, 1873. | 152 Carroll street, Brooklyn, N. Y.      | 3,163 23                              |  |
| 227     | 10,000   | Mar. 26, 1873. | 5th av., cor. Macomb st., Brook'n, N. Y. | 2,239 19                              |  |

## STATEMENT — (Continued).

| Number. | Amount.     | Date.           | LOCATION.                                   | Amount of interest from date of loan. | Amount of interest past due 30 days and considered in default. |
|---------|-------------|-----------------|---|---------------------------------------|--|
| 1879    | \$40,000 00 | April 7, 1873.  | 1 East Fifty-third st., N. Y.               | \$5,252 05                            | \$4,200 00   |
| 1880    | 16,000 00   | April 7, 1873.  | 83d street, near Fifth avenue, N. Y.        | 4,180 82                              |  |
| 1881    | 5,500 00    | April 9, 1873.  | 99 Cambridge place, Brooklyn                | 1,435 04                              |  |
| 1882    | 7,000 00    | April 9, 1873.  | 410 Grand ave., Brooklyn                    | 1,828 42                              |  |
| 1883    | 5,000 00    | April 11, 1873. | Warren st., Hudson, N. Y.                   | 1,301 74                              |  |
| 1884    | 24,000 00   | April 12, 1873. | First ave., cor. Forty-sixth st., N. Y.     | 6,299 89                              |  |
| 1887    | 10,000 00   | April 25, 1873. | 311 E. Thirty-ninth st., N. Y.              | 1,855 47                              | 700 00   |
| 1888    | 9,000 00    | April 25, 1873. | 313 E. Thirty-ninth st., N. Y.              | 2,517 21                              |  |
| 1889    | 10,000 00   | April 25, 1873. | 315 E. Thirty-ninth st., N. Y.              | 2,205 47                              |  |
| 1890    | 10,000 00   | April 25, 1873. | 317 E. Thirty-ninth st., N. Y.              | 2,555 47                              |  |
| 1891    | 10,000 00   | April 25, 1873. | 319 E. Thirty-ninth st., N. Y.              | 2,555 47                              |  |
| 1892    | 10,000 00   | April 25, 1873. | 321 E. Thirty-ninth st., N. Y.              | 2,555 47                              |  |
| 1893    | 8,000 00    | May 1, 1873.    | 241 E. Twenty-fourth st., N. Y.             | 2,019 74                              |  |
| 1895    | 15,000 00   | May 1, 1873.    | Sixty-ninth st., n. Fourth ave., N. Y.      | 3,850 48                              |  |
| 1896    | 5,000 00    | May 1, 1873.    | Sixty-ninth st., n. Fourth ave., N. Y.      | 1,682 87                              |  |
| 1899    | 15,000 00   | May 1, 1873.    | Sixty-ninth st., n. Fourth ave., N. Y.      | 3,325 48                              |  |
| 1903    | 10,000 00   | May 1, 1873.    | Sixty-ninth st., n. Fourth ave., N. Y.      | 3,194 59                              |  |
| 1905    | 6,500 00    | May 2, 1873.    | 129th st., near Seventh ave., N. Y.         | 1,667 29                              |  |
| 1906    | 6,500 00    | May 2, 1873.    | 129th st., near Seventh ave., N. Y.         | 1,667 29                              |  |
| 1907    | 6,500 00    | May 3, 1873.    | 131st st., near Fourth ave., N. Y.          | 1,666 04                              |  |
| 1908    | 6,500 00    | May 3, 1873.    | 131st st., near Fourth ave., N. Y.          | 1,666 04                              |  |
| 1909    | 6,500 00    | May 3, 1873.    | 131st st., near Fourth ave., N. Y.          | 1,666 04                              |  |
| 1910    | 6,500 00    | May 3, 1873.    | 131st st., near Fourth ave., N. Y.          | 1,666 04                              |  |
| 1911    | 6,500 00    | May 3, 1873.    | 131st st., near Fourth ave., N. Y.          | 1,666 04                              |  |
| 1912    | 6,500 00    | May 3, 1873.    | 131st st., near Fourth ave., N. Y.          | 1,666 04                              |  |
| 1913    | 6,500 00    | May 3, 1873.    | 131st st., near Fourth ave., N. Y.          | 1,666 04                              |  |
| 1914    | 6,500 00    | May 3, 1873.    | 131st st., near Fourth ave., N. Y.          | 1,666 04                              |  |
| 1915    | 6,500 00    | May 3, 1873.    | 131st st., near Fourth ave., N. Y.          | 1,666 04                              |  |
| 1916    | 6,500 00    | May 3, 1873.    | 131st st., near Fourth ave., N. Y.          | 1,666 04                              |  |
| 1917    | 24,000 00   | May 3, 1873.    | 31 Cortland st., N. Y.                      | 6,151 56                              |  |
| 1918    | 2,500 00    | May 6, 1873.    | First st., Oswego, N. Y.                    | 637 43                                |  |
| 1919    | 8,500 00    | May 12, 1873.   | Fiftieth st., near First ave., N. Y.        | 2,164 00                              |  |
| 1920    | 8,500 00    | May 12, 1873.   | Fiftieth st., near First ave., N. Y.        | 2,164 00                              |  |
| 1921    | 9,000 00    | May 12, 1873.   | Fiftieth st., near First ave., N. Y.        | 3,291 30                              |  |
| 1922    | 9,000 00    | May 12, 1873.   | Fiftieth st., near First ave., N. Y.        | 3,291 30                              |  |
| 1923    | 2,500 00    | May 12, 1873.   | Oswego, N. Y.                               | 635 99                                |  |
| 1924    | 8,000 00    | May 13, 1873.   | 84th st., near First ave., N. Y.            | 763 19                                |  |
| 1925    | 9,000 00    | May 13, 1873.   | 84th st., cor. First ave., N. Y.            | 2,289 57                              |  |
| 1926    | 7,000 00    | May 13, 1873.   | First ave., near 84th st., N. Y.            | 1,780 78                              |  |
| 1928    | 6,500 00    | May 14, 1873.   | Roseville, Newark, N. J.                    | 1,197 33                              | 455 00   |
| 1929    | 4,000 00    | May 14, 1873.   | Spring st., Elizabeth, N. J.                | 1,016 82                              |  |
| 1930    | 3,500 00    | May 14, 1873.   | 41 First st., Elizabethport, N. J.          | 767 21                                |  |
| 1931    | 2,000 00    | May 15, 1873.   | Scriba, N. Y.                               | 508 02                                |  |
| 1932    | 4,000 00    | May 16, 1873.   | Waverly, N. Y.                              | 1,015 28                              |  |
| 1933    | 10,000 00   | May 19, 1873.   | Plane st., Newark, N. J.                    | 2,532 46                              |  |
| 1934    | 2,500 00    | May 20, 1873.   | Barclay st., Flushing, N. Y.                | 632 63                                |  |
| 1935    | 12,000 00   | May 23, 1873.   | 143 E. Thirty-seventh st., N. Y.            | 2,968 22                              |  |
| 1936    | 12,000 00   | May 23, 1873.   | 145 E. Thirty-seventh st., N. Y.            | 2,968 22                              |  |
| 1937    | 7,000 00    | May 23, 1873.   | 328 E. 124th st., N. Y.                     | 1,767 35                              |  |
| 1938    | 7,000 00    | May 23, 1873.   | 325 124th st., N. Y.                        | 1,532 35                              |  |
| 1940    | 9,500 00    | June 2, 1873.   | 69th st., near Third ave., N. Y.            | 2,380 33                              |  |
| 1941    | 9,500 00    | June 2, 1873.   | 69th st., near Third ave., N. Y.            | 2,380 33                              |  |
| 1942    | 9,500 00    | June 2, 1873.   | 69th st., near Third ave., N. Y.            | 2,380 33                              |  |
| 1943    | 11,000 00   | June 14, 1873.  | Coeymans, N. Y.                             | 2,727 08                              |  |
| 1944    | 3,000 00    | June 14, 1873.  | 47 Atlantic st., Jersey City, N. J.         | 744 78                                |  |
| 1947    | 4,000 00    | June 25, 1873.  | 502 High st., Newark, N. J.                 | 984 60                                |  |
| 1948    | 8,000 00    | June 10, 1873.  | 303 E. Thirty-sixth st., N. Y.              | 1,966 13                              |  |
| 1949    | 9,000 00    | June 10, 1873.  | 305 E. Thirty-sixth st., N. Y.              | 2,211 90                              |  |
| 1950    | 5,500 00    | June 28, 1873.  | 79 Columbia st., Newark, N. J.              | 1,346 45                              |  |
| 1951    | 10,000 00   | June 20, 1873.  | 123d st., E. of Sixth ave., N. Y.           | 2,448 09                              |  |
| 1953    | 9,000 00    | June 20, 1873.  | 1423 Second ave., N. Y.                     | 2,203 28                              |  |
| 1954    | 9,000 00    | June 20, 1873.  | 1425 Second ave., N. Y.                     | 2,203 28                              |  |
| 1955    | 18,000 00   | June 20, 1873.  | 56th st., near Sixth ave., N. Y.            | 4,406 55                              |  |
| 1956    | 18,000 00   | June 20, 1873.  | 56th st., near Sixth ave., N. Y.            | 4,406 55                              |  |
| 1957    | 18,000 00   | June 20, 1873.  | 56th st., near Sixth ave., N. Y.            | 3,776 55                              |  |
| 1958    | 18,000 00   | June 20, 1873.  | 56th st., near Sixth ave., N. Y.            | 4,406 55                              |  |
| 1959    | 18,000 00   | June 20, 1873.  | 56th st., near Sixth ave., N. Y.            | 4,406 55                              |  |
| 1960    | 18,000 00   | June 20, 1873.  | 56th st., near Sixth ave., N. Y.            | 4,406 55                              |  |
| 1961    | 3,000 00    | June 23, 1873.  | 200 Orange st., Newark, N. J.               | 629 43                                |  |
| 1962    | 2,500 00    | Feb. 27, 1873.  | N. Y. ave., n. Belair ave., Clifton, S. I.  | 579 03                                |  |
| 1963    | 3,500 00    | Feb. 27, 1873.  | N. Y. ave., n. Belair ave., Clifton, S. I.  | 563 78                                |  |
| 1964    | 3,000 00    | Feb. 27, 1873.  | Cor. N. Y. av. & Belair av., Clifton, S. I. | 662 12                                |  |
| 1965    | 4,000 00    | Feb. 27, 1873.  | Belair ave. W. N. Y. ave., Clifton, S. I.   | 935 12                                |  |
| 1966    | 1,000 00    | June 23, 1873.  | 53 Johnson st., Newark, N. J.               | 244 81                                |  |
| 1967    | 1,140 42    | June 23, 1873.  | 60 Johnson st., Newark, N. J.               | 139 81                                | 105 00   |

## STATEMENT — (Continued).

| Number. | Amount.    | Date.            | LOCATION.   | Amount of interest from date of loan. | Amount of interest past due 30 days and considered in default. |
|---------|------------|------------------|---|---------------------------------------|--|
| 1668    | \$1,000 00 | June 23, 1873..  | 62 Johnson st., Newark, N. J.                       | \$244 81                              | .....  |
| 1669    | 1,000 00   | June 23, 1873..  | 64 Johnson st., Newark, N. J.                       | 244 81                                | .....  |
| 1670    | 1,000 00   | June 23, 1873..  | 66 Johnson st., Newark, N. J.                       | 244 81                                | .....  |
| 1671    | 2,000 00   | April 30, 1873.. | 119 E. Sixth st., Oswego, N. Y.                     | 488 27                                | .....  |
| 1673    | 1,179 03   | July 10, 1873..  | 98 Monmouth st., Newark, N. J.                      | 102 60                                | \$140 00   |
| 1674    | 1,800 00   | July 10, 1873..  | Elm st., near Lary st., Newark, N. J.               | 310 68                                | 126 00   |
| 1676    | 8,500 00   | July 17, 1873..  | Madison ave., S. of Julia st., Elizabeth, N. J.     | 1,759 73                              | .....  |
| 1677    | 2,000 00   | July 17, 1873..  | 156 Union st., Elizabeth, N. J.                     | 484 05                                | .....  |
| 1679    | 4,500 00   | May 11, 1871..   | 71 New ave., north of 123d st., N. Y.               | 1,191 24                              | .....  |
| 1680    | 20,000 00  | June 7, 1871..   | Cor. Seventh ave. and 121st st., N. Y.              | 7,874 34                              | .....  |
| 1682    | 13,125 00  | May 17, 1873..   | 116th st., W. Fifth ave., N. Y.                     | 3,215 62                              | .....  |
| 1683    | 25,000 00  | July 21, 1873..  | Cor. 48th st. and 7th ave., N. Y.                   | 6,002 74                              | .....  |
| 1684    | 11,000 00  | July 21, 1873..  | Cor. First ave. and 24th st., N. Y.                 | 2,639 10                              | .....  |
| 1685    | 4,000 00   | July 21, 1873..  | 110 Myrtle ave., Brooklyn                           | 958 14                                | .....  |
| 1686    | 12,000 00  | July 29, 1873..  | Main st., Binghampton, N. Y.                        | 2,874 41                              | .....  |
| 1688    | 20,000 00  | Aug. 1, 1873..   | Fulton st., Waverly, N. Y.                          | 4,048 40                              | .....  |
| 1689    | 10,000 00  | Aug. 1, 1873..   | 41 E. Forty-ninth st., N. Y.                        | 2,374 25                              | .....  |
| 1690    | 15,000 00  | July 21, 1873..  | On road from Yonkers to Eastchester                 | 2,511 37                              | 1,060 00   |
| 1691    | 7,000 00   | July 1, 1873..   | 338 E. Fifty-fourth st., N. Y.                      | 1,661 97                              | .....  |
| 1692    | 7,000 00   | July 1, 1873..   | 331 E. Fifty-fourth st., N. Y.                      | 1,661 97                              | .....  |
| 1693    | 8,000 00   | July 1, 1873..   | 339 E. Fifty-fourth st., N. Y.                      | 1,899 40                              | .....  |
| 1694    | 80,000 00  | Aug. 8, 1873..   | Cor. Duane and William sts., N. Y.                  | 20,749 23                             | .....  |
| 1696    | 9,000 00   | Aug. 1, 1873..   | Sixty-second st., E. 4th ave., N. Y.                | 2,089 81                              | .....  |
| 1697    | 9,000 00   | Aug. 1, 1873..   | Sixty-second st., E. 4th ave., N. Y.                | 2,089 81                              | .....  |
| 1698    | 9,000 00   | Aug. 1, 1873..   | Sixty-second st., E. 4th ave., N. Y.                | 2,089 81                              | .....  |
| 1699    | 9,000 00   | Aug. 1, 1873..   | Sixty-second st., E. 4th ave., N. Y.                | 2,089 81                              | .....  |
| 1700    | 9,000 00   | Aug. 1, 1873..   | Sixty-second st., E. 4th ave., N. Y.                | 2,089 81                              | .....  |
| 1701    | 4,000 00   | Aug. 1, 1873..   | Sixty-second st., E. 4th ave., N. Y.                | 2,089 81                              | .....  |
| 1702    | 8,000 00   | Aug. 1, 1873..   | Sixty-second st., E. 4th ave., N. Y.                | 1,914 81                              | .....  |
| 1703    | 9,000 00   | Aug. 1, 1873..   | Sixty-second st., E. 4th ave., N. Y.                | 2,089 81                              | .....  |
| 1705    | 9,500 00   | Aug. 1, 1873..   | Sixty-second st., E. 4th ave., N. Y.                | 2,191 98                              | .....  |
| 1706    | 9,500 00   | Aug. 1, 1873..   | Sixty-second st., E. 4th ave., N. Y.                | 2,191 98                              | .....  |
| 1707    | 9,500 00   | Aug. 1, 1873..   | Sixty-second st., E. 4th ave., N. Y.                | 2,191 98                              | .....  |
| 1708    | 9,500 00   | Aug. 1, 1873..   | Sixty-second st., E. 4th ave., N. Y.                | 2,191 98                              | .....  |
| 1709    | 9,500 00   | Aug. 1, 1873..   | Sixty-second st., E. 4th ave., N. Y.                | 2,191 98                              | .....  |
| 1710    | 5,000 00   | Aug. 14, 1873..  | First ave., near 109th st., N. Y.                   | 1,844 10                              | .....  |
| 1711    | 5,000 00   | Aug. 1, 1873..   | Cor. Jamaica ave. and Academy st., Astoria          | 1,180 41                              | .....  |
| 1712    | 10,000 00  | July 21, 1873..  | Lexington ave., n. 57th st., N. Y.                  | 2,356 96                              | .....  |
| 1713    | 12,000 00  | July 21, 1873..  | Lexington ave., n. 57th st., N. Y.                  | 2,828 38                              | .....  |
| 1714    | 30,000 00  | Aug. 13, 1873..  | Southerly line Big Buffalo creek, Buffalo, N. Y.    | 7,070 96                              | .....  |
| 1715    | 22,000 00  | Aug. 20, 1873..  | Cor. Fifth ave. and 87th st., N. Y.                 | 2,824 74                              | 2,810 00   |
| 1716    | 17,000 00  | Aug. 20, 1873..  | Fifth ave., near 87th st., N. Y.                    | 2,182 75                              | 1,785 00   |
| 1717    | 16,000 00  | Aug. 20, 1873..  | Fifth ave., near 87th st., N. Y.                    | 2,054 36                              | 1,680 00   |
| 1718    | 8,000 00   | Aug. 20, 1873..  | Eighty-seventh st., n. 5th ave., N. Y.              | 1,867 18                              | .....  |
| 1719    | 8,000 00   | Aug. 20, 1873..  | Eighty-seventh st., n. 5th ave., N. Y.              | 1,867 18                              | .....  |
| 1720    | 8,000 00   | Aug. 20, 1873..  | Eighty-seventh st., n. 5th ave., N. Y.              | 1,867 18                              | .....  |
| 1721    | 8,000 00   | Aug. 20, 1873..  | Eighty-seventh st., n. 5th ave., N. Y.              | 1,867 18                              | .....  |
| 1722    | 8,000 00   | Aug. 20, 1873..  | Eighty-seventh st., n. 5th ave., N. Y.              | 1,867 18                              | .....  |
| 1723    | 7,500 00   | Aug. 20, 1873..  | 119th st., near Avenue A, N. Y.                     | 2,006 26                              | .....  |
| 1724    | 8,500 00   | Aug. 20, 1873..  | 119th st., near Avenue A, N. Y.                     | 1,147 56                              | 892 50   |
| 1725    | 8,500 00   | Aug. 20, 1873..  | 119th st., near Avenue A, N. Y.                     | 2,082 61                              | .....  |
| 1726    | 12,000 00  | Sept. 1, 1873..  | 256 W. Forty-first st., N. Y.                       | 2,780 05                              | .....  |
| 1727    | 2,000 00   | Mar. 2, 1870..   | Cor. Marcy avenue and Monroe st., Brooklyn          | 561 73                                | .....  |
| 1728    | 10,000 00  | Sept. 8, 1873..  | Owasco st., Owasco, N. Y.                           | 3,378 04                              | .....  |
| 1729    | 11,000 00  | Sept. 15, 1873.. | Seneca Falls, N. Y.                                 | 2,529 40                              | .....  |
| 1731    | 9,000 00   | Sept. 1, 1873..  | Fiftieth st., near 10th ave., N. Y.                 | 2,072 96                              | .....  |
| 1732    | 3,500 00   | Aug. 15, 1873..  | Ainslie st., n. Leonard st., Brooklyn               | 801 45                                | .....  |
| 1733    | 10,500 00  | Aug. 15, 1873..  | 39th st., near Second ave., N. Y.                   | 2,004 64                              | .....  |
| 1734    | 10,500 00  | Aug. 15, 1873..  | 39th st., near Second ave., N. Y.                   | 2,372 14                              | .....  |
| 1735    | 22,500 00  | Sept. 15, 1873.. | 992 Sixth ave., N. Y.                               | 5,085 68                              | .....  |
| 1736    | 22,500 00  | Sept. 15, 1873.. | 994 Sixth ave., N. Y.                               | 5,085 68                              | .....  |
| 1737    | 8,000 00   | Oct. 10, 1873..  | N. side Union ave., Tarrytown, N. Y.                | 947 40                                | 840 00   |
| 1738    | 6,000 00   | Oct. 24, 1873..  | 155 Alexander st., Rochester, N. Y.                 | 1,334 79                              | .....  |
| 1739    | 9,200 00   | Oct. 27, 1873..  | Town of Varick, N. Y.                               | 2,082 67                              | .....  |
| 1740    | 6,700 00   | Oct. 17, 1873..  | Village of Waterloo, N. Y.                          | 1,482 81                              | .....  |
| 1742    | 12,000 00  | Oct. 20, 1873..  | 347 W. Twenty-eighth st., N. Y.                     | 2,635 68                              | .....  |
| 1743    | 12,000 00  | Oct. 20, 1873..  | 345 W. Twenty-eighth st., N. Y.                     | 2,635 68                              | .....  |
| 1744    | 12,000 00  | Oct. 20, 1873..  | 343 W. Twenty-eighth st., N. Y.                     | 2,635 68                              | .....  |
| 1745    | 12,000 00  | Oct. 20, 1873..  | 341 W. Twenty-eighth st., N. Y.                     | 2,635 68                              | .....  |
| 1746    | 100,000 00 | Nov. 1, 1873..   | E. side Eighth ave., bet. 36th and 39th sts., N. Y. | 21,997 28                             | .....  |

## STATEMENT — (Continued).

| Number. | Amount. | Date.           | LOCATION.  | Amount of interest from date of loan. | Amount of interest past due 30 days and considered in default. |
|---------|---------|-----------------|--|---------------------------------------|--|
| 1747    | \$5,000 | Nov. 6, 1873..  | S. side Clinton ave., bet. Lark and Knox sts., Albany, N. Y.       | \$1,098 90                            |  |
| 1748    | 8,000   | Nov. 1, 1873..  | 419 E. 18th st., N. Y.   | 1,756 71                              |  |
| 1749    | 12,000  | Oct. 30, 1873.. | 339 W. 28th st., N. Y.   | 2,623 01                              |  |
| 1750    | 5,000   | Nov. 1, 1873..  | 186 E. 109th st., N. Y.  | 1,092 19                              |  |
| 1751    | 60,000  | Nov. 15, 1873.. | 416 Fifth ave., N. Y.  | 13,106 30                             |  |
| 1754    | 6,000   | Nov. 1, 1873..  | N. side 111th st., 183 W. of Ave. A, N. Y.                         | 1,100 63                              |  |
| 1755    | 4,250   | Nov. 1, 1873..  | N. side 111th st., 301.6 W. of Ave. A, N. Y.                       | 1,039 38                              |  |
| 1756    | 4,250   | Nov. 1, 1873..  | N. side 111th st., 220 W. of Ave. A, N. Y.                         | 1,039 38                              |  |
| 1757    | 4,250   | Nov. 1, 1873..  | N. side 111th st., 340.4 W. of Ave. A, N. Y.                       | 1,039 38                              |  |
| 1758    | 4,250   | Nov. 1, 1873..  | N. side 111th st., 259.9 W. of Ave. A, N. Y.                       | 1,039 38                              |  |
| 1759    | 4,250   | Nov. 1, 1873..  | N. side 111th st., 279.2 W. of Ave. A, N. Y.                       | 1,188 18                              |  |
| 1760    | 4,250   | Nov. 1, 1873..  | N. side 111th st., 293.7 W. of Ave. A, N. Y.                       | 1,188 18                              |  |
| 1763    | 3,500   | Nov. 1, 1873..  | S. side 112th st., 162.6 W. of Ave. A, N. Y.                       | 1,017 12                              |  |
| 1770    | 4,250   | Nov. 1, 1873..  | N. side 112th st., 143 W. of Ave. A, N. Y.                         | 1,076 49                              |  |
| 1771    | 4,250   | Nov. 1, 1873..  | N. side 112th st., 184.8 W. of Ave. A, N. Y.                       | 1,076 49                              |  |
| 1773    | 4,250   | Nov. 1, 1873..  | N. side 112th st., 215.6 W. of Ave. A, N. Y.                       | 1,076 49                              |  |
| 1773    | 4,250   | Nov. 1, 1873..  | N. side 112th st., 226.4 W. of Ave. A, N. Y.                       | 1,076 49                              |  |
| 1775    | 4,250   | Nov. 1, 1873..  | S. side 113th st., 148 W. of Ave. A, N. Y.                         | 1,076 49                              |  |
| 1776    | 4,250   | Nov. 1, 1873..  | S. side 113th st., 163.10 W. of Ave. A, N. Y.                      | 1,076 49                              |  |
| 1777    | 4,250   | Nov. 1, 1873..  | S. side 113th st., 184.8 W. of Ave. A, N. Y.                       | 1,076 49                              |  |
| 1778    | 4,250   | Nov. 1, 1873..  | S. side 113th st., 205.6 W. of Ave. A, N. Y.                       | 1,076 49                              |  |
| 1779    | 4,250   | Nov. 1, 1873..  | S. side 113th st., 226.4 W. of Ave. A, N. Y.                       | 1,076 49                              |  |
| 1782    | 11,000  | Nov. 1, 1873..  | 226 E. 45th st., N. Y.   | 2,398 60                              |  |
| 1782    | 11,000  | Nov. 1, 1873..  | 328 E. 45th st., N. Y.   | 2,398 60                              |  |
| 1786    | 10,000  | Nov. 10, 1873.. | 237 E. 42d st., N. Y.  | 2,159 83                              |  |
| 1787    | 1,000   | Nov. 20, 1873.. | 450 Third ave., N. Y.  | 2,344 96                              |  |
| 1788    | 8,000   | Nov. 20, 1873.. | Ave. A, E. side, 16 9-12 N. of 120th st., N. Y.                    | 1,708 41                              |  |
| 1789    | 8,000   | Nov. 20, 1873.. | Ave. A, E. side, 33 7-12 N. of 120th st., N. Y.                    | 1,708 41                              |  |
| 1790    | 3,500   | Nov. 29, 1873.. | 23 Clinton place, Rochester, N. Y.                                 | 754 46                                |  |
| 1791    | 10,000  | Nov. 20, 1873.. | 221 E. 58th st., N. Y.   | 2,155 61                              |  |
| 1792    | 10,000  | Nov. 20, 1873.. | 223 E. 58th st., N. Y.   | 2,155 61                              |  |
| 1793    | 2,500   | Dec. 1, 1873..  | 53 Chestnut st., Rochester, N. Y.                                  | 538 90                                |  |
| 1794    | 1,200   | Nov. 8, 1873..  | 100 Nassau st., Newark, N. J.                                      | 258 44                                |  |
| 1795    | 1,000   | Nov. 29, 1873.. | S. side Bayard st., about 150 E. of White st., Seneca Falls, N. Y. | 214 22                                |  |
| 1796    | 2,000   | Dec. 1, 1873..  | S. side Myrtle ave., 107.75 W. White-stone ave., Flushing, N. Y.   | 428 82                                |  |
| 1797    | 2,000   | Dec. 1, 1873..  | E. side Leavitt st., 315.31 Osgood pl., Flushing, N. Y.            | 428 82                                |  |
| 1798    | 2,000   | Dec. 1, 1873..  | E. side Leavitt st., 277.81 Osgood pl., Flushing, N. Y.            | 428 82                                |  |
| 1799    | 2,000   | Dec. 1, 1873..  | E. side Leavitt st., 308.31 Osgood pl., Flushing, N. Y.            | 428 82                                |  |
| 1800    | 2,000   | Dec. 1, 1873..  | E. side Leavitt st., 170.81 Osgood pl., Flushing, N. Y.            | 428 82                                |  |
| 1801    | 2,000   | Dec. 1, 1873..  | N. side Osgood pl., 200 W. of White-stone ave., Flushing, N. Y.    | 428 82                                |  |
| 1802    | 2,000   | Dec. 1, 1873..  | N. side Osgood pl., 162.5 W. of White-stone ave., Flushing, N. Y.  | 428 82                                |  |
| 1803    | 2,000   | Dec. 1, 1873..  | N. side Osgood pl., 125 W. of White-stone ave., Flushing, N. Y.    | 358 82                                |  |
| 1804    | 2,000   | Dec. 1, 1873..  | E. side Leavitt st., 251.83 N. of State st., Flushing, N. Y.       | 428 82                                |  |
| 1805    | 2,000   | Dec. 1, 1873..  | E. side Leavitt st., 218.50 N. of State st., Flushing, N. Y.       | 358 82                                |  |

## STATEMENT — (Continued).

| Number. | Amount.    | Date.           | LOCATION.   | Amount of interest from date of loan. | Amount of interest past due 30 days and considered in default. |
|---------|------------|-----------------|---|---------------------------------------|--|
| 1806    | \$2,000 00 | Dec. 1, 1873..  | East side Leavitt st. 151.84 north of State st., Flushing, N. Y.....            | \$358 83                              |  |
| 1807    | 2,000 00   | Dec. 1, 1873..  | East side Leavitt st. 101.84 north of State st., Flushing, N. Y.....            | 428 82                                |  |
| 1808    | 14,000 00  | Dec. 1, 1873..  | 294 E. Forty-ninth st., N. Y.....   | 2,999 07                              |  |
| 1809    | 14,000 00  | Dec. 1, 1873..  | 222 E. Forty-ninth st., N. Y.....   | 2,999 07                              |  |
| 1810    | 14,000 00  | Dec. 1, 1873..  | 220 E. Forty-ninth st., N. Y.....   | 2,999 07                              |  |
| 1813    | 13,000 00  | Dec. 1, 1873..  | West side Third ave., 77.3 north of Seventy-second st., N. Y.....               | 2,749 87                              |  |
| 1814    | 7,000 00   | Dec. 1, 1873..  | 312 E. Nineteenth st., N. Y.....  | 1,499 58                              |  |
| 1815    | 30,256 68  | Oct. 25, 1873.. | Cor. Conant st. and Westminster av., Township of Union, N. J.....               | 2,230 82                              | \$4,200 00   |
| 1816    | 10,000 00  | Dec. 1, 1873..  | N. side of 46th st. 200 east of Second ave., N. Y.....                          | 1,788 35                              |  |
| 1817    | 12,000 00  | Dec. 10, 1873.. | 147 E. Thirty-seventh st., N. Y.....  | 2,563 78                              |  |
| 1818    | 5,000 00   | Nov. 29, 1873.. | Carroll st., Elmira, N. Y.....  | 1,083 42                              |  |
| 1820    | 12,000 00  | Dec. 1, 1873..  | 835 Second ave., N. Y.....  | 2,184 52                              |  |
| 1821    | 11,500 00  | Dec. 1, 1873..  | 883 Second ave., N. Y.....  | 2,448 07                              |  |
| 1822    | 11,500 00  | Dec. 1, 1873..  | 831 Second ave., N. Y.....  | 2,448 07                              |  |
| 1823    | 10,000 00  | Dec. 1, 1873..  | 829 Second ave., N. Y.....  | 2,128 78                              |  |
| 1824    | 16,000 00  | Dec. 1, 1873..  | 385 W. 37th st., N. Y.....  | 3,402 96                              |  |
| 1825    | 6,000 00   | Dec. 10, 1873.. | 801 Third ave., N. Y.....   | 1,271 51                              |  |
| 1826    | 2,500 00   | Dec. 16, 1873.. | 214 Water st., Elmira, N. Y.....  | 529 31                                |  |
| 1827    | 3,600 00   | Dec. 22, 1873.. | 1, 2, 3, 4 Wall st., Binghamton, N. Y.....                                      | 807 16                                |  |
| 1828    | 12,000 00  | Dec. 22, 1873.. | 11, 18 Court st., Binghamton, N. Y.....   | 2,538 41                              |  |
| 1829    | 5,000 00   | Dec. 30, 1873.. | 350 E. 74th st., N. Y.....  | 1,051 92                              |  |
| 1830    | 9,000 00   | Dec. 20, 1873.. | 61 W. 24th st., N. Y.....   | 1,900 36                              |  |
| 1831    | 15,000 00  | Dec. 10, 1873.. | W. side Third ave., 27 2-12 N. of 72d st., N. Y.....                            | 3,127 26                              |  |
| 1832    | 10,000 00  | Dec. 16, 1873.. | W. side Madison st., Watkins, N. Y.....   | 2,105 75                              |  |
| 1833    | 14,000 00  | Dec. 20, 1873.. | 111 W. 11th st., N. Y.....  | 2,953 42                              |  |
| 1834    | 50,000 00  | Dec. 10, 1873.. | 744 Fifth ave., N. Y.....   | 10,519 18                             |  |
| 1835    | 60,000 00  | Dec. 10, 1873.. | 746 Fifth ave., N. Y.....   | 12,623 01                             |  |
| 1836    | 8,000 00   | Dec. 10, 1873.. | 851 First ave., N. Y.....   | 1,681 53                              |  |
| 1837    | 9,000 00   | Dec. 20, 1873.. | 144 E. 56th st., N. Y.....  | 1,261 73                              | 630 00   |
| 1838    | 16,000 00  | Dec. 29, 1873.. | Greece, N. Y.....   | 2,787 56                              |  |
| 1840    | 3,000 00   | Dec. 30, 1873.. | Greece, N. Y.....   | 1,668 49                              |  |
| 1842    | 20,000 00  | Jan. 1, 1874..  | S. side 55th st., 20 6-12 W. of Madison ave., N. Y.....                         | 4,163 56                              |  |
| 1843    | 8,000 00   | Jan. 1, 1874..  | 24 E. Fifty-fifth st., N. Y.....  | 3,956 08                              |  |
| 1844    | 20,000 00  | Jan. 1, 1874..  | S. side Fifty-fifth st., 6 6-12 west of Madison ave., N. Y.....                 | 4,098 36                              |  |
| 1846    | 5,000 00   | Jan. 3, 1874..  | E. side Prince st. between University and College aves., Rochester, N. Y.....   | 1,086 09                              |  |
| 1848    | 1,500 00   | Jan. 8, 1874..  | 11 S. Water, south side, Elmira, N. Y.....                                      | 310 25                                |  |
| 1849    | 8,500 00   | Dec. 30, 1873.. | 241 W. Forty-ninth st., N. Y.....   | 1,309 31                              |  |
| 1852    | 13,000 00  | Jan. 1, 1874..  | 107 W. Twenty-sixth st., N. Y.....  | 2,688 86                              |  |
| 1853    | 1,800 00   | Jan. 8, 1874..  | N. side Main st., about 30 ft. west of Jackson st., Breesport, N. Y.....        | 371 26                                |  |
| 1854    | 2,000 00   | Jan. 16, 1874.. | On W. side Chenango river, and on south side of Main st., Binghamton, N. Y..... | 410 98                                |  |
| 1855    | 6,400 00   | Jan. 7, 1874..  | Nichols Park, Brighton, N. Y.....   |                                       | 1,363 84   |
| 1858    | 8,000 00   | Jan. 20, 1874.. | Coxeackie, N. Y.....  | 1,636 27                              |  |
| 1859    | 10,000 00  | Jan. 20, 1874.. | N. side Fifty-second st., 194 E. of 1st ave., N. Y.....                         | 1,635 89                              |  |
| 1860    | 10,000 00  | Jan. 20, 1874.. | N. side Fifty-second st., 214 10-12 E. of First ave., N. Y.....                 | 1,635 89                              |  |
| 1861    | 10,000 00  | Jan. 20, 1874.. | N. side Fifty-second st., 235 8-12 E. of First ave., N. Y.....                  | 1,635 89                              |  |
| 1862    | 10,000 00  | Jan. 20, 1874.. | N. side Fifty-second st., 256 6-12 E. of First ave., N. Y.....                  | 1,635 89                              |  |
| 1863    | 50,000 00  | Jan. 20, 1874.. | 428 Fifth ave., N. Y.....   | 10,217 12                             |  |
| 1864    | 3,500 00   | Jan. 29, 1874.. | 497 and 499 Marcy ave., Brooklyn.....   | 713 85                                |  |
| 1866    | 10,000 00  | Jan. 20, 1874.. | 207 East Sixty-first st., N. Y.....   | 1,997 39                              |  |
| 1868    | 1,800 00   | Feb. 7, 1874..  | North side Liberty st. between Main and Union stes., Flushing, N. Y.....        | 384 97                                |  |
| 1869    | 15,000 00  | Jan. 20, 1874.. | East side Fifth ave., 50 feet north of Eighty-sixth st., N. Y.....              | 3,867 75                              |  |
| 1870    | 20,000 00  | Jan. 20, 1874.. | 9 Worth st. between Hudson and W. Broadway, N. Y.....                           | 4,040 82                              |  |
| 1871    | 3,000 00   | Jan. 19, 1874.. | Guernsey farm, Kirkwood, N. Y.....  | 501 12                                |  |
| 1872    | 15,000 00  | Jan. 20, 1874.. | 668 Eighth ave., N. Y.....  | 3,027 74                              |  |
| 1873    | 5,500 00   | Feb. 6, 1874..  | South side Water st., Auburn, N. Y.....   | 1,104 89                              |  |
| 1874    | 2,000 00   | Feb. 5, 1874..  | S. side Bradford st., Auburn, N. Y.....   | 401 78                                |  |



## STATEMENT — (Continued).

| Number. | Amount. | Date.         | LOCATION.  | Amount of interest from date of loan. | Amount of interest past due 30 days and considered in default. |
|---------|---------|---------------|--|---------------------------------------|--|
| 1875    | \$1,000 | Feb. 9, 1874  | 108 and 106 Grape st., Syracuse, N. Y.                         | \$300 89                              |  |
| 1877    | 9,000   | Feb. 10, 1874 | S. side 124th st., E. Sixth ave., N. Y.                        | 1,766 25                              |  |
| 1878    | 9,000   | Feb. 10, 1874 | S. side 124th st., E. Sixth ave., N. Y.                        | 1,766 25                              |  |
| 1879    | 9,000   | Feb. 10, 1874 | S. side 124th st., E. Sixth ave., N. Y.                        | 1,766 25                              |  |
| 1880    | 9,000   | Feb. 10, 1874 | S. side 124th st., E. Sixth ave., N. Y.                        | 1,766 25                              |  |
| 1884    | 9,000   | Feb. 5, 1874  | N. side 111th st., W. Third ave., N. Y.                        | 1,493 01                              |  |
| 1885    | 2,100   | Jan. 23, 1874 | Big Flats, N. Y.   | 421 46                                |  |
| 1886    | 3,000   | Feb. 16, 1864 | Corner Blandina and Union sts., Utica, N. Y.                   | 579 66                                |  |
| 1887    | 5,000   | Feb. 16, 1874 | West side New Hartford road, Utica, N. Y.                      | 823 49                                |  |
| 1888    | 2,000   | Feb. 16, 1874 | North side Bleeker, west of Nichol st., Utica, N. Y.           | 401 39                                |  |
| 1891    | 12,000  | Feb. 15, 1874 | S. side 52d st., W. First ave., N. Y.                          | 2,399 18                              |  |
| 1892    | 8,000   | Feb. 15, 1874 | S. side 52d st., W. First ave., N. Y.                          | 1,599 45                              |  |
| 1894    | 7,000   | Feb. 10, 1874 | 404 Lexington ave., N. Y.                                      | 1,395 49                              |  |
| 1896    | 20,000  | Feb. 10, 1874 | E. side Fifth ave., S. 78th st., N. Y.                         | 3,963 92                              |  |
| 1897    | 20,000  | Feb. 10, 1874 | E. side Fifth ave., S. 78th st., N. Y.                         | 3,963 92                              |  |
| 1899    | 5,000   | Jan. 20, 1874 | N. side 57th st., E. Tenth ave., N. Y.                         | 1,165 45                              |  |
| 1901    | 3,000   | Feb. 24, 1874 | Harford, N. Y.   | 1,585 64                              |  |
| 1902    | 4,000   | Feb. 17, 1874 | Cor. 1st and Erie sts., Oswego, N. Y.                          | 792 32                                |  |
| 1903    | 4,000   | Feb. 23, 1874 | N. side Sixth st. between Utica and Albany sts., Oswego, N. Y. | 794 35                                |  |
| 1904    | 1,600   | Feb. 22, 1874 | Cor. West Sixth and Mohawk sts., Oswego, N. Y.                 | 317 18                                |  |
| 1906    | 600     | Feb. 14, 1874 | Lawrence st. between Fifth and Sixth sts., Oswego, N. Y.       | 118 69                                |  |
| 1907    | 25,000  | Feb. 20, 1874 | W. side Seventh ave., between 128d and 124th sts., N. Y.       | 4,080 14                              |  |
| 1908    | 7,000   | Mar. 2, 1874  | 116 W. Third ave., N. Y.                                       | 1,141 09                              |  |
| 1909    | 3,000   | Mar. 2, 1874  | 5 Wall st., Binghamton, N. Y.                                  | 593 46                                |  |
| 1910    | 10,000  | Feb. 20, 1874 | 231 E. Twenty-ninth st., N. Y.                                 | 1,978 22                              |  |
| 1911    | 12,000  | Feb. 15, 1874 | 164 E. Seventieth st., N. Y.                                   | 2,371 56                              |  |
| 1912    | 12,000  | Feb. 15, 1874 | 162 E. Seventieth st., N. Y.                                   | 2,371 56                              |  |
| 1913    | 12,000  | Feb. 15, 1874 | 160 E. Seventieth st., N. Y.                                   | 2,371 56                              |  |
| 1914    | 12,000  | Feb. 15, 1874 | 158 E. Seventieth st., N. Y.                                   | 2,371 56                              |  |
| 1915    | 8,000   | Feb. 12, 1874 | 240 E. Fifty-eighth st., N. Y.                                 | 1,573 37                              |  |
| 1916    | 15,000  | Mar. 2, 1874  | Cor. 1st and Utica sts., Oswego, N. Y.                         | 2,932 81                              |  |
| 1917    | 8,000   | Feb. 20, 1874 | 1997 Third ave., N. Y.   | 1,570 31                              |  |
| 1918    | 12,000  | Feb. 20, 1874 | 2361 Third ave., N. Y.   | 2,350 85                              |  |
| 1919    | 10,000  | Feb. 20, 1874 | 2363 Third ave., N. Y.   | 1,959 04                              |  |
| 1920    | 11,000  | Feb. 20, 1874 | 2365 Third ave., N. Y.   | 2,139 40                              |  |
| 1921    | 11,000  | Feb. 20, 1874 | 2367 Third ave., N. Y.   | 2,139 40                              |  |
| 1930    | 11,000  | Mar. 16, 1874 | N. side 76th st., E. Third ave., N. Y.                         | 2,148 62                              |  |
| 1931    | 5,000   | Mar. 16, 1874 | Charlotte vil'ge, town of Greece, N. Y.                        | 972 81                                |  |
| 1932    | 15,000  | Feb. 20, 1874 | 435 W. Thirty-fourth st., N. Y.                                | 2,923 02                              |  |
| 1933    | 15,000  | Feb. 20, 1874 | 433 W. Thirty-fourth st., N. Y.                                | 2,923 02                              |  |
| 1934    | 15,000  | Feb. 20, 1874 | 431 W. Thirty-fourth st., N. Y.                                | 2,926 47                              |  |
| 1935    | 25,000  | Feb. 20, 1874 | 342 Sixth avenue, N. Y.  | 4,878 42                              |  |
| 1936    | 1,200   | Mar. 17, 1874 | 74 Wall st., Auburn, N. Y.                                     | 231 40                                |  |
| 1937    | 10,000  | Mar. 20, 1874 | Horseheads, N. Y.  | 1,570 68                              |  |
| 1938    | 2,000   | Mar. 23, 1874 | Ashland, N. Y.   | 387 69                                |  |
| 1939    | 5,000   | Mar. 24, 1874 | 114th st., near Second ave., N. Y.                             | 969 93                                |  |
| 1940    | 1,900   | Mar. 24, 1874 | 189 Kosuth ave., Utica, N. Y.                                  | 363 11                                |  |
| 1941    | 600     | Mar. 24, 1874 | 232 Bleeker st., Utica, N. Y.                                  | 114 66                                |  |
| 1942    | 600     | Mar. 24, 1874 | 234 Bleeker st., Utica, N. Y.                                  | 114 66                                |  |
| 1943    | 600     | Mar. 24, 1874 | 7 Albany st., Utica, N. Y.                                     | 114 66                                |  |
| 1944    | 600     | Mar. 24, 1874 | 9 Albany st., Utica, N. Y.                                     | 114 66                                |  |
| 1945    | 500     | Mar. 21, 1874 | Sayre st., Horseheads, N. Y.                                   | 606 87                                |  |
| 1946    | 40,000  | Mar. 25, 1874 | Cor. 1st and Oneds sts., Oswego, N. Y.                         | 7,652 05                              |  |
| 1947    | 1,000   | Mar. 27, 1874 | Big Flats, N. Y.   | 191 40                                |  |
| 1949    | 5,000   | Mar. 31, 1874 | Cor. Park and Court streets, Syracuse, N. Y.                   | 948 88                                |  |
| 1950    | 900     | April 8, 1874 | 108 W. Seymour st., Auburn, N. Y.                              | 139 29                                |  |
| 1951    | 2,500   | April 8, 1874 | Rochester, N. Y.   | 387 40                                |  |
| 1952    | 8,000   | April 1, 1874 | Eighth ave., near 91st st., N. Y.                              | 2,001 04                              |  |
| 1953    | 5,000   | April 1, 1874 | 91st st., near Eighth ave., N. Y.                              | 1,159 50                              |  |
| 1954    | 5,000   | April 1, 1874 | 91st st., near Eighth ave., N. Y.                              | 949 79                                |  |
| 1955    | 5,000   | April 1, 1874 | 91st st., near Eighth ave., N. Y.                              | 949 79                                |  |
| 1956    | 5,000   | April 1, 1874 | 91st st., near Eighth ave., N. Y.                              | 949 79                                |  |
| 1957    | 5,000   | April 1, 1874 | 91st st., near Eighth ave., N. Y.                              | 949 79                                |  |
| 1958    | 5,000   | April 1, 1874 | 91st st., near Eighth ave., N. Y.                              | 949 79                                |  |
| 1959    | 5,000   | April 1, 1874 | 91st st., near Eighth ave., N. Y.                              | 949 79                                |  |
| 1960    | 5,000   | April 1, 1874 | 91st st., near Eighth ave., N. Y.                              | 949 79                                |  |
| 1961    | 5,000   | April 1, 1874 | 91st st., near Eighth ave., N. Y.                              | 949 79                                |  |

## STATEMENT — (Continued).

| Number. | Amount.    | Date.            | LOCATION.  | Amount of interest from date of loan. | Amount of interest past due 30 days and considered in default. |
|---------|------------|------------------|--|---------------------------------------|--|
| 1962    | \$4,000 00 | April 1, 1874..  | 91st st. near Eighth ave., New York..                          | \$759 83                              |  |
| 1963    | 4,000 00   | April 1, 1874..  | 91st st. near Eighth ave., New York..                          | 759 83                                |  |
| 1964    | 4,000 00   | April 1, 1874..  | 91st st. near Eighth ave., New York..                          | 759 83                                |  |
| 1965    | 4,000 00   | April 1, 1874..  | 91st st. near Eighth ave., New York..                          | 759 83                                |  |
| 1966    | 4,000 00   | April 1, 1874..  | 91st st. near Eighth ave., New York..                          | 759 83                                |  |
| 1967    | 4,000 00   | April 1, 1874..  | 91st st. near Eighth ave., New York..                          | 759 83                                |  |
| 1968    | 4,000 00   | April 1, 1874..  | 91st st. near Eighth ave., New York..                          | 759 83                                |  |
| 1969    | 4,000 00   | April 1, 1874..  | 90th st. near Eighth ave., New York..                          | 759 83                                |  |
| 1970    | 4,000 00   | April 1, 1874..  | 90th st. near Eighth ave., New York..                          | 759 83                                |  |
| 1971    | 4,000 00   | April 1, 1874..  | 90th st. near Eighth ave., New York..                          | 759 83                                |  |
| 1972    | 2,000 00   | April 13, 1874.. | Jonee ave. near Lake ave., Rochester, N. Y.                    | 378 76                                |  |
| 1973    | 1,000 00   | April 13, 1874.. | Varuum st., Lorimer, Rochester, N. Y.                          | 189 38                                |  |
| 1974    | 25,000 00  | Mar. 10, 1874..  | 55th st. near Madison ave., New York                           | 4,739 38                              |  |
| 1975    | 25,000 00  | Mar. 10, 1874..  | 18 E. 55th st. n'r Madison ave., N. Y.                         | 4,739 38                              |  |
| 1976    | 25,000 00  | Mar. 10, 1874..  | 16 E. 55th st. n'r Madison ave., N. Y.                         | 4,739 38                              |  |
| 1977    | 25,000 00  | Mar. 10, 1874..  | 14 E. 55th st. n'r Madison ave., N. Y.                         | 4,739 38                              |  |
| 1978    | 12,000 00  | April 1, 1874..  | 66th st. near Fifth ave., New York..                           | 2,272 60                              |  |
| 1979    | 12,000 00  | April 1, 1874..  | 66th st. near Fifth ave., New York..                           | 2,272 60                              |  |
| 1980    | 12,000 00  | April 1, 1874..  | 66th st. near Fifth ave., New York..                           | 2,272 60                              |  |
| 1981    | 12,000 00  | April 1, 1874..  | 66th st. near Fifth ave., New York..                           | 2,272 60                              |  |
| 1982    | 12,000 00  | April 1, 1874..  | 66th st. near Fifth ave., New York..                           | 2,272 60                              |  |
| 1983    | 12,000 00  | April 1, 1874..  | 66th st. near Fifth ave., New York..                           | 2,272 60                              |  |
| 1984    | 15,000 00  | April 1, 1874..  | 66th st. near Fifth ave., New York..                           | 2,272 60                              |  |
| 1985    | 12,500 00  | April 1, 1874..  | Cor. Sixth ave. and 133d st., N. Y.                            | 2,840 75                              |  |
| 1986    | 11,000 00  | April 1, 1874..  | 556 and 558 Tenth ave., New York..                             | 2,357 70                              |  |
| 1987    | 11,000 00  | April 1, 1874..  | 560 and 562 Tenth ave., New York..                             | 2,074 78                              |  |
| 1988    | 11,000 00  | April 1, 1874..  | 564 and 566 Tenth ave., New York..                             | 2,074 78                              |  |
| 1989    | 15,000 00  | April 1, 1874..  | 457, 459 and 461 W. 42d st., New York                          | 2,829 25                              |  |
| 1990    | 13,000 00  | April 1, 1874..  | Cor. Tenth ave. and 53d st., New York                          | 2,444 53                              |  |
| 1991    | 10,000 00  | April 1, 1874..  | Tenth ave. near 53d st., New York..                            | 1,880 41                              |  |
| 1992    | 10,000 00  | April 1, 1874..  | Tenth ave. near 53d st., New York..                            | 1,880 41                              |  |
| 1993    | 10,000 00  | April 1, 1874..  | Tenth ave. near 53d st., New York..                            | 1,880 41                              |  |
| 1994    | 10,000 00  | April 1, 1874..  | Tenth ave. near 53d st., New York..                            | 1,880 41                              |  |
| 1995    | 7,000 00   | April 1, 1874..  | 53d st. near Tenth ave., New York..                            | 1,316 28                              |  |
| 1996    | 30,000 00  | April 20, 1874.. | 22 Leonard st., New York..                                     | 3,756 99                              |  |
| 1997    | 2,000 00   | April 20, 1874.. | Morris st. near Madison ave., Fordham, N. Y.                   | 499 37                                |  |
| 1998    | 12,000 00  | April 20, 1874.. | 64th st. near Madison ave., N. Y.                              | 987 29                                | \$1,260 00   |
| 1999    | 12,000 00  | April 20, 1874.. | Broadway, Flushing, N. Y.                                      | 2,244 99                              |  |
| 2000    | 2,500 00   | April 1, 1874..  | Bradford ave., Flushing, N. Y.                                 | 466 75                                |  |
| 2001    | 3,500 00   | April 23, 1874.. | Cor. Madison ave. and Cross street, Watkins, N. Y.             | 526 91                                |  |
| 2002    | 7,000 00   | Nov. 8, 1873..   | 112th st. near Fourth ave., New York                           | 1,092 76                              |  |
| 2003    | 7,000 00   | Nov. 8, 1873..   | 112th st. near Fourth ave., New York                           | 1,092 76                              |  |
| 2004    | 6,833 33   | May 21, 1873..   | 112th st. near Fourth ave., New York                           | 1,068 98                              |  |
| 2005    | 7,500 00   | April 1, 1874..  | Broad st. N. of Grove st., Elizabeth, New Jersey               | 1,443 75                              |  |
| 2006    | 10,000 00  | May 4, 1874..    | 453 West 46th st., New York..                                  | 1,509 31                              |  |
| 2007    | 10,000 00  | May 4, 1874..    | 455 West 46th st., New York..                                  | 1,859 31                              |  |
| 2008    | 12,000 00  | May 6, 1874..    | Town of Highland, N. Y.  | 2,339 63                              |  |
| 2009    | 3,500 00   | May 15, 1874..   | Town of Cornwall, N. Y.  | 842 63                                |  |
| 2010    | 7,000 00   | May 20, 1874..   | Cor. Yates ave. and Witherspoon st., Brooklyn                  | 1,280 04                              |  |
| 2011    | 2,000 00   | May 27, 1874..   | Main st., Gloversville, N. Y.                                  | 360 74                                |  |
| 2012    | 2,500 00   | May 28, 1874..   | Town of Wayne, N. Y.   | 451 88                                |  |
| 2013    | 13,000 00  | May 15, 1874..   | 334 West 37th st., New York..                                  | 2,357 27                              |  |
| 2014    | 7,000 00   | May 20, 1874..   | 438 West 32d st., New York..                                   | 1,269 30                              |  |
| 2015    | 9,000 00   | May 20, 1874..   | 315 East 60th st., New York..                                  | 1,614 70                              |  |
| 2016    | 9,000 00   | May 20, 1874..   | 317 East 60th st., New York..                                  | 1,614 70                              |  |
| 2017    | 40,000 00  | June 1, 1874..   | Cor. Madison ave. and 73d st., N. Y.                           | 5,745 75                              |  |
| 2018    | 40,000 00  | June 1, 1874..   | Cor. Madison ave. and 72d st., N. Y.                           | 5,745 75                              |  |
| 2019    | 2,500 00   | June 1, 1874..   | Franklin place, bet. Union st. and Brown ave., Flushing, N. Y. | 446 61                                |  |
| 2020    | 3,000 00   | June 1, 1874..   | Madison ave. bet. Parsons ave. and Percy st., Flushing, N. Y.  | 535 93                                |  |
| 2021    | 5,000 00   | June 10, 1874..  | Cor. Tenth st. and Fifth ave., College place, New York..       | 536 50                                | 350 00   |
| 2022    | 8,000 00   | June 18, 1874..  | Cor. South Selma and West Onondaga sts., Syracuse, N. Y.       | 1,382 88                              |  |
| 2023    | 12,000 00  | June 20, 1874..  | 64th st. near Madison ave., N. Y.                              | 853 81                                | 1,260 00   |
| 2024    | 9,000 00   | June 25, 1874..  | Cor. Sanford and Jagger aves., Flushing, N. Y.                 | 1,578 45                              |  |
| 2025    | 7,000 00   | June 20, 1874..  | 170 Carroll st., Brooklyn                                      | 981 34                                |  |
| 2026    | 7,000 00   | June 20, 1874..  | 168 Carroll st., Brooklyn                                      | 1,226 84                              |  |



## STATEMENT — (Continued).

| Number. | Amount. | Date.           | LOCATION.  | Amount of interest from date of loan. | Amount of interest past due 30 days and considered in default. |
|---------|---------|-----------------|--|---------------------------------------|--|
| 2045    | \$7,000 | June 20, 1874.. | 166 Carroll st., Brooklyn .....  | \$1,226 34                            | .....  |
| 2046    | 7,000   | June 20, 1874.. | 164 Carroll st., Brooklyn .....  | 1,226 34                              | .....  |
| 2047    | 7,000   | June 20, 1874.. | 162 Carroll st., Brooklyn .....  | 1,226 34                              | .....  |
| 2048    | 7,000   | June 20, 1874.. | 160 Carroll st., Brooklyn .....  | 1,226 34                              | .....  |
| 2051    | 1,000   | June 25, 1874.. | Monroe avenue, Town of Brighton,<br>Rochester, N. Y. ....                      | 174 13                                | .....  |
| 2052    | 9,000   | June 20, 1874.. | 81st st. n'r Madison ave., New York .....                                      | 1,568 96                              | .....  |
| 2053    | 10,500  | June 20, 1874.. | 81st st. n'r Madison ave., New York .....                                      | 1,827 29                              | .....  |
| 2054    | 10,500  | June 20, 1874.. | 81st st. n'r Madison ave., New York .....                                      | 1,830 45                              | .....  |
| 2055    | 10,000  | June 20, 1874.. | 81st st. n'r Madison ave., New York .....                                      | 1,743 28                              | .....  |
| 2056    | 10,000  | June 20, 1874.. | 81st st. n'r Madison ave., New York .....                                      | 1,743 28                              | .....  |
| 2057    | 10,000  | June 20, 1874.. | 81st st. n'r Madison ave., New York .....                                      | 1,743 28                              | .....  |
| 2058    | 11,000  | June 10, 1874.. | 206 East 76th st., New York .....  | 1,139 18                              | \$770 00   |
| 2059    | 11,000  | June 10, 1874.. | 208 East 76th st., New York .....  | 1,524 18                              | .....  |
| 2060    | 10,000  | June 10, 1874.. | 210 East 76th st., New York .....  | 1,539 18                              | .....  |
| 2061    | 11,000  | June 10, 1874.. | 212 East 76th st., New York .....  | 1,524 18                              | .....  |
| 2062    | 10,000  | June 10, 1874.. | 214 East 76th st., New York .....  | 1,904 80                              | .....  |
| 2064    | 10,000  | June 10, 1874.. | 218 East 76th st., New York .....  | 1,490 90                              | .....  |
| 2065    | 4,000   | June 20, 1874.. | S. side Sanford ave., Flushing, N. Y. ....                                     | 695 01                                | .....  |
| 2066    | 15,000  | June 29, 1874.. | 73 and 75 Water st., Rochester, N. Y. ....                                     | 2,603 42                              | .....  |
| 2067    | 7,500   | June 29, 1874.. | 77 Water st., Rochester, N. Y. ....  | 1,901 71                              | .....  |
| 2068    | 7,500   | June 29, 1874.. | 79 Water st., Rochester, N. Y. ....  | 1,901 71                              | .....  |
| 2069    | 6,500   | July 1, 1874..  | E. side First ave., New York .....   | 1,333 15                              | .....  |
| 2070    | 2,300   | June 17, 1874.. | 122 East Fourth street, Oswego, N. Y. ....                                     | 379 72                                | .....  |
| 2075    | 700     | July 8, 1874..  | 115 Broadway, Rochester, N. Y. ....  | 121 09                                | .....  |
| 2076    | 10,000  | July 1, 1874..  | 420 East Tenth street, New York .....  | 1,724 11                              | .....  |
| 2078    | 140,000 | June 10, 1874.. | 694 and 696 Broadway, New York .....   | 24,030 13                             | .....  |
| 2079    | 1,800   | July 17, 1874.. | 144 South-west st., Syracuse, N. Y. ....                                       | 303 26                                | .....  |
| 2082    | 3,750   | July 18, 1874.. | 59 Cayuga street, Oswego, N. Y. ....   | 637 20                                | .....  |
| 2083    | 5,000   | July 15, 1874.. | S. side 26th st., west Sixth ave., N. Y. ....                                  | 351 50                                | .....  |
| 2084    | 1,300   | July 24, 1874.. | Southport, N. Y. ....  | 84 89                                 | 136 50   |
| 2085    | 7,000   | July 20, 1874.. | N. side 49th st., west Tenth ave., N. Y. ....                                  | 1,190 76                              | .....  |
| 2086    | 7,000   | July 20, 1874.. | N. side 49th st., west Tenth ave., N. Y. ....                                  | 1,190 76                              | .....  |
| 2087    | 7,000   | July 20, 1874.. | N. side 49th st., west Tenth ave., N. Y. ....                                  | 1,190 76                              | .....  |
| 2088    | 7,000   | July 20, 1874.. | N. side 49th st., west Tenth ave., N. Y. ....                                  | 1,190 76                              | .....  |
| 2089    | 10,000  | July 20, 1874.. | S. side 53d st., west First ave., N. Y. ....                                   | 1,695 34                              | .....  |
| 2085    | 10,000  | July 20, 1874.. | S. side 53d st., west First ave., N. Y. ....                                   | 1,695 34                              | .....  |
| 2086    | 10,000  | July 20, 1874.. | S. side 53d st., west First ave., N. Y. ....                                   | 1,695 34                              | .....  |
| 2088    | 17,000  | July 20, 1874.. | 27 West 45th st., west Fifth ave., N. Y. ....                                  | 2,989 04                              | .....  |
| 2099    | 9,000   | Aug. 1, 1874..  | N. side 52d st., east First ave., N. Y. ....                                   | 1,302 17                              | .....  |
| 2100    | 9,000   | Aug. 1, 1874..  | N. side 52d st., east First ave., N. Y. ....                                   | 1,302 17                              | .....  |
| 2101    | 2,500   | Aug. 3, 1874..  | E. side Jackson st., and on Erie canal<br>north Cady st., Lockport, N. Y. .... | 420 00                                | .....  |
| 2102    | 5,800   | Aug. 1, 1874..  | N. side 122d st., east First ave., N. Y. ....                                  | 974 40                                | .....  |
| 2103    | 5,800   | Aug. 1, 1874..  | N. side 122d st., east First ave., N. Y. ....                                  | 974 40                                | .....  |
| 2104    | 5,800   | Aug. 1, 1874..  | N. side 122d st., east First ave., N. Y. ....                                  | 771 40                                | .....  |
| 2105    | 5,800   | Aug. 1, 1874..  | N. side 122d st., east First ave., N. Y. ....                                  | 974 40                                | .....  |
| 2107    | 5,800   | Aug. 1, 1874..  | N. side 122d st., east First ave., N. Y. ....                                  | 771 40                                | .....  |
| 2108    | 5,800   | Aug. 1, 1874..  | N. side 122d st., east First ave., N. Y. ....                                  | 974 40                                | .....  |
| 2109    | 5,800   | Aug. 1, 1874..  | N. side 122d st., east First ave., N. Y. ....                                  | 989 06                                | .....  |
| 2110    | 5,800   | Aug. 1, 1874..  | N. side 122d st., east First ave., N. Y. ....                                  | 989 06                                | .....  |
| 2111    | 5,800   | Aug. 1, 1874..  | N. side 122d st., east First ave., N. Y. ....                                  | 974 40                                | .....  |
| 2112    | 5,800   | Aug. 1, 1874..  | N. side 122d st., east First ave., N. Y. ....                                  | 771 40                                | .....  |
| 2113    | 5,800   | Aug. 1, 1874..  | N. side 122d st., east First ave., N. Y. ....                                  | 974 40                                | .....  |
| 2114    | 25,000  | Aug. 1, 1874..  | North-east cor. Sixth ave. and 122d<br>st., New York .....                     | 4,300 00                              | .....  |
| 2115    | 4,000   | July 20, 1874.. | N. side State st., east Linden ave.,<br>Flushing, N. Y. ....                   | 672 00                                | .....  |
| 2116    | 1,000   | Aug. 3, 1874..  | S. side High st., cor. Locust, Lock-<br>port, N. Y. ....                       | 168 00                                | .....  |
| 2118    | 30,000  | Aug. 1, 1874..  | 256 and 258 West 37th st., N. Y. ....  | 5,011 23                              | .....  |
| 2120    | 13,000  | Aug. 1, 1874..  | 269 East Tenth st., New York .....   | 2,158 01                              | .....  |
| 2121    | 10,000  | July 20, 1874.. | W. side Fifth ave., south-west cor.<br>Carroll st., Brooklyn .....             | 1,280 94                              | .....  |
| 2122    | 8,000   | July 20, 1874.. | W. side Fifth ave., south cor. Car-<br>roll st., Brooklyn .....                | 1,022 70                              | .....  |
| 2123    | 8,000   | July 20, 1874.. | W. side Fifth ave., south cor. Car-<br>roll st., Brooklyn .....                | 1,022 70                              | .....  |
| 2124    | 8,000   | July 20, 1874.. | W. side Fifth ave., south cor. Car-<br>roll st., Brooklyn .....                | 1,302 70                              | .....  |
| 2125    | 8,000   | July 20, 1874.. | W. side Fifth ave., south cor. Car-<br>roll st., Brooklyn .....                | 1,302 70                              | .....  |
| 2126    | 7,000   | Aug. 15, 1874.. | W. side River st., village of Char-<br>lotte, N. Y. ....                       | 906 83                                | .....  |
| 2127    | 1,400   | July 28, 1874.. | 16 West Seneca st., Ithaca, N. Y. ....   | 228 66                                | .....  |

STATEMENT — (Continued).

| Number. | Amount. | Date.           | LOCATION.  | Amount of interest from date of loan. | Amount of interest past due 30 days and considered in default. |
|---------|---------|-----------------|--|---------------------------------------|--|
| 2128    | \$3,000 | Aug. 7, 1874.   | 366 Prospect ave., Buffalo, N. Y. . . . .  | \$494 79                              | .....  |
| 2129    | 11,000  | Aug. 6, 1874.   | 1698 Main street, Buffalo, N. Y. . . . .   | 1,425 03                              | .....  |
| 2130    | 6,000   | Aug. 7, 1874.   | 82 Prospect avenue, Buffalo, N. Y. . . . .   | 967 28                                | .....  |
| 2131    | 8,000   | Aug. 15, 1874.  | N. side 122d st., west of First av., N. Y. . . . .   | 1,037 91                              | .....  |
| 2132    | 20,000  | Aug. 15, 1874.  | N. side 61st st., west of B'way, N. Y. . . . .   | 3,260 03                              | .....  |
| 2133    | 20,000  | Aug. 15, 1874.  | N. side 61st st., west of B'way, N. Y. . . . .   | 3,243 24                              | .....  |
| 2134    | 20,000  | Aug. 15, 1874.  | N. side 61st st., west of B'way, N. Y. . . . .   | 3,249 24                              | .....  |
| 2135    | 20,000  | Aug. 15, 1874.  | N. side 61st st., west of B'way, N. Y. . . . .   | 3,260 03                              | .....  |
| 2136    | 4,000   | Aug. 15, 1874.  | S. side Genesee st., Lockport, N. Y. . . . .   | 638 25                                | .....  |
| 2137    | 8,000   | Aug. 15, 1874.  | N. side Whitestone ave., Flushing, N. Y. . . . .   | 1,307 17                              | .....  |
| 2138    | 1,200   | Aug. 12, 1864.  | 50 Burnt street, Syracuse, N. Y. . . . .   | 195 61                                | .....  |
| 2139    | 10,000  | Aug. 10, 1874.  | 848 Second avenue, N. Y. . . . .   | 1,630 13                              | .....  |
| 2141    | 9,000   | Sept. 1, 1874.  | N. side 49th st., west Tenth av., N. Y. . . . .  | 1,465 39                              | .....  |
| 2142    | 4,500   | Aug. 1, 1874.   | S. west cor. Prospect ave. and Union place, Chester Hill, New York . . . . .                         | 732 70                                | .....  |
| 2143    | 15,000  | Aug. 30, 1874.  | 1686 Main street, Buffalo, N. Y. . . . .   | 1,905 82                              | .....  |
| 2144    | 5,500   | Sept. 1, 1874.  | N. side Water street, Elmira, N. Y. . . . .  | 889 19                                | .....  |
| 2145    | 7,500   | Sept. 1, 1874.  | N. side 66th st., west Fourth av., N. Y. . . . .   | 1,211 09                              | .....  |
| 2146    | 7,500   | Sept. 1, 1874.  | N. side 66th st., west Fourth av., N. Y. . . . .   | 1,211 09                              | .....  |
| 2147    | 1,200   | Aug. 27, 1874.  | 22 Stillson street, Rochester, N. Y. . . . .   | 191 93                                | .....  |
| 2148    | 2,000   | Aug. 15, 1874.  | S. east cor. Church st. and Madison avenue, Elmira, N. Y. . . . .                                    | 317 97                                | .....  |
| 2149    | 7,000   | Sept. 1, 1874.  | 413 East 58th st., east First ave., N. Y. . . . .  | 1,111 56                              | .....  |
| 2150    | 7,000   | Sept. 1, 1874.  | 415 East 58th st., east First ave., N. Y. . . . .  | 1,111 56                              | .....  |
| 2151    | 7,000   | Sept. 1, 1874.  | 417 East 58th st., east First ave., N. Y. . . . .  | 1,111 56                              | .....  |
| 2152    | 7,000   | Sept. 1, 1874.  | 419 East 58th st., east First ave., N. Y. . . . .  | 1,111 56                              | .....  |
| 2153    | 10,000  | Sept. 1, 1874.  | E. side 10th ave, south 45th st., N. Y. . . . .  | 1,237 94                              | .....  |
| 2154    | 10,000  | Sept. 1, 1874.  | 623 Tenth ave., south 45th st., N. Y. . . . .  | 1,237 94                              | .....  |
| 2155    | 5,000   | Sept. 17, 1874. | N. side Marcy ave., Brooklyn, N. Y. . . . .  | 796 30                                | .....  |
| 2156    | 5,000   | Sept. 21, 1874. | E. 127th st., east 6th ave., New York Canal street, north-east cor. Loyd st., Buffalo, N. Y. . . . . | 1,272 85                              | .....  |
| 2157    | 5,000   | Oct. 1, 1874.   | Canal street, north-east cor. Loyd st., Buffalo, N. Y. . . . .                                       | 783 42                                | .....  |
| 2158    | 3,000   | Sept. 25, 1874. | Kendall street, north-east cor. Hillard avenue, Clifton Springs, N. Y. . . . .                       | 468 90                                | .....  |
| 2159    | 8,000   | Sept. 10, 1874. | S. side 82d st., east Fifth ave., N. Y. . . . .  | 1,247 34                              | .....  |
| 2160    | 6,000   | Oct. 1, 1874.   | Madison street, west Parsons street, Flushing, N. Y. . . . .   | 935 50                                | .....  |
| 2161    | 10,000  | Oct. 12, 1874.  | 1299 Main street, Buffalo, N. Y. . . . .   | 1,509 31                              | .....  |
| 2163    | 2,000   | Oct. 19, 1874.  | 473 Niagara street, Buffalo, N. Y. . . . .   | 306 46                                | .....  |
| 2164    | 6,000   | Oct. 15, 1874.  | Madison street, Flushing, N. Y. . . . .  | 917 09                                | .....  |
| 2165    | 2,900   | Oct. 20, 1874.  | Tully, N. Y. . . . .   | 441 04                                | .....  |
| 2167    | 1,100   | Oct. 31, 1874.  | 923 Ferry street, Buffalo, N. Y. . . . .   | 165 81                                | .....  |
| 2169    | 3,000   | Nov. 1, 1874.   | 28th st., west of 7th ave., New York . . . . .   | 452 79                                | .....  |
| 2171    | 10,000  | Nov. 15, 1874.  | 665 10th ave., s. of 47th st., New York . . . . .  | 1,474 80                              | .....  |
| 2172    | 10,000  | Nov. 15, 1874.  | 663 10th ave., s. of 47th st., New York . . . . .  | 1,474 80                              | .....  |
| 2173    | 6,000   | Nov. 10, 1874.  | Carroll st., east Henry, B'klyn, N. Y. . . . .   | 673 72                                | .....  |
| 2174    | 6,000   | Nov. 10, 1874.  | Carroll st., east Henry, B'klyn, N. Y. . . . .   | 688 72                                | .....  |
| 2175    | 3,000   | Oct. 20, 1874.  | Sanford avenue, Flushing, N. Y. . . . .  | 438 41                                | .....  |
| 2176    | 4,000   | Nov. 10, 1874.  | W. side Main street, Flushing, N. Y. . . . .   | 583 01                                | .....  |
| 2177    | 5,000   | Nov. 20, 1874.  | Whitestone ave., Whitestone, N. Y. . . . .   | 726 84                                | .....  |
| 2178    | 2,000   | Oct. 19, 1874.  | S. side Niagara road, Lewiston, N. Y. . . . .  | 289 58                                | .....  |
| 2179    | 21,000  | Nov. 10, 1874.  | Cor. 3d ave., and 61st st., New York . . . . .   | 3,024 58                              | .....  |
| 2180    | 16,500  | Nov. 10, 1874.  | Third ave., south 61st st., New York . . . . .   | 2,376 45                              | .....  |
| 2181    | 16,500  | Nov. 10, 1874.  | Third ave., south 61st st., New York . . . . .   | 2,376 45                              | .....  |
| 2182    | 8,500   | Nov. 10, 1874.  | 61st st., east Third ave., New York . . . . .  | 1,224 23                              | .....  |
| 2183    | 9,000   | Nov. 10, 1874.  | 61st st., east Third ave., New York . . . . .  | 1,296 24                              | .....  |
| 2184    | 9,500   | Nov. 10, 1874.  | 61st st., east Third ave., New York . . . . .  | 1,368 26                              | .....  |
| 2185    | 9,500   | Nov. 10, 1874.  | 61st st., east Third ave., New York . . . . .  | 1,368 26                              | .....  |
| 2186    | 9,500   | Nov. 10, 1874.  | 61st st., east Third ave., New York . . . . .  | 1,368 26                              | .....  |
| 2187    | 3,000   | Dec. 9, 1874.   | 228 Church street, Elmira, N. Y. . . . .   | 422 63                                | .....  |
| 2188    | 6,000   | Dec. 1, 1874.   | 411 E. 84th st., east 1st ave., New York . . . . .   | 857 26                                | .....  |
| 2189    | 9,000   | Dec. 1, 1874.   | 53d st., west First ave., New York . . . . .   | 1,285 89                              | .....  |
| 2191    | 5,000   | Dec. 1, 1874.   | Second ave., east 5th st., New York . . . . .  | 856 11                                | .....  |
| 2192    | 5,500   | Dec. 12, 1874.  | Cor. Pratt and Kent sts., Roch'er, N. Y. . . . .   | 781 60                                | .....  |
| 2193    | 6,000   | Dec. 17, 1874.  | Linwood ave., bet. Barker and Bryant streets, Buffalo, N. Y. . . . .                                 | 852 66                                | .....  |
| 2194    | 2,300   | Dec. 17, 1874.  | Cor. Tupper and Franklin sts., Buffalo, N. Y. . . . .  | 326 41                                | .....  |
| 2195    | 2,300   | Dec. 17, 1874.  | 399 Oak st., s. Tupper, Buffalo, N. Y. . . . .   | 326 41                                | .....  |
| 2196    | 3,000   | Dec. 17, 1874.  | 68 Park street, Buffalo, N. Y. . . . .   | 428 66                                | .....  |
| 2197    | 9,000   | Dec. 17, 1874.  | Cor. Elliott and Carlton sts., Buffalo, N. Y. . . . .  | 1,277 26                              | .....  |
| 2198    | 10,000  | Dec. 10, 1874.  | First ave., south 53d st., New York . . . . .  | 1,419 18                              | .....  |

## STATEMENT — (Continued).

| Number. | Amount.  | Date.           | LOCATION.  | Amount of interest from date of loan. | Amount of interest past due 30 days, and considered in default. |
|---------|----------|-----------------|--|---------------------------------------|---|
| 2199    | \$10,000 | Dec. 10, 1874.. | First av., south of 53d st., N. Y. . . .                               | \$1,419 18                            | .....   |
| 2200    | 10,000   | Dec. 10, 1874.. | First av., south of 53d st., N. Y. . . .                               | 1,419 18                              | .....   |
| 2201    | 50,000   | Dec. 1, 1874..  | Cor. Madison av. and 67th st., N. Y. . .                               | 3,586 30                              | \$3,500 00  |
| 2202    | 1,800    | Dec. 19, 1874.. | Hipbard st., between Tyler and Waite streets, Rochester, N. Y. . . . . | 186 92                                | .....   |
| 2203    | 10,000   | Dec. 20, 1874.. | Whitestone, Queens county, N. Y. . . .                                 | 1,405 75                              | .....   |
| 2204    | 5,000    | Dec. 10, 1874.. | Corner Amity street and Parsons av., Flushing, N. Y. . . . .           | 702 87                                | .....   |
| 2205    | 1,000    | Nov. 16, 1874.. | University av., east of Goodman st., Rochester, N. Y. . . . .          | 140 19                                | .....   |
| 2206    | 5,000    | Dec. 26, 1874.. | Riverdale av., corner Main st., Yonkers, N. Y. . . . .                 | 520 68                                | .....   |
| 2207    | 15,000   | Dec. 15, 1874.. | 80th st., west of Madison av., N. Y. . .                               | 1,031 30                              | 1,050 00  |
| 2208    | 9,000    | Dec. 15, 1874.. | Corner 11th av. and 41st st., N. Y. . . .                              | 1,238 61                              | .....   |
| 2209    | 9,000    | Dec. 15, 1874.. | Eleventh av., north of 44th st., N. Y. .                               | 921 11                                | .....   |
| 2210    | 9,000    | Dec. 15, 1874.. | Eleventh av., north of 44th st., N. Y. .                               | 921 11                                | .....   |
| 2211    | 11,000   | Jan. 1, 1875..  | Fiftieth st., west of First av., N. Y. . .                             | 1,519 96                              | .....   |
| 2212    | 11,000   | Jan. 1, 1875..  | Fiftieth st., west of First av., N. Y. . .                             | 1,519 96                              | .....   |
| 2213    | 11,000   | Jan. 1, 1875..  | Fiftieth st., west of First av., N. Y. . .                             | 1,519 96                              | .....   |
| 2214    | 11,000   | Jan. 1, 1875..  | Fiftieth st., west of First av., N. Y. . .                             | 1,519 96                              | .....   |
| 2215    | 11,000   | Jan. 1, 1875..  | Fiftieth st., west of First av., N. Y. . .                             | 1,519 96                              | .....   |
| 2216    | 6,000    | Jan. 9, 1875..  | 69th st., east of Fourth av., N. Y. . . .                              | 1,403 00                              | .....   |
| 2217    | 20,000   | Dec. 31, 1874.. | 81 and 83 North Water street (N. S.), Rochester, N. Y. . . . .         | 2,744 38                              | .....   |
| 2218    | 6,000    | Jan. 14, 1875.. | 231 East 116th st., W. of 2d av., N. Y. .                              | 823 31                                | .....   |
| 2219    | 6,000    | Jan. 14, 1875.. | 222 East 116th st., W. of 2d av., N. Y. .                              | 823 31                                | .....   |
| 2220    | 6,000    | Jan. 14, 1875.. | 220 East 116th st., W. of 2d av., N. Y. .                              | 823 31                                | .....   |
| 2221    | 23,000   | Jan. 1, 1875..  | 76th st., east of Madison av., N. Y. . . .                             | 2,351 04                              | .....   |
| 2222    | 2,000    | Jan. 15, 1875.. | North side Main st., Oneonta, N. Y. . . .                              | 272 90                                | .....   |
| 2223    | 9,000    | Jan. 10, 1875.. | 44th st., east of Third av., N. Y. . . . .                             | 281 34                                | 945 00  |
| 2224    | 9,000    | Jan. 10, 1875.. | 44th st., east of Third av., N. Y. . . . .                             | 1,226 34                              | .....   |
| 2225    | 9,000    | Jan. 10, 1875.. | 44th st., east of Third av., N. Y. . . . .                             | 281 34                                | 945 00  |
| 2226    | 5,000    | Jan. 20, 1875.. | Township of Union, Ulster Co., N. J. . . .                             | 680 34                                | .....   |
| 2227    | 20,000   | Jan. 14, 1875.. | 1313 Main st., Buffalo, N. Y. . . . .                                  | 2,717 53                              | .....   |
| 2228    | 15,000   | Jan. 13, 1875.. | Rochester, Monroe county, N. Y. . . . .                                | 2,020 89                              | .....   |
| 2229    | 7,000    | Jan. 22, 1875.. | Rochester, Monroe county, N. Y. . . . .                                | 943 08                                | .....   |
| 2230    | 1,000    | Jan. 26, 1875.. | Thompson st., Rochester, N. Y. . . . .                                 | 133 76                                | .....   |
| 2231    | 1,600    | Jan. 20, 1875.. | Madison av., Flushing, N. Y. . . . .                                   | 214 64                                | .....   |
| 2232    | 17,000   | Jan. 20, 1875.. | 220 and 222 West 41st st., N. Y. . . . .                               | 495 84                                | 1,728 70  |
| 2233    | 2,000    | Jan. 20, 1875.. | C. 7th av. and 21st st., Whitestone, L. I.                             | 267 53                                | .....   |
| 2234    | 9,800    | Feb. 1, 1875..  | Cor. First av. and 125th st., N. Y. . . . .                            | 276 47                                | 1,029 00  |
| 2235    | 7,800    | Feb. 1, 1875..  | First av., south of 125th st., N. Y. . . .                             | 492 89                                | 546 00  |
| 2237    | 7,800    | Feb. 1, 1875..  | First av., south of 125th st., N. Y. . . .                             | 919 89                                | 819 00  |
| 2238    | 7,800    | Feb. 1, 1875..  | First av., south of 125th st., N. Y. . . .                             | 765 89                                | .....   |
| 2239    | 6,800    | Feb. 1, 1875..  | South side 125th st., east 1st av., N. Y. .                            | 191 70                                | 714 00  |
| 2241    | 5,000    | Jan. 20, 1875.. | 129 East 116th st., N. Y. . . . .                                      | 661 16                                | .....   |
| 2242    | 3,000    | Feb. 4, 1875..  | Alexander park, Rochester, N. Y. . . . .                               | 393 24                                | .....   |
| 2243    | 9,000    | July 1, 1874..  | 246 East Forty-eighth st., N. Y. . . . .                               | 869 91                                | .....   |
| 2245    | 42,000   | Feb. 1, 1875..  | North side Fifty-sixth st., N. Y. . . . .                              | 5,505 45                              | .....   |
| 2246    | 5,000    | Feb. 18, 1875.. | Market st., Lockport, N. Y. . . . .                                    | 653 49                                | .....   |
| 2247    | 4,000    | Feb. 10, 1875.. | Eighty-sixth st., east of 3d av., N. Y. . .                            | 520 49                                | .....   |
| 2248    | 4,000    | Feb. 10, 1875.. | Eighty-sixth st., east of 3d av., N. Y. . .                            | 520 49                                | .....   |
| 2249    | 4,000    | Feb. 10, 1875.. | Eighty-sixth st., east of 3d av., N. Y. . .                            | 520 49                                | .....   |
| 2250    | 3,500    | Feb. 8, 1875..  | Lincoln av., Woodside, Newark, N. J. . . .                             | 452 74                                | .....   |
| 2251    | 9,000    | Dec. 1, 1874..  | 8th st., west of Third av., N. Y. . . . .                              | 1,160 75                              | .....   |
| 2252    | 1,000    | Feb. 12, 1875.. | Park pl., between Orchard and High streets, Lockport, N. Y. . . . .    | 128 78                                | .....   |
| 2253    | 9,000    | Feb. 27, 1875.. | 111 Lake av., Rochester, N. Y. . . . .                                 | 1,148 67                              | .....   |
| 2254    | 2,500    | Feb. 25, 1875.. | 165 Niagara st., Buffalo, N. Y. . . . .                                | 319 55                                | .....   |
| 2255    | 10,000   | Feb. 24, 1875.. | Michigan st., Buffalo, N. Y. . . . .                                   | 1,223 97                              | .....   |
| 2256    | 3,600    | Feb. 20, 1875.. | 60th st., east of Eleventh av., N. Y. . . .                            | 428 00                                | .....   |
| 2257    | 10,000   | Feb. 20, 1875.. | Fourth av., north of 26th st., N. Y. . . .                             | 1,272 21                              | .....   |
| 2258    | 6,000    | Mar. 1, 1875..  | Bayport, Long Island, N. Y. . . . .                                    | 761 17                                | .....   |
| 2259    | 5,000    | Mar. 1, 1875..  | Madison av., Flushing, N. Y. . . . .                                   | 634 31                                | .....   |
| 2261    | 55,000   | Feb. 20, 1875.. | 20, 22 and 24 Second av., N. Y. . . . .                                | 6,945 82                              | .....   |
| 2262    | 11,000   | Feb. 20, 1875.. | 194 Elizabeth st., N. Y. . . . .                                       | 1,389 84                              | .....   |
| 2263    | 10,000   | Mar. 10, 1875.. | 242 West Fifty-second st., N. Y. . . . .                               | 1,228 35                              | .....   |
| 2265    | 18,000   | Mar. 13, 1875.. | 22 and 24 Exchange st., Buffalo, N. Y. .                               | 1,605 21                              | .....   |
| 2266    | 7,000    | Mar. 20, 1875.. | Sanford av., Flushing, N. Y. . . . .                                   | 861 19                                | .....   |
| 2267    | 7,500    | Jan. 20, 1875.. | Main st., Flushing, N. Y. . . . .                                      | 919 82                                | .....   |
| 2268    | 6,500    | Jan. 20, 1875.. | Amity st., Flushing, N. Y. . . . .                                     | 797 18                                | .....   |
| 2269    | 4,500    | Mar. 1, 1875..  | Thirteenth st., College Point, N. Y. . . .                             | 226 03                                | 315 00  |
| 2270    | 3,000    | Feb. 20, 1875.. | Madison av., Flushing, N. Y. . . . .                                   | 367 35                                | .....   |
| 2271    | 7,000    | Feb. 9, 1875..  | 3 Main st., Yonkers, N. Y. . . . .                                     | 842 40                                | .....   |
| 2272    | 1,400    | April 9, 1875.. | South Niagara st., Lockport, N. Y. . . . .                             | 167 13                                | .....   |

STATEMENT -- (Continued).

| Number. | Amount.  | Date.           | LOCATION.   | Amount of interest from date of loan. | Amount of interest past due 30 days and considered in default. |
|---------|----------|-----------------|---|---------------------------------------|--|
| 2273    | \$13,000 | Mar. 20, 1875.  | Tenth ave. and 55th st., N. Y.                          | \$1,542 01                            |  |
| 2274    | 10,000   | Mar. 20, 1875.  | Tenth ave., south of 55th st., N. Y.                    | 1,186 16                              |  |
| 2275    | 5,000    | Mar. 20, 1875.  | 55th st., west of Tenth ave., N. Y.                     | 593 08                                |  |
| 2276    | 7,000    | Mar. 20, 1875.  | 55th st., west of Tenth ave., N. Y.                     | 830 31                                |  |
| 2277    | 20,000   | April 1, 1875.  | 66th st., bet. 5th & Madison ave., N. Y.                | 2,360 89                              |  |
| 2278    | 6,000    | April 24, 1875. | 53d st., bet. 5th & Lexington ave., N. Y.               | 705 94                                |  |
| 2279    | 3,000    | May 1, 1875.    | Sanford ave., Flushing, N. Y.                           | 406 09                                |  |
| 2280    | 25,000   | Sept. 30, 1875. | Madison ave. and 66th st., N. Y.                        | 2,574 77                              |  |
| 2281    | 20,000   | Sept. 30, 1875. | Madison ave., south of 66th st., N. Y.                  | 691 56                                | \$1,400 00   |
| 2282    | 20,000   | Sept. 30, 1874. | Madison ave., south of 66th st., N. Y.                  | 1,391 56                              |  |
| 2283    | 20,000   | Sept. 30, 1874. | Madison ave., south of 66th st., N. Y.                  | 2,091 56                              |  |
| 2284    | 20,000   | Sept. 30, 1874. | Madison ave., south of 66th st., N. Y.                  | 2,091 56                              |  |
| 2285    | 20,000   | Sept. 30, 1874. | 66th st., west of Madison ave., N. Y.                   | 2,091 56                              |  |
| 2286    | 20,000   | Sept. 30, 1874. | 66th st., west of Madison ave., N. Y.                   | 2,091 56                              |  |
| 2287    | 10,000   | May 1, 1875.    | 502 West Fiftieth st., N. Y.                            | 1,143 97                              |  |
| 2288    | 10,000   | May 1, 1875.    | 504 W. Fiftieth st., N. Y.                              | 1,143 97                              |  |
| 2289    | 10,000   | May 1, 1875.    | 506 W. Fiftieth st., N. Y.                              | 1,143 97                              |  |
| 2290    | 7,000    | May 1, 1875.    | Avenue C and Eighth st., N. Y.                          | 781 98                                |  |
| 2291    | 7,000    | May 1, 1875.    | 703 E. Thirtieth st., N. Y.                             | 800 78                                |  |
| 2292    | 18,000   | May 15, 1875.   | Amity st. and S. Fifth ave.                             | 1,482 18                              |  |
| 2293    | 100,000  | April 10, 1875. | Central ave. and Kingsbridge road,<br>West Farms, N. Y. | 12,343 84                             |  |
| 2294    | 5,000    | May 10, 1875.   | Amity st., Flushing, N. Y.                              | 567 19                                |  |
| 2295    | 15,000   | May 10, 1875.   | 12 Lexington ave.                                       | 1,672 81                              |  |
| 2296    | 11,000   | April 20, 1875. | 230 Delancy st., N. Y.                                  | 1,243 60                              |  |
| 2297    | 10,000   | May 6, 1875.    | Williams st., Johnstown, N. Y.                          | 1,123 63                              |  |
| 2298    | 9,000    | May 1, 1875.    | 141 E. 38th st., N. Y.                                  | 1,014 04                              |  |
| 2299    | 15,000   | May 20, 1875.   | Madison ave., near 83d st., N. Y.                       | 623 81                                | 1,060 00   |
| 2300    | 7,000    | May 20, 1875.   | Bridge st., Flushing, N. Y.                             | 730 64                                |  |
| 2301    | 5,000    | May 20, 1875.   | Cor. Clinton ave. and Myrtle, N. Y.                     | 556 64                                |  |
| 2302    | 3,800    | May 20, 1875.   | Flushing, Queens Co., N. Y.                             | 419 40                                |  |
| 2303    | 20,000   | June 1, 1875.   | 542 Pearl st., N. Y.                                    | 2,192 05                              |  |
| 2304    | 1,700    | June 5, 1875.   | Prospect st., Cornwall, N. Y.                           | 185 03                                |  |
| 2305    | 6,000    | May 20, 1875.   | Flushing, N. Y.   | 656 46                                |  |
| 2307    | 3,000    | June 1, 1875.   | 87th st., E. of Fifth ave., N. Y.                       | 872 23                                |  |
| 2308    | 3,000    | June 1, 1875.   | 87th st., E. of Fifth ave., N. Y.                       | 872 23                                |  |
| 2309    | 3,000    | June 1, 1875.   | 87th st., E. of Fifth ave., N. Y.                       | 872 23                                |  |
| 2310    | 13,000   | June 5, 1875.   | Lexington ave., S. of 85th st., N. Y.                   | 1,429 89                              |  |
| 2311    | 12,250   | June 5, 1875.   | Lexington ave., S. of 85th st., N. Y.                   | 1,347 83                              |  |
| 2312    | 12,250   | June 5, 1875.   | Lexington ave., S. of 85th st., N. Y.                   | 1,347 83                              |  |
| 2313    | 6,000    | June 5, 1875.   | 1176 Main st., Buffalo, N. Y.                           | 649 56                                |  |
| 2314    | 10,000   | June 9, 1875.   | 179 North st., Buffalo, N. Y.                           | 1,082 60                              |  |
| 2315    | 3,000    | June 1, 1875.   | 204 E. Fiftieth st., N. Y.                              | 326 50                                |  |
| 2316    | 5,000    | June 7, 1875.   | 222 E. 126th st., N. Y.                                 | 544 17                                |  |
| 2317    | 5,000    | June 7, 1875.   | 115th st., E. of Second ave., N. Y.                     | 544 17                                |  |
| 2318    | 15,000   | June 8, 1875.   | Cor. Tenth ave., and 57th st., N. Y.                    | 1,603 78                              |  |
| 2319    | 12,000   | June 8, 1875.   | Tenth ave., N. 57th st., N. Y.                          | 1,287 04                              |  |
| 2320    | 4,000    | June 11, 1875.  | North Pearl st., Buffalo, N. Y.                         | 430 74                                |  |
| 2321    | 13,000   | June 10, 1875.  | Fourth ave., S. of 74th st., N. Y.                      | 1,310 63                              |  |
| 2322    | 6,000    | June 15, 1875.  | Cor. Parsons & Mad. avs., Flng. N. Y.                   | 420 00                                |  |
| 2323    | 3,000    | June 15, 1875.  | Franklin place, Flushing, N. Y.                         | 320 18                                |  |
| 2324    | 2,500    | June 12, 1875.  | Utica, N. Y.  | 271 61                                |  |
| 2325    | 2,000    | June 12, 1875.  | 87 Liberty st., Utica, N. Y.                            | 217 29                                |  |
| 2326    | 800      | June 12, 1875.  | 19 Charles st., Utica, N. Y.                            | 86 91                                 |  |
| 2327    | 1,600    | June 12, 1875.  | 17 Charles st., Utica, N. Y.                            | 177 75                                |  |
| 2328    | 15,000   | May 13, 1875.   | Caldwell, N. Y.   | 1,592 26                              |  |
| 2329    | 1,000    | June 24, 1875.  | Market st., Lockport, N. Y.                             | 105 57                                |  |
| 2330    | 5,000    | June 15, 1875.  | 81st st., west of Lexington ave., N. Y.                 | 532 60                                |  |
| 2331    | 17,500   | July 1, 1875.   | East Huron st., Buffalo, N. Y.                          | 1,206 54                              |  |
| 2332    | 2,300    | July 10, 1875.  | Sixteenth st., College Point, N. Y.                     | 237 31                                |  |
| 2334    | 7,500    | July 10, 1875.  | 147 E. 125th st., N. Y.                                 | 770 96                                |  |
| 2335    | 7,500    | July 10, 1875.  | 147 1/2 E. 125th st., N. Y.                             | 770 96                                |  |
| 2336    | 7,500    | July 10, 1875.  | 149 E. 125th st., N. Y.                                 | 770 96                                |  |
| 2337    | 2,500    | July 6, 1875.   | Hanford Landing, Grecco, N. Y.                          | 254 59                                |  |
| 2338    | 3,500    | July 1, 1875.   | Sanford ave., Flushing, N. Y.                           | 361 13                                |  |
| 2339    | 3,500    | July 1, 1875.   | Sanford ave., Flushing, N. Y.                           | 361 13                                |  |
| 2340    | 3,000    | July 20, 1875.  | 559 W. Forty-fourth st., N. Y.                          | 810 08                                |  |
| 2341    | 3,000    | July 15, 1875.  | Madison ave., Flushing, N. Y.                           | 279 62                                |  |
| 2342    | 3,700    | July 22, 1875.  | Frankfort, N. Y.  | 374 66                                |  |
| 2343    | 7,000    | July 31, 1875.  | 112th st., east Fourth avenue.                          | 696 74                                |  |
| 2344    | 11,000   | July 30, 1875.  | 562 First ave., N. Y.                                   | 1,094 88                              |  |
| 2345    | 10,000   | July 30, 1875.  | First ave., south of 31st st., N. Y.                    | 645 34                                |  |
| 2346    | 9,000    | July 20, 1875.  | First ave., south of 31st st., N. Y.                    | 695 30                                |  |
| 2347    | 9,000    | July 20, 1875.  | First ave., south of 31st st., N. Y.                    | 680 30                                |  |
| 2348    | 6,000    | July 20, 1875.  | 31st st., east of First ave., N. Y.                     | 387 20                                |  |

## STATEMENT—(Continued).

| Number. | Amount.  | Date.            | LOCATION.  | Amount of interest from date of loan. | Amount of interest past due 30 days and considered in default. |
|---------|----------|------------------|--|---------------------------------------|--|
| 2349    | \$15,000 | July 20, 1875..  | Madison ave., south of 85th st., N. Y.                   | \$968 01                              |  |
| 2352    | 7,500    | July 10, 1875..  | 122d st., west of First ave., N. Y.                      | 218 63                                | \$748 63   |
| 2353    | 7,500    | July 10, 1875..  | 122d st., west of First ave., N. Y.                      | 218 63                                | 525 00   |
| 2354    | 7,500    | July 10, 1875..  | 122d st., west of First ave., N. Y.                      | 218 63                                | 525 00   |
| 2355    | 4,500    | July 10, 1875..  | 122d st., west of First ave., N. Y.                      | 288 67                                |  |
| 2356    | 4,500    | July 10, 1875..  | 122d st., west of First ave., N. Y.                      | 288 67                                |  |
| 2357    | 4,500    | July 10, 1875..  | 122d st., west of First ave., N. Y.                      | 446 17                                |  |
| 2358    | 4,500    | July 10, 1875..  | 122d st., west of First ave., N. Y.                      | 288 67                                |  |
| 2359    | 3,000    | July 21, 1875..  | 246 Main street, Lockport, N. Y.                         | 295 72                                |  |
| 2360    | 6,000    | June 15, 1875..  | Washington st., Flushing, N. Y.                          | 590 80                                |  |
| 2361    | 5,000    | Aug. 6, 1875..   | Main st., Flushing, N. Y.                                | 489 04                                |  |
| 2362    | 3,000    | Aug. 6, 1875..   | Amity st., Flushing, N. Y.                               | 293 42                                |  |
| 2363    | 3,000    | Aug. 30, 1875..  | Auburn, N. Y.  | 479 45                                |  |
| 2364    | 55,000   | Aug. 2, 1875..   | Fifth ave., north of 64th st., N. Y.                     | 5,115 75                              |  |
| 2365    | 28,000   | July 1, 1875..   | Cor. Division and Attorney sts., N. Y.                   | 2,496 99                              |  |
| 2366    | 7,000    | Sept. 20, 1875.. | Sanford st., Flushing, N. Y.                             | 625 58                                |  |
| 2367    | 15,000   | Sept. 18, 1875.. | Main st., Rochester, N. Y.                               | 1,283 01                              |  |
| 2368    | 6,000    | Sept. 18, 1875.. | East Main and North Union streets,<br>Rochester, N. Y.   | 528 16                                |  |
| 2369    | 2,000    | Aug. 16, 1875..  | 32 Locust st., Lockport, N. Y.                           | 171 06                                |  |
| 2370    | 10,000   | July 1, 1875..   | 57th st., W. of Lexington ave., N. Y.                    | 876 43                                |  |
| 2371    | 12,000   | July 1, 1875..   | 57th st., W. of Lexington ave., N. Y.                    | 1,051 73                              |  |
| 2372    | 12,000   | July 1, 1875..   | 57th st., W. of Lexington ave., N. Y.                    | 1,051 73                              |  |
| 2373    | 12,000   | July 1, 1875..   | 57th st., W. of Lexington ave., N. Y.                    | 1,051 73                              |  |
| 2374    | 12,000   | July 1, 1875..   | 57th st., W. of Lexington ave., N. Y.                    | 1,051 73                              |  |
| 2375    | 12,000   | July 1, 1875..   | 57th st., W. of Lexington ave., N. Y.                    | 1,051 73                              |  |
| 2376    | 12,000   | July 1, 1875..   | 57th st., W. of Lexington ave., N. Y.                    | 1,051 73                              |  |
| 2377    | 12,000   | July 1, 1875..   | 57th st., W. of Lexington ave., N. Y.                    | 1,051 73                              |  |
| 2378    | 9,000    | July 1, 1875..   | 57th st., W. of Lexington ave., N. Y.                    | 788 79                                |  |
| 2379    | 9,000    | July 1, 1875..   | 57th st., W. of Lexington ave., N. Y.                    | 788 79                                |  |
| 2380    | 9,000    | July 1, 1875..   | 57th st., W. of Lexington ave., N. Y.                    | 788 79                                |  |
| 2381    | 9,000    | July 1, 1875..   | 57th st., W. of Lexington ave., N. Y.                    | 788 79                                |  |
| 2382    | 9,000    | Sept. 25, 1875.. | Canal and Centre sts., Whitehall, N. Y.                  | 774 93                                |  |
| 2384    | 1,500    | Oct. 7, 1875..   | Seventh ave., Flushing, N. Y.                            | 76 08                                 |  |
| 2385    | 7,500    | Oct. 1, 1875..   | 915 East 120th st., N. Y.                                | 377 56                                |  |
| 2386    | 7,500    | Oct. 1, 1875..   | 217 East 120th st., N. Y.                                | 115 06                                | 525 00   |
| 2387    | 7,500    | Oct. 1, 1875..   | 219 East 120th st., N. Y.                                | 115 06                                | 640 06   |
| 2388    | 7,500    | Oct. 1, 1875..   | 221 East 120th st., N. Y.                                | 115 06                                | 525 00   |
| 2389    | 7,500    | Oct. 1, 1875..   | 223 East 120th st., N. Y.                                | 115 06                                | 640 06   |
| 2390    | 9,500    | Oct. 15, 1875..  | 531 West 51st st., N. Y.                                 | 798 00                                |  |
| 2391    | 9,500    | Oct. 15, 1875..  | 523 West 51st st., N. Y.                                 | 798 00                                |  |
| 2392    | 1,000    | Oct. 26, 1875..  | 53 Court st., Watertown, N. Y.                           | 82 65                                 |  |
| 2393    | 2,000    | Oct. 25, 1875..  | City of Watertown, N. Y.                                 | 165 81                                |  |
| 2394    | 3,000    | Oct. 20, 1875..  | High street, Flushing, N. Y.                             | 28 95                                 | 210 00   |
| 2395    | 6,000    | Oct. 29, 1875..  | Mount Vernon, N. Y.                                      | 490 19                                |  |
| 2396    | 9,000    | Nov. 1, 1875..   | Cor. Second ave. and 122d st., N. Y.                     | 98 33                                 | 630 00   |
| 2397    | 7,500    | Nov. 1, 1875..   | Second ave., N. of 122d st., N. Y.                       | 81 99                                 | 525 00   |
| 2398    | 7,500    | Nov. 1, 1875..   | Second ave., N. of 122d st., N. Y.                       | 81 99                                 | 525 00   |
| 2399    | 7,500    | Nov. 1, 1875..   | Second ave., N. of 122d st., N. Y.                       | 81 99                                 | 525 00   |
| 2400    | 7,500    | Nov. 1, 1875..   | Second ave., N. of 122d st., N. Y.                       | 81 99                                 | 525 00   |
| 2401    | 7,500    | Nov. 1, 1875..   | Second ave., N. of 122d st., N. Y.                       | 81 99                                 | 525 00   |
| 2402    | 7,500    | Nov. 1, 1875..   | Second ave., N. of 122d st., N. Y.                       | 81 99                                 | 525 00   |
| 2403    | 7,500    | Nov. 1, 1875..   | Second ave., N. of 122d st., N. Y.                       | 81 99                                 | 525 00   |
| 2404    | 7,500    | Nov. 1, 1875..   | Second ave., N. of 122d st., N. Y.                       | 81 99                                 | 525 00   |
| 2405    | 9,000    | Nov. 1, 1875..   | Cor. Second ave. and 123d st., N. Y.                     | 728 38                                |  |
| 2406    | 65,000   | Nov. 10, 1875..  | Cor. Park ave. and 41st st., N. Y.                       | 5,123 42                              |  |
| 2407    | 4,000    | Nov. 17, 1875..  | Town of Galway, N. Y.                                    | 175 28                                |  |
| 2408    | 1,100    | Nov. 16, 1875..  | Benedict st., Watertown, N. Y.                           | 85 86                                 |  |
| 2409    | 14,000   | Nov. 23, 1875..  | Cor. Sixtieth st. and 4th ave., N. Y.                    | 592 03                                |  |
| 2410    | 4,000    | Nov. 10, 1875..  | West st., north of Washington, Col-<br>lege Point, N. Y. | 309 15                                |  |
| 2411    | 9,000    | Nov. 30, 1875..  | 507 West Forty-ninth st., N. Y.                          | 681 78                                |  |
| 2412    | 9,000    | Nov. 30, 1875..  | 505 West Forty-ninth st., N. Y.                          | 681 78                                |  |
| 2413    | 9,000    | Nov. 30, 1875..  | 503 West Forty-ninth st., N. Y.                          | 681 78                                |  |
| 2414    | 11,000   | Nov. 30, 1875..  | 727 Tenth avenue, N. Y.                                  | 448 29                                |  |
| 2415    | 11,000   | Nov. 30, 1875..  | 725 Tenth avenue, N. Y.                                  | 448 29                                |  |
| 2416    | 11,000   | Nov. 30, 1875..  | 723 Tenth avenue, N. Y.                                  | 448 29                                |  |
| 2417    | 18,000   | Nov. 30, 1875..  | Cor. Tenth ave. and 49th st., N. Y.                      | 529 79                                |  |
| 2418    | 18,000   | Nov. 30, 1875..  | 65th st., W. of Lexington ave., N. Y.                    | 974 82                                |  |
| 2419    | 13,500   | Nov. 20, 1875..  | 65th st., W. of Lexington ave., N. Y.                    | 539 51                                |  |
| 2420    | 13,500   | Nov. 20, 1875..  | 65th st., W. of Lexington ave., N. Y.                    | 1,012 31                              |  |
| 2421    | 14,000   | Nov. 20, 1875..  | 65th st., W. of Lexington ave., N. Y.                    | 1,049 81                              |  |
| 2422    | 13,500   | Nov. 20, 1875..  | 65th st., W. of Lexington ave., N. Y.                    | 1,012 31                              |  |
| 2423    | 13,500   | Nov. 20, 1875..  | 65th st., W. of Lexington ave., N. Y.                    | 1,012 31                              |  |
| 2424    | 3,000    | Nov. 10, 1875..  | Sanford ave., Flushing, N. Y.                            | 223 80                                |  |

STATEMENT — (Continued).

| Number. | Amount.  | Date.           | LOCATION.   | Amount of interest from date of loan. | Amount of interest past due 30 days and considered in default. |
|---------|----------|-----------------|---|---------------------------------------|--|
| 3425    | \$12,000 | Nov. 10, 1875.  | Cor. 1st ave. and Fifty-first st., N. Y.              | \$392 93                              |  |
| 3426    | 9,500    | Nov. 10, 1875.  | 1st ave., south of Fifty-first st., N. Y.             | 706 90                                |  |
| 3427    | 9,500    | Nov. 10, 1875.  | 1st ave., south of Fifty-first st., N. Y.             | 706 90                                |  |
| 3428    | 9,500    | Nov. 10, 1875.  | 1st ave., south of Fifty-first st., N. Y.             | 706 90                                |  |
| 3429    | 15,000   | Dec. 18, 1875.  | 21 and 23 N. Water st., Rochester, N. Y.              | 1,064 38                              |  |
| 3430    | 7,000    | Oct. 15, 1869.  | 127th st., E. of Sixth ave., N. Y.                    |                                       | \$508 49   |
| 3431    | 15,000   | Dec. 28, 1875.  | Cor. Lex. ave. and 85th sts., N. Y.                   | 1,061 51                              |  |
| 3432    | 5,000    | Dec. 20, 1875.  | B'way E. Linden av., Flushing, N. Y.                  | 319 79                                |  |
| 3433    | 9,000    | Dec. 28, 1875.  | S. W. cor. Madison ave. and 131st st., New York.      |                                       |  |
| 3434    | 7,800    | Dec. 28, 1875.  | Madison ave., near 131st st., N. Y.                   | 536 28                                |  |
| 3435    | 7,800    | Dec. 28, 1875.  | Madison ave., near 131st st., N. Y.                   | 536 28                                |  |
| 3436    | 7,800    | Dec. 28, 1875.  | Madison ave., near 131st st., N. Y.                   | 536 28                                |  |
| 3437    | 7,800    | Dec. 28, 1875.  | Madison ave., near 131st st., N. Y.                   | 536 28                                |  |
| 3438    | 7,800    | Dec. 28, 1875.  | Madison ave., near 131st st., N. Y.                   | 536 28                                |  |
| 3439    | 7,000    | Dec. 28, 1875.  | 131st st., near Madison ave., N. Y.                   | 481 27                                |  |
| 3440    | 7,000    | Dec. 28, 1875.  | 131st st., near Madison ave., N. Y.                   | 481 27                                |  |
| 3441    | 2,500    | Jan. 1, 1876.   | Sanford ave., Flushing, N. Y.                         | 169 96                                |  |
| 3442    | 17,000   | Jan. 12, 1876.  | Main st., S. of Gregg st., Cohoes, N. Y.              | 1,142 73                              |  |
| 3443    | 4,000    | Jan. 20, 1876.  | 29 Oliver st., N. Y.                                  | 268 14                                |  |
| 3444    | 8,000    | Jan. 20, 1876.  | 10th ave., S. of 46th st., N. Y.                      | 511 67                                |  |
| 3445    | 8,000    | Jan. 20, 1876.  | 10th ave., S. of 46th st., N. Y.                      | 511 67                                |  |
| 3446    | 8,000    | Jan. 20, 1876.  | 10th ave., S. of 46th st., N. Y.                      | 511 67                                |  |
| 3447    | 12,000   | Jan. 20, 1876.  | 456 and 458 W. Forty-sixth st., N. Y.                 | 767 51                                |  |
| 3448    | 1,250    | Feb. 1, 1876.   | College Point, 11th st., bet. 3d and 4th ave., N. Y.  | 76 15                                 |  |
| 3450    | 23,000   | Jan. 20, 1876.  | Fifty-seventh st., W. 6th ave., N. Y.                 |                                       | 1,374 01   |
| 3451    | 20,000   | Jan. 20, 1876.  | Fifty-seventh st., W. 6th ave., N. Y.                 |                                       | 1,164 79   |
| 3452    | 20,000   | Jan. 20, 1876.  | Fifty-seventh st., W. 6th ave., N. Y.                 |                                       | 1,194 79   |
| 3453    | 12,500   | Feb. 1, 1876.   | Fortieth st., E. 8th ave., N. Y.                      | 744 35                                |  |
| 3454    | 12,500   | Feb. 1, 1876.   | Fortieth st., E. 8th ave., N. Y.                      | 744 35                                |  |
| 3455    | 12,500   | Feb. 1, 1876.   | Fortieth st., E. 8th ave., N. Y.                      | 744 35                                |  |
| 3456    | 12,500   | Feb. 1, 1876.   | Fortieth st., E. 8th ave., N. Y.                      | 744 35                                |  |
| 3457    | 5,000    | Mar. 1, 1876.   | 410 Main st., Elmira, N. Y.                           | 290 07                                |  |
| 3458    | 1,300    | Mar. 1, 1876.   | Mariner st., Buffalo, N. Y.                           | 74 67                                 |  |
| 3460    | 7,000    | Mar. 1, 1876.   | S. W. corner Hicks and Baltic sts., Brooklyn, N. Y.   | 388 65                                |  |
| 3461    | 6,400    | Mar. 1, 1876.   | Hicks st., S. Baltic st., B'klyn., N. Y.              | 355 33                                |  |
| 3462    | 6,400    | Mar. 1, 1876.   | Hicks st., S. Baltic st., B'klyn., N. Y.              | 355 33                                |  |
| 3463    | 6,400    | Mar. 1, 1876.   | Hicks st., S. Baltic st., B'klyn., N. Y.              | 355 33                                |  |
| 3464    | 6,400    | Mar. 1, 1876.   | Hicks st., S. Baltic st., B'klyn., N. Y.              | 355 33                                |  |
| 3465    | 9,000    | Mar. 11, 1876.  | Main st., c. Clinton, Rochester, N. Y.                | 491 05                                |  |
| 3466    | 8,000    | Mar. 1, 1876.   | 57th st., E. Tenth ave., N. Y.                        | 431 89                                |  |
| 3467    | 8,000    | Mar. 1, 1876.   | 57th st., E. Tenth ave., N. Y.                        | 431 89                                |  |
| 3468    | 8,000    | Mar. 1, 1876.   | 57th st., E. Tenth ave., N. Y.                        | 431 89                                |  |
| 3469    | 8,000    | Mar. 21, 1876.  | Glenville, N. Y.                                      | 427-29                                |  |
| 3470    | 32,000   | Mar. 21, 1876.  | Glenville, N. Y.                                      | 1,709 15                              |  |
| 3471    | 4,200    | Mar. 24, 1876.  | 221 and 223 Swan st., Buffalo, N. Y.                  | 224 33                                |  |
| 3472    | 3,000    | Mar. 22, 1876.  | Buffalo, N. Y.  | 62 93                                 |  |
| 3473    | 15,000   | Jan. 20, 1876.  | 100 East Sixty-fourth st., N. Y.                      | 792 53                                |  |
| 3474    | 14,000   | Jan. 20, 1876.  | 102 East Sixty-fourth st., N. Y.                      | 739 70                                |  |
| 3475    | 14,000   | Jan. 20, 1876.  | 104 East Sixty-fourth st., N. Y.                      | 739 70                                |  |
| 3476    | 14,000   | Jan. 20, 1876.  | 106 East Sixty-fourth st., N. Y.                      | 739 70                                |  |
| 3477    | 12,500   | Jan. 20, 1876.  | 112 East Sixty-fourth st., N. Y.                      | 660 45                                |  |
| 3480    | 12,500   | Jan. 20, 1876.  | 114 East Sixty-fourth st., N. Y.                      | 660 45                                |  |
| 3481    | 6,500    | Mar. 10, 1876.  | Whitestone, L. I., N. Y.                              | 343 43                                |  |
| 3482    | 5,000    | Mar. 27, 1876.  | Pottsdam, N. Y.                                       | 255 55                                |  |
| 3483    | 1,000    | Mar. 20, 1876.  | St. James Hotel, near Yates avenue, Brooklyn, N. Y.   | 52 45                                 |  |
| 3485    | 15,000   | Mar. 15, 1876.  | Fifty-eighth st., E. of 6th ave., N. Y.               | 909 50                                |  |
| 3486    | 20,000   | Mar. 15, 1876.  | Fifty-eighth st., E. of 6th ave., N. Y.               | 945 48                                |  |
| 3487    | 20,000   | Mar. 15, 1876.  | Fifty-eighth st., E. of 6th ave., N. Y.               |                                       |  |
| 3488    | 1,600    | April 19, 1876. | 385 S. Division st., Buffalo, N. Y.                   | 79 63                                 | 945 48   |
| 3489    | 10,000   | April 19, 1876. | 85th st., W. Lexington ave., N. Y.                    | 466 99                                |  |
| 3490    | 15,000   | April 20, 1876. | 80th st., W. Third ave., N. Y.                        |                                       | 709 11   |
| 3491    | 1,000    | April 27, 1876. | S. E. cor. William and Watson sts., Buffalo, N. Y.    | 46 70                                 |  |
| 3497    | 10,000   | April 20, 1876. | 31 Beekman st., N. Y.                                 | 116 99                                |  |
| 3498    | 10,000   | May 4, 1876.    | 149 W. Forty-fourth st., N. Y.                        | 461 23                                |  |
| 3499    | 5,000    | May 5, 1876.    | 15 and 17 Pine st., Lockport, N. Y.                   | 224 86                                |  |
| 3500    | 600      | April 1, 1876.  | Church st., W. of Belvidere avenue, Washington, N. J. | 31 47                                 |  |
| 3501    | 30,000   | May 10, 1876.   | 83 and 85 Duane st., N. Y.                            | 1,337 67                              |  |
| 3502    | 5,000    | May 13, 1876.   | 9 Union st., Schenectady, N. Y.                       | 217 30                                |  |
| 3503    | 5,000    | May 10, 1876.   | 80th st., W. of Third ave., N. Y.                     | 317 19                                |  |

## STATEMENT — (Continued).

| Number. | Amount.  | Date.            | LOCATION.   | Amount of interest from date of loan. | Amount of interest past due 30 days and considered in default. |
|---------|----------|------------------|---|---------------------------------------|--|
| 2504    | \$14,000 | April 20, 1876.. | S. E. cor. 2d ave. and 78th st., N. Y.                | \$565 18                              |  |
| 2505    | 11,000   | April 20, 1876.. | Second ave., south of 78th st., N. Y.                 | 444 07                                |  |
| 2506    | 11,000   | April 20, 1876.. | Second ave., south of 78th st., N. Y.                 | 444 07                                |  |
| 2507    | 8,000    | April 20, 1876.. | 78th st., E. of Second ave., N. Y.                    | 232 96                                |  |
| 2508    | 5,000    | May 27, 1876..   | Gloverville, N. Y.                                    | 204 72                                |  |
| 2509    | 7,000    | May 20, 1876..   | 127 E. Thirty-first st., N. Y.                        | 87 59                                 |  |
| 2510    | 3,900    | May 20, 1876..   | 115th st., E. Fourth ave., N. Y.                      | 151 57                                |  |
| 2511    | 3,600    | May 20, 1876..   | 115th st., E. Fourth ave., N. Y.                      | 140 66                                |  |
| 2512    | 3,600    | May 20, 1876..   | 115th st., E. Fourth ave., N. Y.                      | 140 66                                |  |
| 2513    | 3,600    | May 20, 1876..   | 115th st., E. Fourth ave., N. Y.                      | 140 66                                |  |
| 2514    | 3,600    | May 20, 1876..   | 115th st., E. Fourth ave., N. Y.                      | 140 66                                |  |
| 2515    | 3,600    | May 20, 1876..   | 115th st., E. Fourth ave., N. Y.                      | 140 66                                |  |
| 2516    | 3,600    | May 20, 1876..   | 115th st., E. Fourth ave., N. Y.                      | 140 66                                |  |
| 2517    | 10,000   | June 3, 1876..   | Albany st., Oswego, N. Y.                             | 396 02                                |  |
| 2518    | 5,000    | June 3, 1876..   | Cor. E. Bridge st., and First st., Oswego, N. Y.      | 198 01                                |  |
| 2519    | 20,000   | June 1, 1876..   | Eighth ave., north of 57th st., N. Y.                 | 778 44                                |  |
| 2520    | 20,000   | June 1, 1876..   | Eighth ave., north of 57th st., N. Y.                 | 778 44                                |  |
| 2521    | 20,000   | June 1, 1876..   | Eighth ave., north of 57th st., N. Y.                 | 808 26                                |  |
| 2522    | 10,000   | July 1, 1876..   | 80th st., W. Lexington ave., N. Y.                    | 373 04                                |  |
| 2523    | 7,000    | June 10, 1876..  | 145 Washington st., N. Y.                             | 259 76                                |  |
| 2524    | 17,000   | June 20, 1876..  | Main st., Buffalo, N. Y.                              |                                       |  |
| 2525    | 6,200    | June 23, 1876..  | Oregon st., Rochester, N. Y.                          | 183 00                                |  |
| 2526    | 5,200    | June 23, 1876..  | Oregon st., Rochester, N. Y.                          | 183 00                                |  |
| 2527    | 10,000   | June 12, 1876..  | 66th st., E. Fifth ave, N. Y.                         | 325 69                                |  |
| 2528    | 6,000    | July 1, 1876..   | Parsons ave., Flushing, N. Y.                         | 211 16                                |  |
| 2529    | 700      | June 29, 1876..  | 83 Fifth st., Elmira, N. Y.                           | 24 50                                 |  |
| 2530    | 18,000   | June 20, 1876..  | 57th st., E. Ninth ave., N. Y.                        | 552 71                                |  |
| 2531    | 18,000   | June 20, 1876..  | 57th st., E. Ninth ave., N. Y.                        | 552 71                                |  |
| 2532    | 17,000   | June 20, 1876..  | 57th st., E. Ninth ave., N. Y.                        | 521 26                                |  |
| 2533    | 5,000    | July 28, 1876..  | 112 East Fourth ave., N. Y.                           | 148 75                                |  |
| 2534    | 1,300    | July 24, 1876..  | Cherry st., Jamestown, N. Y.                          | 39 64                                 |  |
| 2535    | 4,500    | July 30, 1876..  | Cor. Tenth st. and Sixth ave., College Point, N. Y.   |                                       |  |
| 2536    | 1,000    | July 25, 1876..  | 24 Upton park, Rochester, N. Y.                       | 29 53                                 |  |
| 2537    | 2,000    | July 29, 1876..  | 2d st., E. of Church, Jamestown, N. Y.                | 58 30                                 |  |
| 2538    | 15,000   | July 27, 1876..  | Jamestown, N. Y.                                      | 437 26                                |  |
| 2539    | 1,000    | July 26, 1876..  | 11 Upton park, Rochester, N. Y.                       | 28 58                                 |  |
| 2540    | 1,000    | July 26, 1876..  | 21 Gardner park, Rochester, N. Y.                     | 28 58                                 |  |
| 2541    | 15,000   | July 20, 1876..  | 72d st., west of Third ave., N. Y.                    | 392 19                                |  |
| 2542    | 7,700    | Aug. 10, 1876..  | Madison ave., north of 130th st., N. Y.               |                                       |  |
| 2543    | 7,700    | Aug. 10, 1876..  | Madison ave., north of 130th st., N. Y.               |                                       |  |
| 2544    | 7,700    | Aug. 10, 1876..  | Madison ave., north of 130th st., N. Y.               |                                       |  |
| 2545    | 7,700    | Aug. 10, 1876..  | Madison ave., north of 130th st., N. Y.               |                                       |  |
| 2546    | 7,700    | Aug. 10, 1876..  | Madison ave., north of 130th st., N. Y.               |                                       |  |
| 2547    | 6,500    | Aug. 10, 1876..  | Madison ave., and 130th st., N. Y.                    | 294 96                                |  |
| 2548    | 7,000    | Aug. 10, 1876..  | 130th st., west of Madison ave., N. Y.                | 185 26                                |  |
| 2549    | 7,000    | Aug. 16, 1876..  | 130th st., west of Madison ave., N. Y.                | 185 26                                |  |
| 2550    | 21,000   | July 1, 1876..   | Cor. Madison ave. and 68th st., N. Y.                 |                                       |  |
| 2551    | 20,000   | July 1, 1876..   | Cor. Madison ave., S. of 68th st., N. Y.              |                                       |  |
| 2552    | 16,000   | July 1, 1876..   | Cor. Madison ave., S. of 68th st., N. Y.              |                                       |  |
| 2553    | 20,000   | July 1, 1876..   | Cor. Madison ave., S. of 68th st., N. Y.              |                                       |  |
| 2554    | 23,000   | July 1, 1876..   | Cor. Madison ave., S. of 68th st., N. Y.              |                                       |  |
| 2555    | 1,400    | Aug. 12, 1876..  | Prospect ave., Jamestown, N. Y.                       | 35 44                                 |  |
| 2556    | 1,000    | Aug. 15, 1876..  | Cor. 4th st. and Baker's alley, Jamestown, N. Y.      | 24 93                                 |  |
| 2557    | 3,000    | Aug. 21, 1876..  | 43 Main st., Jamestown, N. Y.                         | 74 50                                 |  |
| 2558    | 2,500    | Aug. 10, 1876..  | Cor. Parsons ave. and Franklin place, Flushing, N. Y. | 61 37                                 |  |
| 2559    | 3,000    | Aug. 21, 1876..  | Hight st., Lockport, N. Y.                            |                                       |  |
| 2560    | 2,500    | Aug. 30, 1876..  | Foot's ave., Jamestown, N. Y.                         | 58 49                                 |  |
| 2561    | 3,000    | Aug. 10, 1876..  | Sanford ave., Flushing, N. Y.                         | 66 74                                 |  |
| 2562    | 5,000    | Aug. 25, 1876..  | 43 North ave., Rochester, N. Y.                       | 104 52                                |  |
| 2563    | 2,000    | July 10, 1876..  | Division st., west of Market st., N. Y.               | 41 43                                 |  |
| 2564    | 11,000   | Oct. 1, 1876..   | 514 W. Fifty-first st., N. Y.                         | 185 64                                |  |
| 2565    | 11,000   | Oct. 1, 1876..   | 516 W. Fifty-first st., N. Y.                         | 185 64                                |  |
| 2566    | 11,000   | Oct. 1, 1876..   | 518 W. Fifty-first st., N. Y.                         | 185 64                                |  |
| 2567    | 11,000   | Oct. 1, 1876..   | 520 W. Fifty-first st., N. Y.                         | 185 64                                |  |
| 2568    | 5,000    | Sept. 30, 1876.. | 112th st., east of Fourth ave., N. Y.                 | 79 59                                 |  |
| 2569    | 12,000   | Oct. 1, 1876..   | 65th st., west of Fourth ave., N. Y.                  |                                       |  |
| 2570    | 12,000   | Oct. 1, 1876..   | 65th st., west of Fourth ave., N. Y.                  |                                       |  |
| 2571    | 12,000   | Oct. 1, 1876..   | 65th st., west of Fourth ave., N. Y.                  |                                       |  |
| 2572    | 12,000   | Oct. 1, 1876..   | 65th st., west of Fourth ave., N. Y.                  |                                       |  |
| 2573    | 12,000   | Oct. 1, 1876..   | 65th st., west of Fourth ave., N. Y.                  |                                       |  |
| 2574    | 12,000   | Oct. 1, 1876..   | 65th st., west of Fourth ave., N. Y.                  |                                       |  |

## STATEMENT — (Continued).

| Number. | Amount.  | Date.           | LOCATION.                             | Amount of interest from date of loan. | Amount of interest past due 30 days and considered in default. |
|---------|----------|-----------------|---------------------------------------|---------------------------------------|--|
| 2575    | \$12,000 | Oct. 1, 1876.   | 65th st., W. of Fourth ave., N. Y.    |                                       |  |
| 2576    | 12,000   | Oct. 1, 1876.   | 65th st., W. of Fourth ave., N. Y.    |                                       |  |
| 2577    | 12,000   | Oct. 1, 1876.   | 65th st., W. of Fourth ave., N. Y.    |                                       |  |
| 2578    | 12,000   | Oct. 1, 1876.   | 65th st., W. of Fourth ave., N. Y.    |                                       |  |
| 2579    | 4,000    | Sept. 12, 1876. | Canal st., Whitehall, N. Y.           | \$51 83                               |  |
| 2580    | 13,000   | Oct. 26, 1876.  | Third ave., N. of 88th st., N. Y.     | 167 04                                |  |
| 2581    | 4,000    | Oct. 28, 1876.  | Rochester, N. Y.                      | 40 65                                 |  |
| 2582    | 10,000   | July 20, 1876.  | 64th st., W. of Lexington ave., N. Y. |                                       |  |
| 2583    | 10,000   | July 20, 1876.  | 64th st., W. of Lexington ave., N. Y. |                                       |  |
| 2584    | 10,000   | July 20, 1876.  | 64th st., W. of Lexington ave., N. Y. |                                       |  |
| 2585    | 10,000   | July 20, 1876.  | 64th st., W. of Lexington ave., N. Y. |                                       |  |
| 2586    | 10,000   | July 20, 1876.  | 64th st., W. of Lexington ave., N. Y. |                                       |  |
| 2587    | 10,000   | July 20, 1876.  | 64th st., W. of Lexington ave., N. Y. |                                       |  |
| 2588    | 10,000   | July 20, 1876.  | 64th st., W. of Lexington ave., N. Y. |                                       |  |
| 2589    | 10,000   | July 20, 1876.  | 64th st., W. of Lexington ave., N. Y. |                                       |  |
| 2590    | 10,000   | July 20, 1876.  | 64th st., W. of Lexington ave., N. Y. |                                       |  |
| 2591    | 10,000   | July 20, 1876.  | 64th st., W. of Lexington ave., N. Y. | 113 15                                |  |
| 2592    | 1,000    | Nov. 1, 1876.   | Town of Champion, N. Y.               |                                       |  |
| 2593    | 2,000    | Nov. 6, 1876.   | Mill st., Theresa, N. Y.              | 9 97                                  |  |
| 2594    | 1,000    | Nov. 8, 1876.   | Towns of Leroy and Parmella, N. Y.    | 18 79                                 |  |
| 2595    | 2,000    | Nov. 8, 1876.   | Central ave., Fredonia, N. Y.         | 8 82                                  |  |
| 2596    | 17,000   | Oct. 1, 1876.   | 100 E. 71st st., N. Y.                | 18 41                                 |  |
| 2597    | 14,500   | Oct. 1, 1876.   | 102 E. 71st st., N. Y.                | 146 71                                |  |
| 2598    | 14,500   | Oct. 1, 1876.   | 104 E. 71st st., N. Y.                | 125 13                                |  |
| 2599    | 14,500   | Oct. 1, 1876.   | 106 E. 71st st., N. Y.                | 125 13                                |  |
| 2600    | 14,500   | Oct. 1, 1876.   | 108 E. 71st st., N. Y.                | 125 13                                |  |
| 2601    | 14,500   | Oct. 1, 1876.   | 110 E. 71st st., N. Y.                | 125 13                                |  |
| 2602    | 2,500    | Nov. 10, 1876.  | 21st st., Whitestone, N. Y.           | 129 45                                |  |
| 2603    | 1,000    | Nov. 30, 1876.  | E. Third st., Jamestown, N. Y.        | 21 09                                 |  |
| 2604    | 5,000    | Nov. 1, 1876.   | 42 W. Broadway, N. Y.                 | 7 86                                  |  |
| 2605    | 3,900    | Nov. 20, 1876.  | 76th st., W. of First ave., N. Y.     | 33 56                                 |  |
| 2606    | 3,900    | Nov. 20, 1876.  | 76th st., W. of First ave., N. Y.     | 22 75                                 |  |
| 2607    | 3,900    | Nov. 20, 1876.  | 76th st., W. of First ave., N. Y.     | 22 75                                 |  |
| 2608    | 3,900    | Nov. 20, 1876.  | 76th st., W. of First ave., N. Y.     | 22 75                                 |  |
| 2609    | 3,900    | Nov. 20, 1876.  | 76th st., W. of First ave., N. Y.     | 22 75                                 |  |
| 2610    | 3,900    | Nov. 20, 1876.  | 76th st., W. of First ave., N. Y.     | 22 75                                 |  |
| 2611    | 3,900    | Nov. 20, 1876.  | 76th st., W. of First ave., N. Y.     | 22 75                                 |  |
| 2612    | 27,500   | Dec. 7, 1876.   | St. Paul st., Rochester, N. Y.        | 22 75                                 |  |
| 2613    | 5,500    | Dec. 18, 1876.  | North st., Rochester, N. Y.           | 63 29                                 |  |
| 2614    | 11,000   | Dec. 20, 1876.  | 518 W. 50th st., N. Y.                | 5 27                                  |  |
| 2615    | 11,000   | Dec. 20, 1876.  | 517 W. 50th st., N. Y.                |                                       |  |
| 2616    | 2,000    | Dec. 27, 1876.  | Poland, N. Y.                         |                                       |  |
| 2617    | 3,000    | Jan. 1, 1877.   | Flushing, N. Y.                       |                                       |  |
| 2618    | 6,000    | Dec. 30, 1876.  | 29 Park st., Newark, N. J.            |                                       |  |
| 2619    | 1,800    | Dec. 26, 1876.  | Lyme, N. Y.                           |                                       |  |
| 2620    | 21,000   | Dec. 1, 1876.   | 58th st., E. of Sixth ave., N. Y.     |                                       |  |
| 2621    | 21,000   | Dec. 1, 1876.   | 58th st., E. of Sixth ave., N. Y.     |                                       |  |
| 2622    | 21,000   | Dec. 1, 1876.   | 58th st., E. of Sixth ave., N. Y.     |                                       |  |
| 2623    | 21,000   | Dec. 1, 1876.   | 58th st., E. of Sixth ave., N. Y.     |                                       |  |
| 2624    | 21,000   | Dec. 1, 1876.   | 58th st., E. of Sixth ave., N. Y.     |                                       |  |
| 2625    | 21,000   | Dec. 1, 1876.   | 58th st., E. of Sixth ave., N. Y.     |                                       |  |
| 2626    | 22,000   | Dec. 1, 1876.   | 58th st., E. of Sixth ave., N. Y.     |                                       |  |
| 2627    | 24,000   | Dec. 1, 1876.   | 58th st., E. of Sixth ave., N. Y.     |                                       |  |
| 2628    | 24,000   | Dec. 1, 1876.   | 58th st., E. of Sixth ave., N. Y.     |                                       |  |
| 2629    | 24,000   | Dec. 1, 1876.   | 58th st., E. of Sixth ave., N. Y.     |                                       |  |
| 2630    | 24,000   | Dec. 1, 1876.   | 58th st., E. of Sixth ave., N. Y.     |                                       |  |
| 2631    | 5,000    | Dec. 30, 1876.  | East Aurora, N. Y.                    |                                       |  |



OFFICE OF THE GERMANIA LIFE INSURANCE COMPANY, }  
 NEW YORK, *February 8, 1877.* }

EDWARD M. JOHNSON, Esq., *Clerk of the Assembly, Albany, N. Y. :*

DEAR SIR.—We received on twenty-seventh ultimo, certified copy of resolution of the Assembly, passed twenty-fourth ultimo, as follows: “*Resolved*, That all life insurance companies of this State be directed to report to this House within fifteen days, the amount of all moneys loaned on real estate, where such real estate is situated, when such loans were made, the amount of interest paid thereon from date of said loans and the amount of interest defaulted thereon. Also, what amount of counsel fees were paid to or received by the counsel of any such company upon such loan made.”

In compliance therewith please find inclosed schedules giving all the data called for by the first part of the resolution. As to the latter part of the resolution covering counsel fees “paid to or received by the counsel of any such company upon such loan made,” we can only reply that we have never paid any counsel fee upon any such loan; that whatever fees have been received by our counsel, have been charged by them to, and received by them from, the persons to whom the loans were made for their services in examination of the title to the property mortgaged, over which we have never exercised, nor sought to exercise, any control or influence; that the amount of such fees in each case has been fixed by our counsel and the person borrowing the money, to their mutual satisfaction, and without any consultation whatever with us; that as to the amount charged by our counsel for such examination of title, we have no knowledge of our own, but have always understood that the amount so charged was the same as charged by counsel upon the examination of title upon loans made by private individuals, to wit., not exceeding one per cent upon the amount loaned.

Very respectfully yours.

C. DOREMUS,  
*Secretary.*

*LIST showing the amount of all moneys loaned on real estate, where such real estate is situated, when such loans were made, the amount of interest paid thereon from date of said loans, and the amount of interest defaulted thereon.*

| Number. | LOCATION OF MORTGAGED PREMISES.  | Date of mortgage. | Amount of mortgage. | Amount of interest paid from date of loan. | Amount of interest defaulted. |
|---------|--|-------------------|---------------------|--|-------------------------------|
| 2       | N. side of E. 65th st., 375 south-east of Second ave., N. Y. city..... | Oct. 29, 1860..   | \$2, 750            | \$3, 108 46                                | .....                         |
| 8       | 337 and 359 W. 12th st., N. Y. city....                                | Oct. 16, 1860..   | 6, 000              | 6, 786 36                                  | .....                         |
| 19      | 304 E. 65th st., N. Y. city.....                                       | Nov. 8, 1861..    | 2, 800              | 2, 968 46                                  | .....                         |
| 23      | 359 and 361 Broome st., N. Y. city....                                 | May 13, 1862..    | 4, 000              | 4, 649 30                                  | .....                         |
| 26      | 326 E. 51st st., N. Y. city.....                                       | Aug. 30, 1862..   | 2, 500              | 2, 450 00                                  | .....                         |
| 31      | 332 E. 51st st., N. Y. city.....                                       | Aug. 30, 1863..   | 2, 500              | 2, 450 00                                  | .....                         |
| 35      | 340 E. 51st st., N. Y. city.....                                       | Aug. 30, 1863..   | 2, 500              | 2, 450 00                                  | .....                         |

SCHEDULE — (Continued).

| Number. | LOCATION OF MORTGAGED PREMISES.  | Date of mortgage. | Amount of mortgage. | Amount of interest paid from date of loan. | Amount of interest defaulted. |
|---------|--|-------------------|---------------------|--|-------------------------------|
| 43      | 302 E. 51st st., N. Y. city .....                                      | April 21, 1868..  | \$4,250             | \$4,047 68                                 | .....                         |
| 45      | 306 E. 51st st., N. Y. city .....                                      | April 21, 1868..  | 4,250               | 4,047 68                                   | .....                         |
| 46      | 424 E. 51st st., N. Y. city .....                                      | June 18, 1868..   | 2,300               | 2,106 77                                   | .....                         |
| 47      | 426 E. 51st st., N. Y. city .....                                      | June 18, 1868..   | 2,300               | 2,106 77                                   | .....                         |
| 48      | 428 E. 51st st., N. Y. city .....                                      | June 18, 1868..   | 2,300               | 2,106 77                                   | .....                         |
| 49      | 430 E. 51st st., N. Y. city .....                                      | June 18, 1868..   | 2,300               | 2,106 77                                   | .....                         |
| 50      | 432 E. 51st st., N. Y. city .....                                      | June 18, 1868..   | 2,300               | 2,106 77                                   | .....                         |
| 52      | 413 E. 51st st., N. Y. city .....                                      | Aug. 1, 1868..    | 2,300               | 2,648 41                                   | \$336 00                      |
| 55      | 418 E. 51st st., N. Y. city .....                                      | Aug. 1, 1868..    | 2,300               | 2,984 41                                   | .....                         |
| 56      | 420 E. 51st st., N. Y. city .....                                      | Aug. 1, 1868..    | 2,300               | 2,984 41                                   | .....                         |
| 57      | 422 E. 51st st., N. Y. city .....                                      | Aug. 1, 1868..    | 2,300               | 2,984 41                                   | .....                         |
| 61      | 317 E. 62d st., N. Y. city .....                                       | Aug. 26, 1868..   | 2,300               | 2,132 26                                   | .....                         |
| 62      | 319 E. 62d st., N. Y. city .....                                       | Aug. 26, 1868..   | 2,300               | 2,132 26                                   | .....                         |
| 64      | 323 E. 62d st., N. Y. city .....                                       | Aug. 26, 1868..   | 2,300               | 2,132 26                                   | .....                         |
| 66      | 327 E. 62d st., N. Y. city .....                                       | Aug. 26, 1868..   | 2,300               | 2,132 26                                   | .....                         |
| 67      | 329 E. 62d st., N. Y. city .....                                       | Aug. 26, 1868..   | 2,300               | 2,132 26                                   | .....                         |
| 68      | 331 E. 62d st., N. Y. city .....                                       | Aug. 26, 1868..   | 1,150               | 1,891 42                                   | .....                         |
| 70      | 402 E. 62d st., N. Y. city .....                                       | Dec. 12, 1868..   | 2,300               | 2,772 00                                   | 231 00                        |
| 72      | 406 E. 51st st., N. Y. city .....                                      | Dec. 12, 1868..   | 2,300               | 3,003 00                                   | .....                         |
| 73      | 408 E. 51st st., N. Y. city .....                                      | Dec. 12, 1868..   | 2,300               | 3,003 00                                   | .....                         |
| 74      | 410 E. 51st st., N. Y. city .....                                      | Dec. 12, 1868..   | 2,300               | 3,003 00                                   | .....                         |
| 75      | 328 E. 66th st., N. Y. city .....                                      | Feb. 27, 1864..   | 2,000               | 1,785 00                                   | .....                         |
| 79      | 410 E. 52d st., N. Y. city .....                                       | Feb. 15, 1865..   | 2,300               | 3,002 16                                   | 138 00                        |
|         | S. side of E. 52d st., 189 S.E. of First ave., N. Y. city .....        | Feb. 15, 1865..   | 2,300               | 2,640 14                                   | .....                         |
| 81      | S. side of E. 52d st., 205 S.E. of First ave., N. Y. city .....        | Feb. 15, 1865..   | 2,500               | 2,887 64                                   | .....                         |
| 82      | S. side of E. 52d st., 231 S.E. of First ave., N. Y. city .....        | Feb. 15, 1865..   | 2,500               | 2,887 64                                   | .....                         |
| 83      | S. side of E. 52d st., 237 S.E. of First ave., N. Y. city .....        | Feb. 15, 1865..   | 2,500               | 2,887 64                                   | .....                         |
| 84      | S. side of E. 52d st., 253 S.E. of First ave., N. Y. city .....        | Feb. 15, 1865..   | 2,500               | 2,887 64                                   | .....                         |
| 86      | 321 E. 51st st., N. Y. city .....                                      | Feb. 28, 1865..   | 4,500               | 3,675 00                                   | .....                         |
| 87      | 323 E. 51st st., N. Y. city .....                                      | Feb. 28, 1865..   | 4,500               | 3,675 00                                   | .....                         |
| 88      | 325 E. 51st st., N. Y. city .....                                      | Feb. 28, 1865..   | 4,500               | 3,675 00                                   | .....                         |
| 89      | 327 E. 51st st., N. Y. city .....                                      | Feb. 28, 1865..   | 4,500               | 3,675 00                                   | .....                         |
| 91      | 333 E. 65th st., N. Y. city .....                                      | April 29, 1865..  | 2,000               | 2,415 00                                   | .....                         |
| 92      | 54 W. 52d st., N. Y. city .....  | June 23, 1865..   | 12,000              | 9,597 00                                   | .....                         |
| 93      | 52 W. 52d st., N. Y. city .....  | June 23, 1865..   | 12,000              | 9,597 00                                   | .....                         |
| 94      | 50 W. 52d st., N. Y. city .....  | June 23, 1865..   | 12,000              | 9,597 00                                   | .....                         |
| 97      | 965 Second ave., N. Y. city .....                                      | May 22, 1865..    | 5,250               | 4,181 10                                   | .....                         |
| 99      | 969 Second ave., N. Y. city .....                                      | May 22, 1865..    | 5,250               | 4,181 10                                   | .....                         |
| 101     | N. side of E. 62d st., 70 south-east of Second ave., N. Y. city .....  | Aug. 3, 1865..    | 2,000               | 2,377 31                                   | .....                         |
| 102     | N. side of E. 62d st., 86 south-east of Second ave., N. Y. city .....  | Aug. 3, 1865..    | 2,000               | 2,377 31                                   | .....                         |
| 103     | N. side of E. 62d st., 102 south-east of Second ave., N. Y. city ..... | Aug. 3, 1865..    | 2,000               | 2,377 31                                   | .....                         |
| 106     | 353 E. 62d st., N. Y. city .....                                       | Aug. 3, 1865..    | 2,000               | 2,377 31                                   | .....                         |
| 107     | 355 E. 62d st., N. Y. city .....                                       | Aug. 3, 1865..    | 2,000               | 2,377 31                                   | .....                         |
| 108     | 357 E. 62d st., N. Y. city .....                                       | Aug. 3, 1865..    | 2,000               | 2,377 31                                   | .....                         |
| 109     | 359 E. 62d st., N. Y. city .....                                       | Aug. 3, 1865..    | 2,000               | 2,377 31                                   | .....                         |
| 112     | 365 E. 62d st., N. Y. city .....                                       | Aug. 3, 1865..    | 2,750               | 2,179 23                                   | .....                         |
| 113     | 367 E. 62d st., N. Y. city .....                                       | Aug. 3, 1865..    | 2,750               | 2,179 23                                   | .....                         |
| 115     | North-west cor. of 1st ave. and E. 62d st., N. Y. city .....           | Aug. 3, 1865..    | 2,000               | 2,377 31                                   | .....                         |
| 116     | W. side of 1st ave., 66.5 north-east of 62d st., N. Y. city .....      | Aug. 3, 1865..    | 2,000               | 2,377 31                                   | .....                         |
| 117     | W. side of 1st ave., 84.5 north-east of 62d st., N. Y. city .....      | Aug. 3, 1865..    | 2,000               | 2,377 31                                   | .....                         |
| 118     | Between 8th and 9th aves., and W. 52d and 53d sts., N. Y. city .....   | Aug. 3, 1865..    | 25,000              | 19,753 42                                  | .....                         |
| 119     | 251 E. 51st st., N. Y. city .....                                      | Nov. 10, 1865..   | 4,500               | 3,476 65                                   | .....                         |
| 121     | 247 E. 51st st., N. Y. city .....                                      | Nov. 10, 1865..   | 4,500               | 3,476 65                                   | .....                         |
| 122     | 238 E. 51st st., N. Y. city .....                                      | Nov. 10, 1865..   | 4,250               | 3,283 50                                   | .....                         |
| 125     | 234 E. 51st st., N. Y. city .....                                      | Nov. 10, 1865..   | 4,250               | 3,284 90                                   | .....                         |
| 126     | New Brighton, S. I. ....   | Oct. 30, 1865..   | 11,000              | 8,179 16                                   | 895 00                        |
| 127     | 75 and 77 Hamilton st., Brooklyn                                       | Oct. 30, 1865..   | 7,000               | 2,738 43                                   | 945 00                        |
| 128     | S. side of E. 52d st., 169 south-east of First ave., N. Y. city .....  | Dec. 15, 1866..   | 1,300               | 924 00                                     | .....                         |
| 131     | E. side of First ave., between 85th and 86th sts., N. Y. city .....    | Mar. 29, 1866..   | 10,000              | 7,466 66                                   | .....                         |
| 133     | 308 E. 62d st., N. Y. city .....                                       | June 11, 1866..   | 500                 | 866 23                                     | .....                         |
| 134     | 305 E. 62d st., N. Y. city .....                                       | June 11, 1866..   | 500                 | 866 23                                     | .....                         |
| 135     | 307 E. 62d st., N. Y. city .....                                       | June 11, 1866..   | 500                 | 866 23                                     | .....                         |

## SCHEDULE — (Continued).

| Number. | LOCATION OF MORTGAGED PREMISES.                                    | Date of mortgage. | Amount of mortgage. | Amount of interest paid from date of loan. | Amount of interest defaulted. |
|---------|--|-------------------|---------------------|--|-------------------------------|
| 138     | 357 East 62d st., N. Y. city.....                                  | June 11, 1866..   | \$500               | \$366 23                                   | .....                         |
| 139     | 359 East 62d st., N. Y. city.....                                  | June 11, 1866..   | 500                 | 366 23                                     | .....                         |
| 142     | 365 East 62d st., N. Y. city.....                                  | June 11, 1866..   | 500                 | 366 23                                     | .....                         |
| 143     | 367 East 62d st., N. Y. city.....                                  | June 11, 1866..   | 500                 | 366 23                                     | .....                         |
| 145     | North-west cor. of E. 63d st. and 1st ave., N. Y. city.....        | June 11, 1866..   | 1,000               | 732 46                                     | .....                         |
| 146     | 400 East 50th st., N. Y. city.....                                 | June 11, 1866..   | 6,500               | 4,468 17                                   | \$237 50                      |
| 147     | 402 East 50th st., N. Y. city.....                                 | June 11, 1866..   | 6,500               | 4,695 66                                   | .....                         |
| 148     | 404 East 50th st., N. Y. city.....                                 | June 11, 1866..   | 6,500               | 4,185 67                                   | 510 00                        |
| 149     | 406 East 50th st., N. Y. city.....                                 | June 11, 1866..   | 6,500               | 4,695 66                                   | .....                         |
| 150     | 408 East 50th st., N. Y. city.....                                 | June 11, 1866..   | 6,500               | 4,695 67                                   | .....                         |
| 151     | 410 East 50th st., N. Y. city.....                                 | June 11, 1866..   | 6,500               | 4,695 66                                   | .....                         |
| 152     | 412 East 50th st., N. Y. city.....                                 | June 11, 1866..   | 6,500               | 4,695 67                                   | .....                         |
| 154     | 416 East 50th st., N. Y. city.....                                 | June 11, 1866..   | 6,000               | 4,527 58                                   | .....                         |
| 155     | 418 East 50th st., N. Y. city.....                                 | June 11, 1866..   | 6,500               | 4,695 67                                   | .....                         |
| 156     | 420 East 50th st., N. Y. city.....                                 | June 11, 1866..   | 6,500               | 4,695 66                                   | .....                         |
| 157     | 422 East 50th st., N. Y. city.....                                 | June 11, 1866..   | 6,500               | 4,240 67                                   | 455 00                        |
| 158     | 424 East 50th st., N. Y. city.....                                 | June 11, 1866..   | 6,500               | 4,695 66                                   | .....                         |
| 159     | Niagara Falls, N. Y.....   | Aug. 23, 1866..   | 29,000              | 19,172 61                                  | 2,030 00                      |
| 162     | 323 East 62d st., N. Y. city.....                                  | Oct. 13, 1866..   | 3,500               | 2,268 45                                   | 122 50                        |
| 163     | 325 East 62d st., N. Y. city.....                                  | Oct. 13, 1866..   | 3,500               | 2,390 95                                   | .....                         |
| 165     | 329 East 62d st., N. Y. city.....                                  | Oct. 13, 1866..   | 3,500               | 2,268 45                                   | 122 50                        |
| 166     | 341 East 62d st., N. Y. city.....                                  | Oct. 13, 1866..   | 3,500               | 2,390 95                                   | .....                         |
| 170     | 349 East 62d st., N. Y. city.....                                  | Oct. 13, 1866..   | 3,500               | 2,390 95                                   | .....                         |
| 171     | 351 East 62d st., N. Y. city.....                                  | Oct. 13, 1866..   | 3,500               | 2,390 95                                   | .....                         |
| 173     | N. side of East 118th st., 206.9 W. of Avenue A, N. Y. city.....   | Oct. 23, 1866..   | 3,500               | 2,465 10                                   | .....                         |
| 175     | N. side of East 118th st., 244.3 W. of Avenue A, N. Y. city.....   | Oct. 23, 1866..   | 3,500               | 2,465 10                                   | .....                         |
| 176     | N. E. cor. of 50th st. and Beekman place, N. Y. city.....          | Dec. 24, 1866..   | 10,000              | 6,680 39                                   | .....                         |
| 177     | E. side of Beekman pl., 20.5 East of 50th st., N. Y. city.....     | Dec. 24, 1866..   | 9,000               | 6,012 38                                   | .....                         |
| 180     | E. side of Beekman pl., 80.5 East of 50th st., N. Y. city.....     | Dec. 24, 1866..   | 9,000               | 6,012 38                                   | .....                         |
| 181     | E. side of Beekman pl., 100.5 East of 50th st., N. Y. city.....    | Dec. 24, 1866..   | 9,000               | 6,012 38                                   | .....                         |
| 183     | E. side of Beekman pl., 140.5 East of 50th st., N. Y. city.....    | Dec. 24, 1866..   | 9,000               | 6,012 38                                   | .....                         |
| 184     | E. side of Beekman pl., 160.5 East of 50th st., N. Y. city.....    | Dec. 24, 1866..   | 9,000               | 6,012 38                                   | .....                         |
| 186     | S. side of East 52d st., 94 east of First ave., N. Y. city.....    | Jan. 11, 1867..   | 4,750               | 3,284 46                                   | .....                         |
| 187     | S. side of East 52d st., 112.9 east of First ave., N. Y. city..... | Jan. 11, 1867..   | 4,750               | 3,284 46                                   | .....                         |
| 188     | S. side of East 52d st., 131.6 east of First ave., N. Y. city..... | Jan. 11, 1867..   | 4,750               | 3,284 46                                   | .....                         |
| 190     | 422 and 424 West 36th st., N. Y. city.....                         | Feb. 1, 1867..    | 5,000               | 3,500 00                                   | .....                         |
| 191     | 224 Stanton st., N. Y. city.....                                   | Mar. 6, 1867..    | 4,000               | 4,029 59                                   | .....                         |
| 192     | N. side of East 51st st., 106 west of Second ave., N. Y. city..... | Mar. 20, 1867..   | 1,000               | 643 41                                     | .....                         |
| 193     | 1 Mitchell place, N. Y. city.....                                  | May 21, 1867..    | 7,000               | 4,433 07                                   | .....                         |
| 194     | 2 Mitchell place, N. Y. city.....                                  | May 21, 1867..    | 6,000               | 3,799 77                                   | .....                         |
| 195     | 3 Mitchell place, N. Y. city.....                                  | May 21, 1867..    | 6,000               | 3,799 77                                   | .....                         |
| 196     | 4 Mitchell place, N. Y. city.....                                  | May 21, 1867..    | 6,000               | 3,799 77                                   | .....                         |
| 197     | 5 Mitchell place, N. Y. city.....                                  | May 21, 1867..    | 6,000               | 3,589 77                                   | 210 00                        |
| 198     | 6 Mitchell place, N. Y. city.....                                  | May 21, 1867..    | 6,000               | 3,799 77                                   | .....                         |
| 199     | 7 Mitchell place, N. Y. city.....                                  | May 21, 1867..    | 6,000               | 3,799 77                                   | .....                         |
| 200     | 8 Mitchell place, N. Y. city.....                                  | May 21, 1867..    | 6,000               | 3,799 77                                   | .....                         |
| 201     | 9 Mitchell place, N. Y. city.....                                  | May 21, 1867..    | 6,000               | 3,589 77                                   | 210 00                        |
| 202     | 10 Mitchell place, N. Y. city.....                                 | May 21, 1867..    | 6,000               | 3,589 77                                   | 210 00                        |
| 203     | 11 Mitchell place, N. Y. city.....                                 | May 21, 1867..    | 6,000               | 3,799 77                                   | .....                         |
| 205     | 13 Mitchell place, N. Y. city.....                                 | May 21, 1867..    | 6,000               | 3,799 77                                   | .....                         |
| 206     | 14 Mitchell place, N. Y. city.....                                 | May 21, 1867..    | 6,000               | 3,799 77                                   | .....                         |
| 207     | 15 Mitchell place, N. Y. city.....                                 | May 21, 1867..    | 6,000               | 3,799 77                                   | .....                         |
| 208     | W. side of Beekman pl., 57 W. of 50th st., N. Y. city.....         | May 21, 1867..    | 7,500               | 4,749 71                                   | .....                         |
| 209     | W. side of Beekman pl., 38 W. of 50th st., N. Y. city.....         | May 21, 1867..    | 7,500               | 4,749 71                                   | .....                         |
| 210     | W. side of Beekman pl., 19 W. of 50th st., N. Y. city.....         | May 21, 1867..    | 7,500               | 4,749 71                                   | .....                         |
| 212     | 156 Avenue C, N. Y. city.....                                      | June 8, 1867..    | 7,625               | 5,714 79                                   | .....                         |
| 214     | 164 Avenue C, N. Y. city.....                                      | June 8, 1867..    | 7,625               | 5,942 29                                   | .....                         |
| 216     | 154 East 65th st., N. Y. city.....                                 | June 19, 1867..   | 750                 | 494 96                                     | .....                         |
| 217     | N. side of East 109th st., 305 E. of Fourth ave., N. Y. city.....  | June 11, 1867..   | 4,000               | 2,593 64                                   | .....                         |

## SCHEDULE—(Continued).

| Number. | LOCATION OF MORTGAGED PREMISES.                                 | Date of mortgage. | Amount of mortgage. | Amount of interest paid from date of loan. | Amount of interest defaulted. |
|---------|---|-------------------|---------------------|--|-------------------------------|
| 218     | N. side of East 109th st., 323.9 E. of Fourth ave., N. Y. city  | June 11, 1867..   | \$4,000             | \$2,593 64                                 | .....                         |
| 219     | N. side of East 109th st., 342.6 E. of Fourth ave., N. Y. city  | June 11, 1867..   | 4,000               | 2,453 64                                   | \$140 00                      |
| 220     | N. side of East 109th st., 361.3 E. of Fourth ave., N. Y. city  | June 11, 1867..   | 4,000               | 2,593 64                                   | .....                         |
| 222     | S. side of East 110th st., 323.9 E. of Fourth ave., N. Y. city  | June 11, 1867..   | 4,000               | 2,593 64                                   | .....                         |
| 223     | S. side of East 110th st., 342.6 E. of Fourth ave., N. Y. city  | June 11, 1867..   | 4,000               | 2,453 64                                   | 140 00                        |
| 226     | 67 Eldridge st., N. Y. city                                     | Sept 11, 1867..   | 15,000              | 9,077 26                                   | .....                         |
| 227     | S. side of West 54th st., 325 east of Eleventh ave., N. Y. city | June 18, 1867..   | 5,000               | 3,295 75                                   | .....                         |
| 228     | 118 East 58th st., N. Y. city                                   | Sept. 28, 1867..  | 8,000               | 5,042 67                                   | .....                         |
| 229     | 120 East 58th st., N. Y. city                                   | Sept. 28, 1867..  | 8,000               | 5,042 67                                   | .....                         |
| 231     | 124 East 58th st., N. Y. city                                   | Sept. 28, 1867..  | 8,000               | 5,042 67                                   | .....                         |
| 234     | 130 East 58th st., N. Y. city                                   | Sept. 28, 1867..  | 8,000               | 5,042 67                                   | .....                         |
| 233     | 128 East 58th st., N. Y. city                                   | Sept. 28, 1867..  | 8,500               | 5,042 67                                   | .....                         |
| 235     | 132 East 58th st., N. Y. city                                   | Sept. 28, 1867..  | 8,000               | 5,042 67                                   | .....                         |
| 236     | 134 East 58th st., N. Y. city                                   | Sept. 28, 1867..  | 10,000              | 6,303 34                                   | .....                         |
| 340     | 974 Second ave., N. Y. city                                     | Sept. 20, 1867..  | 6,500               | 4,119 10                                   | .....                         |
| 341     | 972 Second ave., N. Y. city                                     | Sept. 20, 1867..  | 6,000               | 3,803 42                                   | .....                         |
| 342     | 970 Second ave., N. Y. city                                     | Sept. 20, 1867..  | 6,000               | 3,780 88                                   | .....                         |
| 343     | 968 Second ave., N. Y. city                                     | Sept. 20, 1867..  | 6,000               | 3,785 49                                   | .....                         |
| 345     | 303 East 51st st., N. Y. city                                   | Sept. 20, 1867..  | 5,000               | 3,218 08                                   | .....                         |
| 346     | 305 East 51st st., N. Y. city                                   | Sept. 20, 1867..  | 5,000               | 3,218 08                                   | .....                         |
| 348     | 309 East 51st st., N. Y. city                                   | Sept. 20, 1867..  | 5,000               | 3,218 05                                   | .....                         |
| 252     | 399 East 51st st., N. Y. city                                   | Dec. 28, 1867..   | 5,000               | 3,078 56                                   | .....                         |
| 253     | 401 East 51st st., N. Y. city                                   | Dec. 28, 1867..   | 5,000               | 3,078 56                                   | .....                         |
| 254     | 424 East 51st st., N. Y. city                                   | Dec. 27, 1867..   | 1,200               | 746 33                                     | .....                         |
| 255     | W. side of Third ave., 44.8 north-east of 30th st., Brooklyn    | Dec. 19, 1867..   | 2,500               | 1,467 12                                   | 87 50                         |
| 259     | E. side of First ave., bet. 85th and 86th sts., N. Y. city      | May 13, 1868..    | 5,000               | 2,968 42                                   | .....                         |
| 260     | S. W. cor. of 89th st. and Avenue A, N. Y. city                 | May 27, 1868..    | 10,000              | 5,945 21                                   | .....                         |
| 261     | N. E. cor. of 50th st. and Beekman place, N. Y. city            | June 10, 1868..   | 700                 | 640 50                                     | .....                         |
| 262     | E. side of Beekman pl., 20.5 east of 50th st., N. Y. city       | June 10, 1868..   | 2,500               | 1,677 67                                   | .....                         |
| 271     | 39 Rivington st., N. Y. city                                    | July 1, 1868..    | 7,000               | 4,105 26                                   | .....                         |
| 273     | 1563 Second ave., N. Y. city                                    | July 11, 1868..   | 5,000               | 2,913 15                                   | .....                         |
| 274     | 1567 Second ave., N. Y. city                                    | July 11, 1868..   | 5,000               | 2,913 15                                   | .....                         |
| 275     | 317 East 62d st., N. Y. city                                    | May 28, 1868..    | 1,200               | 686 50                                     | .....                         |
| 276     | 327 East 62d st., N. Y. city                                    | May 28, 1868..    | 1,200               | 703 76                                     | .....                         |
| 280     | 16 East 46th st., N. Y. city                                    | Aug. 20, 1868..   | 20,000              | 11,542 57                                  | .....                         |
| 283     | E. side of Fifth ave., 156.10 east of 85th st., N. Y. city      | Aug. 21, 1868..   | 20,000              | 11,549 04                                  | .....                         |
| 284     | N. W. cor. of Beekman and Mitchell place, N. Y. city            | Oct. 16, 1868..   | 8,500               | 5,501 47                                   | .....                         |
| 287     | E. side of First ave., 47 north of 52d st., N. Y. city          | Sept. 14, 1868..  | 6,500               | 3,726 01                                   | .....                         |
| 288     | E. side of First ave., 29 north of 52d st., N. Y. city          | Sept. 14, 1868..  | 6,500               | 3,726 01                                   | .....                         |
| 289     | N. E. cor. First ave. and East 52d st., N. Y. city              | Sept. 14, 1868..  | 7,000               | 4,012 63                                   | .....                         |
| 290     | N. side of East 52d st., 60.3 east of First ave., N. Y. city    | Sept. 14, 1868..  | 5,000               | 2,855 62                                   | .....                         |
| 291     | W. side of Beekman pl., 132.10 S. of 50th st., N. Y. city       | Oct. 16, 1868..   | 8,000               | 5,256 52                                   | .....                         |
| 292     | W. side of Beekman pl., 113.10 S. of 50th st., N. Y. city       | Oct. 16, 1868..   | 7,500               | 5,116 52                                   | .....                         |
| 293     | W. side of Beekman pl., 94.10 S. of 50th st., N. Y. city        | Oct. 16, 1868..   | 8,000               | 5,171 94                                   | .....                         |
| 294     | W. side of Beekman pl., 76 S. of 50th st., N. Y. city           | Oct. 16, 1868..   | 7,500               | 4,626 52                                   | .....                         |
| 295     | 106 East 60th st., N. Y. city                                   | Aug. 5, 1868..    | 9,000               | 5,099 50                                   | .....                         |
| 297     | 114 East 60th st., N. Y. city                                   | Aug. 5, 1868..    | 9,000               | 5,099 50                                   | .....                         |
| 300     | 106 East 60th st., N. Y. city                                   | Aug. 5, 1868..    | 9,000               | 5,099 50                                   | .....                         |
| 304     | 16 East 46th st., N. Y. city                                    | Oct. 21, 1868..   | 5,000               | 2,803 83                                   | .....                         |
| 306     | W. side of Columbia st., 20 east of Rivington st., N. Y. city   | Nov. 10, 1868..   | 5,000               | 2,801 94                                   | .....                         |
| 308     | W. side of Columbia st., 60 east of Rivington st., N. Y. city   | Nov. 10, 1868..   | 5,000               | 2,801 94                                   | .....                         |
| 309     | W. side of Columbia st., 80 east of Rivington st., N. Y. city   | Nov. 10, 1868..   | 5,000               | 2,803 80                                   | .....                         |

## SCHEDULE — (Continued).

| Number. | LOCATION OF MORTGAGED PREMISES.                                      | Date of mortgage. | Amount of mortgage. | Amount of interest paid from date of loan. | Amount of interest defaulted. |
|---------|--|-------------------|---------------------|--|-------------------------------|
| 810     | 306 East 51st st., N. Y. city.....                                   | Dec. 1, 1868..    | \$1,750             | \$975 46                                   | .....                         |
| 811     | 411 East 51st st., N. Y. city.....                                   | Dec. 7, 1868..    | 1,500               | 828 06                                     | .....                         |
| 812     | Gore st., Stapleton, Staten Island....                               | Jan. 22, 1869..   | 5,000               | 2,735 27                                   | .....                         |
| 813     | 135 Clinton st., N. Y. city.....                                     | Feb. 6, 1869..    | 10,000              | 5,200 00                                   | .....                         |
| 814     | 138 Clinton st., N. Y. city.....                                     | Feb. 6, 1869..    | 10,000              | 5,250 00                                   | \$350 00                      |
| 815     | 131 Clinton st., N. Y. city.....                                     | Feb. 6, 1869..    | 10,000              | 5,600 00                                   | .....                         |
| 816     | 179 Clinton st., N. Y. city.....                                     | Feb. 6, 1869..    | 10,000              | 5,600 00                                   | .....                         |
| 817     | 528 Broome st., N. Y. city.....                                      | Feb. 25, 1869..   | 4,000               | 2,100 00                                   | .....                         |
| 818     | 84 East 38th st., N. Y. city.....                                    | Mar. 16, 1869..   | 22,000              | 12,466 22                                  | .....                         |
| 890     | East side Madison ave., 75.5 south of East 49th st., N. Y. city..... | April 20, 1869..  | 20,000              | 10,626 58                                  | .....                         |
| 821     | 410 East 51st st., N. Y. city.....                                   | April 14, 1869..  | 1,200               | 639 44                                     | .....                         |
| 822     | Rutherford, N. J.....  | May 28, 1869..    | 3,000               | 1,552 13                                   | .....                         |
| 823     | West side of First ave., 60.5 east of 49th st., N. Y. city.....      | May 22, 1869..    | 5,500               | 2,890 70                                   | .....                         |
| 824     | 259-361 Broome st., N. Y. city.....                                  | May 8, 1869..     | 8,000               | 4,231 11                                   | .....                         |
| 825     | 933 Third ave., N. Y. city.....                                      | June 7, 1869..    | 10,000              | 5,218 35                                   | .....                         |
| 826     | 921 Third ave., N. Y. city.....                                      | June 7, 1869..    | 7,000               | 3,652 84                                   | .....                         |
| 827     | 929 Third ave., N. Y. city.....                                      | June 7, 1869..    | 7,000               | 3,652 84                                   | .....                         |
| 828     | 927 Third ave., N. Y. city.....                                      | June 7, 1869..    | 7,000               | 3,652 84                                   | .....                         |
| 829     | 17 West 53d st., N. Y. city.....                                     | June 9, 1869..    | 14,000              | 7,305 69                                   | .....                         |
| 832     | 44 East 49th st., N. Y. city.....                                    | June 23, 1869..   | 15,000              | 7,787 26                                   | .....                         |
| 834     | North-east cor. Carr and Beck sts., Morrisania, N. Y.....            | July 7, 1869..    | 40,000              | 20,329 72                                  | .....                         |
| 841     | 17 and 19 Broadway, N. Y. city.....                                  | Nov. 10, 1869..   | 60,000              | 27,323 25                                  | .....                         |
| 843     | 9 Avenue A, N. Y. city.....  | Dec. 23, 1869..   | 6,500               | 3,189 50                                   | .....                         |
| 844     | 233 East 124th st., N. Y. city.....                                  | Dec. 11, 1869..   | 8,000               | 3,246 00                                   | 560 00                        |
| 845     | 231 East 124th st., N. Y. city.....                                  | Dec. 11, 1869..   | 8,000               | 3,906 00                                   | .....                         |
| 846     | 229 East 124th st., N. Y. city.....                                  | Dec. 11, 1869..   | 8,000               | 3,906 00                                   | .....                         |
| 847     | 227 East 124th st., N. Y. city.....                                  | Dec. 11, 1869..   | 8,000               | 3,906 00                                   | .....                         |
| 848     | 225 East 124th st., N. Y. city.....                                  | Dec. 11, 1869..   | 7,500               | 3,399 87                                   | 262 50                        |
| 849     | 223 East 124th st., N. Y. city.....                                  | Dec. 11, 1869..   | 8,000               | 3,920 00                                   | .....                         |
| 850     | 227 East 124th st., N. Y. city.....                                  | Dec. 11, 1869..   | 7,000               | 3,815 00                                   | .....                         |
| 852     | 834 East 51st st., N. Y. city.....                                   | Jan. 29, 1870..   | 2,500               | 1,195 34                                   | .....                         |
| 854     | 153 West 48th st., N. Y. city.....                                   | Jan. 21, 1870..   | 12,000              | 5,754 00                                   | .....                         |
| 855     | 151 West 48th st., N. Y. city.....                                   | Jan. 21, 1870..   | 12,000              | 5,758 67                                   | .....                         |
| 858     | 234 Stanton st., N. Y. city.....                                     | Jan. 26, 1870..   | 3,000               | 1,436 16                                   | .....                         |
| 859     | West Farms, N. Y.....  | Feb. 9, 1870..    | 50,000              | 24,101 39                                  | .....                         |
| 860     | 25 West 28th st., N. Y. city.....                                    | Feb. 9, 1870..    | 25,000              | 9,232 81                                   | 2,677 41                      |
| 863     | 506 West 39th st., N. Y. city.....                                   | Feb. 16, 1870..   | 7,000               | 3,628 80                                   | .....                         |
| 865     | 510 West 39th st., N. Y. city.....                                   | Feb. 16, 1870..   | 8,500               | 4,024 43                                   | .....                         |
| 869     | 522 West 39th st., N. Y. city.....                                   | Feb. 17, 1870..   | 8,500               | 4,024 43                                   | .....                         |
| 871     | 1415 Second ave., N. Y. city.....                                    | Mar. 1, 1870..    | 6,500               | 3,051 02                                   | .....                         |
| 872     | 1417 Second ave., N. Y. city.....                                    | Mar. 1, 1870..    | 6,500               | 3,051 02                                   | .....                         |
| 873     | 1419 Second ave., N. Y. city.....                                    | Mar. 1, 1870..    | 7,000               | 3,226 72                                   | .....                         |
| 874     | 517 Tenth ave., N. Y. city.....                                      | Feb. 16, 1870..   | 12,000              | 5,500 22                                   | .....                         |
| 875     | West side Tenth ave., 25.3 south of 39th st., N. Y. city.....        | Feb. 16, 1870..   | 10,000              | 4,528 55                                   | .....                         |
| 876     | West side Tenth ave., 49.9 south of 39th st., N. Y. city.....        | Feb. 16, 1870..   | 10,000              | 4,223 55                                   | 350 00                        |
| 877     | West side Tenth ave., 74.3 south of 39th st., N. Y. city.....        | Feb. 16, 1870..   | 10,000              | 4,528 55                                   | .....                         |
| 878     | 329 Sixth st., N. Y. city.....                                       | April 15, 1870..  | 6,500               | 3,006 79                                   | .....                         |
| 879     | 300 Garden st., Hoboken, N. J.....                                   | May 16, 1870..    | 4,500               | 2,060 12                                   | .....                         |
| 880     | 302 Garden st., Hoboken, N. J.....                                   | May 16, 1870..    | 4,500               | 2,060 12                                   | .....                         |
| 881     | Rutherford, N. J.....  | July 5, 1870..    | 800                 | 266 23                                     | .....                         |
| 882     | 419 East 51st st., N. Y. city.....                                   | Sept. 29, 1870..  | 6,000               | 2,773 36                                   | .....                         |
| 883     | 421 East 51st st., N. Y. city.....                                   | Sept. 29, 1870..  | 6,000               | 2,773 36                                   | .....                         |
| 886     | 161 East Fifty-third st., N. Y. city.....                            | Nov. 3, 1870..    | 11,500              | 4,828 13                                   | .....                         |
| 887     | 159 East Fifty-third st., N. Y. city.....                            | Nov. 3, 1870..    | 11,500              | 4,828 13                                   | .....                         |
| 888     | 526-30 East Fifty-first st., N. Y. city.....                         | Nov. 2, 1870..    | 2,000               | 848 94                                     | .....                         |
| 889     | 417 East Fifty-first st., N. Y. city.....                            | Nov. 7, 1870..    | 6,000               | 2,546 83                                   | .....                         |
| 890     | 426 East Fifty-first st., N. Y. city.....                            | Nov. 7, 1870..    | 6,000               | 2,326 83                                   | 210 00                        |
| 891     | 427 East Fifty-first st., N. Y. city.....                            | Nov. 7, 1870..    | 6,000               | 2,326 83                                   | 210 00                        |
| 892     | W. side 3d ave., 35.8½ w. 92d st., N. Y. city.....                   | Nov. 16, 1870..   | 8,000               | 3,280 22                                   | .....                         |
| 893     | W. side 3d ave., 44.5½ w. 92d st., N. Y. city.....                   | Nov. 16, 1870..   | 8,000               | 3,280 22                                   | .....                         |
| 894     | W. side 3d ave., 63.2½ w. 92d st., N. Y. city.....                   | Nov. 16, 1870..   | 8,000               | 3,280 22                                   | .....                         |
| 895     | W. side 3d ave., 71.1½ w. 92d st., N. Y. city.....                   | Nov. 16, 1870..   | 8,000               | 3,280 22                                   | .....                         |
| 896     | 550 West Forty-fifth st., N. Y. city.....                            | Nov. 21, 1870..   | 6,000               | 2,525 83                                   | .....                         |
| 898     | N-east cor. 2d ave. and E. 65th st., N. Y. city.....                 | Nov. 30, 1870..   | 10,500              | 4,407 96                                   | .....                         |
| 899     | E. side 2d ave., 25.5 w. of 65th st., N. Y. city.....                | Nov. 30, 1870..   | 8,000               | 3,258 44                                   | .....                         |
| 400     | E. side 2d ave., 50.5 w. of 65th st., N. Y. city.....                | Nov. 30, 1870..   | 8,000               | 3,258 44                                   | .....                         |
| 401     | E. side 2d ave., 75.5 w. of 65th st., N. Y. city.....                | Nov. 30, 1870..   | 8,000               | 3,258 44                                   | .....                         |
| 405     | 178 Meadow st., Hoboken, N. J.....                                   | Dec. 7, 1870..    | 5,000               | 2,028 19                                   | .....                         |
| 406     | 165 Chrystie st., N. Y. city.....                                    | Dec. 12, 1870..   | 10,000              | 4,174 72                                   | .....                         |
| 407     | 223, East Fifty-first st., N. Y. city.....                           | Dec. 7, 1870..    | 1,750               | 720 22                                     | .....                         |

## SCHEDULE — (Continued).

| Number. | LOCATION OF MORTGAGED PREMISES.   | Date of mortgage. | Amount of mortgage. | Amount of interest paid from date of loan. | Amount of interest defaulted. |
|---------|---|-------------------|---------------------|--|-------------------------------|
| 408     | South side Pacific st., 75 south-east of Smith st., Brooklyn, N. Y.           | Dec. 31, 1870..   | \$6,500             | \$2,708 45                                 | .....                         |
| 409     | South side Pacific st., 36 south-east of Smith st., Brooklyn N. Y.            | Dec. 31, 1870..   | 5,500               | 2,267 54                                   | .....                         |
| 410     | 17 Jefferson st., Hoboken, N. J.  | Dec. 30, 1870..   | 2,000               | 828 33                                     | .....                         |
| 412     | Franklin st., Guttenberg, N. J.   | Dec. 31, 1870..   | 2,000               | 754 05                                     | \$70 00                       |
| 413     | South-west cor. Madison ave. and Seventy-eighth st., N. Y. city.              | Feb. 23, 1871..   | 12,000              | 4,644 00                                   | .....                         |
| 415     | West side of Madison ave., 30.10 west of East Seventy-eighth st., N. Y. city. | Feb. 23, 1871..   | 10,500              | 4,238 50                                   | .....                         |
| 416     | West side of Madison ave., 46 west of East Seventy-eighth st., N. Y. city.    | Feb. 23, 1871..   | 10,500              | 4,238 50                                   | .....                         |
| 417     | West side of Madison ave., 61-2 west of East Seventy-eighth st., N. Y. city.  | Feb. 23, 1871..   | 10,500              | 2,186 00                                   | 1,102 50                      |
| 418     | 295 Bloomfield st., Hoboken, N. J.  | Feb. 4, 1871..    | 4,000               | 1,611 55                                   | .....                         |
| 419     | South side of West Fifty-ninth st., 375 east of Ninth ave., N. Y. city.       | Mar. 8, 1871..    | 20,000              | 8,015 00                                   | .....                         |
| 421     | East side of Bedford ave., 20 south of Penn st. Brooklyn N. Y.                | Mar. 31, 1871..   | 7,000               | 2,776 66                                   | .....                         |
| 422     | South-west cor. of Lexington ave. and 180th st., N. Y. city.                  | Mar. 1, 1871..    | 9,000               | 3,568 25                                   | .....                         |
| 423     | South side East 80th st., 19.3 west of Lexington ave., N. Y. city.            | Mar. 1, 1871..    | 8,000               | 3,171 77                                   | .....                         |
| 434     | South side East 80th st., 37.6 west of Lexington ave., N. Y. city.            | Mar. 1, 1871..    | 8,000               | 3,171 77                                   | .....                         |
| 426     | South side East 80th st., 74.2 west of Lexington ave., N. Y. city.            | Mar. 1, 1871..    | 8,000               | 3,171 77                                   | .....                         |
| 427     | South side East 80th st., 92.6 west of Lexington ave., N. Y. city.            | Mar. 1, 1871..    | 8,000               | 3,171 77                                   | .....                         |
| 429     | North side West 57th st., 125 east of Eleventh ave., N. Y. city.              | April 20, 1871..  | 8,000               | 3,142 22                                   | .....                         |
| 430     | North side West 57th st., 150 east of Eleventh ave., N. Y. city.              | April 20, 1871..  | 8,000               | 3,142 22                                   | .....                         |
| 431     | North side West 57th st., 175 east of Eleventh ave., N. Y. city.              | April 20, 1871..  | 8,000               | 3,142 22                                   | .....                         |
| 432     | 305 East 63d street, N. Y. city.  | April 20, 1871..  | 1,000               | 392 58                                     | .....                         |
| 433     | 515 West 45th street, N. Y. city.   | April 18, 1871..  | 7,000               | 2,759 16                                   | .....                         |
| 435     | 8 Central ave., Morrisania, N. Y.   | Feb. 15, 1871..   | 3,250               | 1,208 90                                   | .....                         |
| 436     | 219 East 84th street, N. Y. city.   | April 21, 1871..  | 6,000               | 2,340 33                                   | .....                         |
| 438     | 223 East 84th street, N. Y. city.   | April 21, 1871..  | 6,000               | 2,340 33                                   | .....                         |
| 439     | 225 East 84th street, N. Y. city.   | April 21, 1871..  | 6,000               | 2,340 33                                   | .....                         |
| 440     | 227 East 84th street, N. Y. city.   | April 21, 1871..  | 6,000               | 2,340 33                                   | .....                         |
| 441     | New Lots, N. Y.   | May 6, 1871..     | 9,000               | 2,500 00                                   | .....                         |
| 443     | 146 Hudson st., Hoboken, N. J.  | May 10, 1871..    | 6,000               | 2,281 00                                   | .....                         |
| 445     | 335 East 65th street, N. Y. city.   | May 17, 1871..    | 2,500               | 968 38                                     | .....                         |
| 446     | 235 West 26th st., and 234 West 27th street, N. Y. city.                      | July 14, 1871..   | 10,000              | 3,822 77                                   | .....                         |
| 447     | West side First ave, 77 north of 83d street, N. Y. city.                      | June 26, 1871..   | 3,750               | 1,295 79                                   | 181 80                        |
| 448     | 132 Washington st., Hoboken, N. J.  | July 1, 1871..    | .....               | .....                                      | .....                         |
| 449     | North side West 55th st., 320 east of Sixth ave., N. Y. city.                 | July 31, 1871..   | 10,000              | 3,789 73                                   | .....                         |
| 450     | North side West 55th st., 303.4 east of Sixth ave., N. Y. city.               | July 31, 1871..   | 14,000              | 5,226 67                                   | .....                         |
| 451     | North side West 55th st., 286.8 east of Sixth ave., N. Y. city.               | July 31, 1871..   | 7,000               | 5,283 88                                   | .....                         |
| 455     | 493 West 57th st., N. Y. city.  | Aug. 21, 1871..   | 12,000              | 5,236 67                                   | .....                         |
| 456     | 491 West 57th st., N. Y. city.  | Aug. 21, 1871..   | 12,000              | 5,062 55                                   | .....                         |
| 458     | 71 West 55th st., N. Y. city.   | Aug. 29, 1871..   | 14,000              | 5,145 00                                   | .....                         |
| 459     | 69 West 55th st., N. Y. city.   | Aug. 29, 1871..   | 14,000              | 5,145 00                                   | .....                         |
| 460     | 67 West 55th st., N. Y. city.   | Aug. 29, 1871..   | 14,000              | 5,145 00                                   | .....                         |
| 461     | 308 East 86th st., N. Y. city.  | Aug. 21, 1871..   | 7,000               | 2,301 64                                   | 245 00                        |
| 462     | 310 East 86th st., N. Y. city.  | Aug. 21, 1871..   | 7,000               | 2,301 64                                   | 245 00                        |
| 464     | 334 East 34th st., N. Y. city.  | Sept. 25, 1871..  | 9,000               | 3,260 25                                   | .....                         |
| 465     | 336 East 34th st., N. Y. city.  | Sept. 25, 1871..  | 9,000               | 3,260 25                                   | .....                         |
| 466     | 338 East 34th st., N. Y. city.  | Sept. 25, 1871..  | 9,000               | 3,260 25                                   | .....                         |
| 467     | 340 East 34th st., N. Y. city.  | Sept. 25, 1871..  | 9,000               | 3,260 25                                   | .....                         |
| 468     | 734 East 11th st., N. Y. city.  | Oct. 28, 1871..   | 4,000               | 1,540 00                                   | .....                         |
| 469     | 80 Henry st., Brooklyn, N. Y.   | Nov. 2, 1871..    | 2,500               | 713 61                                     | 175 00                        |
| 471     | S-east cor. ave. A and 87th st., N. Y.  | Nov. 29, 1871..   | 7,500               | 2,626 45                                   | .....                         |
| 472     | E. side of Avenue A, 16.8 south of 87th street, New York city.                | Nov. 29, 1871..   | 6,500               | 2,376 26                                   | .....                         |
| 474     | E. side of Avenue A, 48.10 south of 87th street, New York city.               | Nov. 29, 1871..   | 6,500               | 2,376 26                                   | .....                         |
| 475     | 516 East 87th street, New York city.  | Nov. 29, 1871..   | 4,750               | 1,164 67                                   | 498 75                        |
| 476     | 518 East 87th street, New York city.  | Nov. 29, 1871..   | 4,750               | 1,663 42                                   | .....                         |

## SCHEDULE — (Continued).

| Number. | LOCATION OF MORTGAGED PREMISES.   | Date of mortgage. | Amount of mortgage. | Amount of interest paid from date of loan. | Amount of interest defaulted. |
|---------|---|-------------------|---------------------|--|-------------------------------|
| 477     | 520 East 87th street, New York city..                                     | Nov. 29, 1871..   | \$4, 750            | \$1, 663 42                                | .....                         |
| 478     | North-west cor. First avenue and East 53d street, New York city .....     | Oct. 31, 1871..   | 7, 000              | 2, 459 52                                  | .....                         |
| 488     | N. side of East 52d street, 119 south-east of First ave., New York city.. | Oct. 31, 1871..   | 6, 000              | 2, 108 16                                  | .....                         |
| 487     | 109 East 125th street, New York city.                                     | Nov. 17, 1871..   | 10, 000             | 3, 519 44                                  | .....                         |
| 488     | 28 Oliver street, New York city .....                                     | Dec. 1, 1871..    | 4, 000              | 1, 398 44                                  | \$245 00                      |
| 489     | 217 Prospect place, Brooklyn .....  | Dec. 8, 1871..    | 7, 000              | 2, 438 66                                  | 245 00                        |
| 490     | 215 Prospect place, Brooklyn .....  | Dec. 8, 1871..    | 7, 000              | 2, 188 66                                  | .....                         |
| 491     | 213 Prospect place, Brooklyn .....  | Dec. 8, 1871..    | 7, 000              | 2, 188 66                                  | .....                         |
| 492     | 211 Prospect place, Brooklyn .....  | Dec. 8, 1871..    | 7, 000              | 2, 433 66                                  | .....                         |
| 493     | North-east cor. Sixth ave. and Baltic street, Brooklyn .....              | Dec. 12, 1871..   | 7, 000              | 2, 480 94                                  | .....                         |
| 494     | E. side Sixth avenue, 30 north of Baltic street, Brooklyn .....           | Dec. 12, 1871..   | 7, 000              | 2, 480 94                                  | .....                         |
| 495     | E. side Sixth avenue, 40 north of Baltic street, Brooklyn .....           | Dec. 12, 1871..   | 7, 000              | 2, 480 94                                  | .....                         |
| 496     | E. side Sixth avenue, 60 north of Baltic street, Brooklyn .....           | Dec. 12, 1871..   | 7, 000              | 2, 480 94                                  | .....                         |
| 497     | E. side Sixth avenue, 80 north of Baltic street, Brooklyn .....           | Dec. 12, 1871..   | 7, 000              | 2, 480 94                                  | .....                         |
| 499     | 123 First avenue, New York city.....                                      | Jan. 5, 1872..    | 9, 500              | 3, 241 87                                  | .....                         |
| 500     | North-west cor. B way and Broome street, New York city .....              | Jan. 16, 1872..   | 75, 000             | 23, 858 83                                 | .....                         |
| 501     | 9 Charles street, New York city.....                                      | Jan. 22, 1872..   | 6, 000              | 2, 100 00                                  | .....                         |
| 502     | S. side East 87th street, 81 east of Avenue A, New York city .....        | Jan. 31, 1872..   | 6, 000              | 2, 028 88                                  | .....                         |
| 503     | S. side East 87th street, 90 east of Avenue A, New York city .....        | Jan. 31, 1872..   | 6, 000              | 2, 028 88                                  | .....                         |
| 504     | S. side East 87th street, 117 east of Avenue A, New York city .....       | Jan. 31, 1872..   | 6, 000              | 2, 028 88                                  | .....                         |
| 506     | S. side East 87th street, 135 east of Avenue A, New York city .....       | Jan. 31, 1872..   | 6, 000              | 2, 028 88                                  | .....                         |
| 507     | S. side East 87th street, 171 east of Avenue A, New York city .....       | Jan. 31, 1872..   | 6, 000              | 2, 028 88                                  | .....                         |
| 508     | S. side East 87th street, 189 east of Avenue A, New York city .....       | Jan. 31, 1872..   | 6, 000              | 2, 028 88                                  | .....                         |
| 509     | S. side East 87th street, 207 east of Avenue A, New York city .....       | Jan. 31, 1872..   | 6, 000              | 2, 028 88                                  | .....                         |
| 510     | 220-222 Meadway st., Hoboken, N. J. . . .                                 | Feb. 1, 1872..    | 6, 000              | 1, 890 00                                  | .....                         |
| 511     | 54 Eighth street, Hoboken, N. J. . . .                                    | Feb. 9, 1872..    | 1, 500              | 525 00                                     | .....                         |
| 512     | 269 Seventh street, New York city.....                                    | Feb. 7, 1872..    | 5, 000              | 1, 681 94                                  | .....                         |
| 513     | 12 East 129th street, New York city..                                     | Feb. 16, 1872..   | 8, 000              | 2, 620 22                                  | .....                         |
| 514     | 213 Hudson st., Hoboken, N. J. . . .                                      | Jan. 26, 1872..   | 7, 000              | 2, 533 12                                  | .....                         |
| 515     | New Brighton, Staten Island .....   | Feb. 27, 1872..   | 5, 000              | 1, 666 88                                  | .....                         |
| 516     | 228 First avenue, N. Y. city .....  | Mar. 11, 1872..   | 6, 000              | 1, 982 16                                  | .....                         |
| 517     | 135 Portlandt ave., Brooklyn .....  | Mar. 9, 1872..    | 5, 500              | 1, 819 12                                  | .....                         |
| 518     | 149 Portlandt avenue, Brooklyn .....                                      | Mar. 9, 1872..    | 18, 500             | 4, 465 12                                  | .....                         |
| 520     | E. side of Second avenue, 67.8 south of 75th street, New York city .....  | Feb. 5, 1872..    | 5, 500              | 1, 807 36                                  | .....                         |
| 522     | South-west cor. East 89th street and Avenue A, N. Y. city .....           | Mar. 28, 1872..   | 2, 500              | 816 66                                     | .....                         |
| 524     | Fallside avenue, Jersey City, N. J. . . .                                 | April 2, 1872..   | 6, 500              | 2, 130 80                                  | .....                         |
| 525     | 1037 Fulton avenue, Brooklyn .....  | April 10, 1872..  | 6, 000              | 1, 936 66                                  | .....                         |
| 526     | 276 Washington st., Hoboken, N. J. . . .                                  | April 11, 1872..  | 5, 500              | 1, 769 93                                  | .....                         |
| 527     | 257 Third avenue, New York city .....                                     | April 30, 1872..  | 6, 000              | 1, 923 88                                  | .....                         |
| 529     | 128 West 24th street, New York city.                                      | May 10, 1872..    | 7, 000              | 2, 228 13                                  | .....                         |
| 530     | 359-361 Broome st., New York city .....                                   | May 10, 1872..    | 4, 000              | 1, 273 22                                  | .....                         |
| 531     | 214 Bloomfield st., Hoboken, N. J. . . .                                  | May 17, 1872..    | 5, 500              | 1, 180 08                                  | 577 50                        |
| 532     | Rutherford, N. J. . . .   | May 25, 1872..    | 2, 000              | 838 06                                     | .....                         |
| 533     | North-east cor. Suffolk and Stanton streets, Hoboken, N. J. . . .         | June 1, 1872..    | 12, 000             | 3, 770 67                                  | .....                         |
| 534     | North-west cor. Hudson and C sts., Hoboken, N. J. . . .                   | June 10, 1872..   | 25, 000             | 7, 816 67                                  | .....                         |
| 535     | 1037 Fulton street, Brooklyn .....  | July 6, 1872..    | 1, 000              | 306 19                                     | .....                         |
| 536     | 148 East 24th street, N. Y. city .....                                    | June 23, 1872..   | 8, 000              | 2, 196 44                                  | .....                         |
| 537     | 150 East 24th street, N. Y. city .....                                    | June 23, 1872..   | 8, 000              | 2, 196 44                                  | .....                         |
| 538     | S. east cor. Elliott pl. and De Kalb ave., Brooklyn .....                 | July 16, 1872..   | 9, 000              | 2, 758 75                                  | .....                         |
| 539     | E. side Elliott pl., 27.10 S. of De Kalb ave., Brooklyn .....             | July 16, 1872..   | 8, 500              | 2, 599 82                                  | .....                         |
| 540     | E. side Elliott pl., 47.10 S. of De Kalb ave., Brooklyn .....             | July 16, 1872..   | 7, 500              | 2, 031 45                                  | 362 50                        |
| 541     | E. side Elliott pl., 67.10 S. of De Kalb ave., Brooklyn .....             | July 16, 1872..   | 7, 000              | 2, 141 02                                  | .....                         |

## SCHEDULE—(Continued).

| Number. | LOCATION OF MORTGAGED PREMISES.   | Date of mortgage. | Amount of mortgage. | Amount of interest paid from date of loan. | Amount of interest defaulted. |
|---------|---|-------------------|---------------------|--|-------------------------------|
| 542     | E. side Elliott pl., 87.10 S. of De Kalb ave., Brooklyn                 | July 16, 1872..   | \$5,000             | \$1,977 51                                 | .....                         |
| 543     | E. side Elliott pl., 107.10 S. of De Kalb ave., Brooklyn                | July 16, 1872..   | 7,000               | 1,896 02                                   | \$245 00                      |
| 544     | S. side West 57th st., 96 E. of Sixth avenue, N. Y. city.....           | July 18, 1873..   | 25,000              | 7,543 47                                   | .....                         |
| 545     | S. side West 57th st., 120 E. of Sixth avenue, New York city.....       | July 18, 1872..   | 25,000              | 7,543 47                                   | .....                         |
| 547     | 449 Pearl street, New York city.....                                    | July 30, 1872..   | 8,500               | 2,579 98                                   | .....                         |
| 548     | 117 Elizabeth street, New York city.....                                | Sept. 5, 1872..   | 6,000               | 1,778 00                                   | .....                         |
| 549     | W. side of Hicks st., 250 north-east of Degraw street, Brooklyn.....    | Sept. 23, 1872..  | 3,500               | 1,025 59                                   | .....                         |
| 550     | W. side of Hicks st., 269 north-east of Degraw street, Brooklyn.....    | Sept. 23, 1872..  | 3,500               | 1,025 60                                   | .....                         |
| 551     | W. side of Hicks st., 288.6 north-east of Degraw street, Brooklyn.....  | Sept. 23, 1872..  | 3,500               | 1,025 59                                   | .....                         |
| 552     | W. side of Hicks st., 308 north-east of Degraw street, Brooklyn.....    | Sept. 23, 1872..  | 3,500               | 1,025 60                                   | .....                         |
| 553     | W. side of Hicks st., 327.6 north-east of Degraw street, Brooklyn.....  | Sept. 23, 1872..  | 3,500               | 780 59                                     | 245 00                        |
| 554     | W. side of Hicks st., 347 north-east of Degraw street, Brooklyn.....    | Sept. 23, 1872..  | 3,500               | 658 10                                     | 367 50                        |
| 555     | W. side of Hicks st., 366.6 north-east of Degraw street, Brooklyn.....  | Sept. 23, 1872..  | 3,500               | 908 10                                     | 122 50                        |
| 556     | S. side East 58th st., 144 west of Lexington avenue, New York city..... | Oct. 1, 1872..    | 2,000               | 582 94                                     | .....                         |
| 557     | N. side East 83th st., 316 east of First avenue, New York city.....     | Oct. 1, 1872..    | 6,000               | 1,748 88                                   | .....                         |
| 558     | 321 Meadow street, Hoboken, N. J.....                                   | Oct. 19, 1872..   | 2,500               | 719 93                                     | .....                         |
| 559     | 323 Meadow street, Hoboken, N. J.....                                   | Oct. 19, 1872..   | 2,500               | 719 93                                     | .....                         |
| 560     | 639 De Kalb avenue, Brooklyn.....                                       | Oct. 19, 1872..   | 3,000               | 861 58                                     | .....                         |
| 561     | 111 Goerck street, New York city.....                                   | Oct. 23, 1872..   | 2,000               | 871 66                                     | .....                         |
| 562     | 401 Third street, Brooklyn.....   | Nov. 1, 1872..    | 6,500               | 1,391 54                                   | 455 00                        |
| 563     | 403 Third street, Brooklyn.....   | Nov. 1, 1872..    | 6,500               | 1,391 54                                   | 455 00                        |
| 564     | 405 Third street, Brooklyn.....   | Nov. 1, 1872..    | 6,500               | 1,846 54                                   | .....                         |
| 565     | 402 East 51st street, New York city.....                                | Nov. 16, 1872..   | 1,700               | 360 96                                     | 119 00                        |
| 566     | South-east cor. Third ave. and East 56th street, New York city.....     | Nov. 29, 1872..   | 10,000              | 2,801 94                                   | .....                         |
| 567     | South-west cor. First ave. and East 13th street, New York city.....     | Nov. 29, 1872..   | 25,000              | 7,000 00                                   | .....                         |
| 568     | E. side Court st., 20 south of Church street, Brooklyn.....             | Dec. 7, 1872..    | 3,000               | 884 75                                     | .....                         |
| 569     | E. side Court st., 40 south of Church street, Brooklyn.....             | Dec. 7, 1872..    | 3,000               | 884 75                                     | .....                         |
| 570     | 900 Second avenue, New York city.....                                   | Dec. 23, 1872..   | 6,000               | 1,644 23                                   | .....                         |
| 573     | 783 Sixth avenue, New York city.....                                    | Jan. 4, 1873..    | 22,000              | 6,006 00                                   | .....                         |
| 574     | 745 Sixth avenue, New York city.....                                    | Jan. 13, 1873..   | 11,000              | 2,988 08                                   | .....                         |
| 575     | 127 Fifth avenue, New York city.....                                    | Jan. 21, 1873..   | 35,000              | 9,439 31                                   | .....                         |
| 576     | South-east cor. East Broadway and Jefferson street, New York city.....  | Jan. 28, 1873..   | 10,000              | 2,800 00                                   | .....                         |
| 577     | 860 Third avenue, New York city.....                                    | Jan. 25, 1873..   | 15,000              | 4,030 83                                   | .....                         |
| 578     | 43 East 129th street, New York city.....                                | Feb. 5, 1873..    | 16,000              | 4,277 78                                   | .....                         |
| 579     | Hackensack, N. J.....   | Jan. 31, 1873..   | 5,000               | 1,336 80                                   | .....                         |
| 580     | 218 St. Mark's avenue, Brooklyn.....                                    | Jan. 30, 1873..   | 3,000               | 802 66                                     | .....                         |
| 583     | 212 St. Mark's avenue, Brooklyn.....                                    | Jan. 30, 1873..   | 3,000               | 697 67                                     | 105 00                        |
| 584     | 210 St. Mark's avenue, Brooklyn.....                                    | Jan. 30, 1873..   | 3,000               | 802 66                                     | .....                         |
| 585     | 208 St. Mark's avenue, Brooklyn.....                                    | Jan. 30, 1873..   | 3,000               | 697 67                                     | 105 00                        |
| 586     | 343 Hoyt street, Brooklyn.....  | Mar. 1, 1873..    | 3,000               | 784 00                                     | .....                         |
| 587     | 341 Hoyt street, Brooklyn.....  | Mar. 1, 1873..    | 3,000               | 784 00                                     | .....                         |
| 590     | S. side Sixth st., 117.10 west of Sixth avenue, Brooklyn.....           | Mar. 7, 1873..    | 5,500               | 1,435 19                                   | .....                         |
| 591     | 217 Avenue A, New York city.....  | Mar. 10, 1873..   | 7,000               | 1,822 52                                   | .....                         |
| 595     | E. side Franklin ave., 80 northerly of Lafayette avenue, Brooklyn.....  | April 1, 1873..   | 3,500               | 896 97                                     | .....                         |
| 597     | N. side Lafayette ave., 60 north-east of Franklin avenue, Brooklyn..... | April 1, 1873..   | 3,500               | 896 97                                     | .....                         |
| 598     | N. side Lafayette ave., 80 north-east of Franklin avenue, Brooklyn..... | April 1, 1873..   | 3,500               | 896 97                                     | .....                         |
| 599     | North New York, N. Y.....   | April 2, 1873..   | 2,500               | 637 77                                     | .....                         |
| 600     | S. side West 57th st., 96 east of Sixth avenue, New York city.....      | April 16, 1873..  | 8,000               | 2,025 33                                   | .....                         |
| 611     | 1648 1/2 Second avenue, N. Y. city.....                                 | April 15, 1873..  | 7,000               | 1,776 25                                   | .....                         |
| 612     | 1646 1/2 Second avenue, N. Y. city.....                                 | April 15, 1873..  | 8,000               | 2,030 00                                   | .....                         |
| 613     | 981 Third avenue, New York city.....                                    | April 9, 1873..   | 12,000              | 3,052 00                                   | .....                         |
| 614     | 378 West 32d street, New York city.....                                 | April 16, 1873..  | 8,000               | 2,025 33                                   | .....                         |



## SCHEDULE — (Continued).

| Number. | LOCATION OF MORTGAGED PREMISES.   | Date of mortgage. | Amount of mortgage. | Amount of interest paid from date of loan. | Amount of interest defaulted. |
|---------|---|-------------------|---------------------|--|-------------------------------|
| 605     | South-west cor. East 26th street and Fourth avenue, New York city...        | April 17, 1873..  | \$45,000            | \$11,387 50                                | .....                         |
| 606     | 108 East 61st street, New York city...                                      | April 21, 1873..  | 12,000              | 3,026 33                                   | .....                         |
| 607     | 117 East 61st street, New York city...                                      | April 21, 1873..  | 12,000              | 3,026 33                                   | .....                         |
| 608     | South-west cor. East 57th street and Madison avenue, New York city...       | April 30, 1873..  | 50,000              | 13,756 00                                  | .....                         |
| 610     | 87 Spring street, New York city.....  | April 30, 1873..  | 15,000              | 3,231 67                                   | \$525 00                      |
| 611     | 149 Wyckoff street, Brooklyn.....   | May 1, 1873..     | 8,000               | 840 00                                     | .....                         |
| 612     | North-east cor. Tenth avenue and 56th street, New York city.....            | May 27, 1873..    | 7,500               | 1,840 41                                   | .....                         |
| 618     | E. side Tenth avenue, 21 north-east of West 56th street, New York city...   | May 27, 1873..    | 6,000               | 1,473 33                                   | .....                         |
| 614     | E. side Tenth avenue, 40.6 north-east of West 56th street, New York city... | May 27, 1873..    | 6,000               | 1,473 33                                   | .....                         |
| 615     | N. side West 56th street, 61 east of Tenth avenue, New York city.....       | May 27, 1873..    | 5,500               | 1,349 68                                   | .....                         |
| 616     | 223 Hudson street, Hoboken, N. J.....                                       | May 27, 1873..    | 7,000               | 1,717 73                                   | .....                         |
| 617     | 226 Hudson street, Hoboken, N. J.....                                       | May 27, 1873..    | 7,000               | 1,717 72                                   | .....                         |
| 618     | 119 East 65th street, New York city...                                      | May 20, 1873..    | 9,000               | 2,224 25                                   | .....                         |
| 619     | 140 Bergen street, Brooklyn.....  | May 20, 1873..    | 4,500               | 1,112 12                                   | .....                         |
| 620     | Myrtle ave. and B'way, Brooklyn.....  | May 31, 1873..    | 5,000               | 1,225 00                                   | .....                         |
| 621     | South-east cor. First avenue and East 84th street, New York city.....       | May 31, 1873..    | 9,000               | 2,201 50                                   | .....                         |
| 622     | East side First av., 26 south of East Eighty-fourth st., New York city...   | May 31, 1873..    | 3,500               | 856 18                                     | .....                         |
| 628     | North-east cor. 64th st. and Third av., New York city.....                  | June 4, 1873..    | 30,000              | 7,326 67                                   | .....                         |
| 624     | 12 East 63d st., New York city.....   | June 19, 1873..   | 35,000              | 8,445 69                                   | .....                         |
| 625     | 14 East 63d st., New York city.....   | June 19, 1873..   | 35,000              | 8,445 69                                   | .....                         |
| 626     | 437 West 22d st., New York city.....  | June 21, 1873..   | 7,000               | 1,686 41                                   | .....                         |
| 628     | 419 Tenth av., New York city.....   | July 15, 1873..   | 9,000               | 2,126 25                                   | .....                         |
| 629     | 318 East 47th st., New York city.....                                       | July 24, 1873..   | 7,000               | 1,641 50                                   | .....                         |
| 630     | 150 DeKalb av., Brooklyn.....   | July 21, 1873..   | 6,500               | 1,528 04                                   | .....                         |
| 631     | South-west corner Ninth av. and W. 72d st., New York city.....              | June 30, 1873..   | 8,000               | 1,913 33                                   | .....                         |
| 632     | South side West 72d st., 25 north-west of Ninth av., New York city.....     | June 30, 1873..   | 6,000               | 1,435 00                                   | .....                         |
| 633     | South side West 72d st., 50 north-west of Ninth av., New York city.....     | June 30, 1873..   | 6,000               | 1,435 00                                   | .....                         |
| 634     | South side West 72d st., 75 north-west of Ninth av., New York city.....     | June 30, 1873..   | 6,000               | 1,435 00                                   | .....                         |
| 635     | South side West 72d st., 100 north-west of Ninth av., New York city.....    | June 30, 1873..   | 6,000               | 1,435 00                                   | .....                         |
| 636     | South side West 72d st., 125 north-west of Ninth av., New York city.....    | June 30, 1873..   | 6,000               | 1,435 00                                   | .....                         |
| 637     | South side West 72d st., 150 north-west of Ninth av., New York city.....    | June 30, 1873..   | 6,000               | 1,435 00                                   | .....                         |
| 638     | South side West 72d st., 175 north-west of Ninth av., New York city.....    | June 30, 1873..   | 6,000               | 1,435 00                                   | .....                         |
| 640     | 435 East 58th st., New York city.....                                       | Aug. 2, 1873..    | 8,000               | 1,863 55                                   | .....                         |
| 641     | 1184 Second av., New York city.....   | Aug. 2, 1873..    | 6,000               | 1,397 66                                   | .....                         |
| 642     | 1186 Second av., New York city.....   | Aug. 2, 1873..    | 7,000               | 1,630 61                                   | .....                         |
| 643     | 1188 Second av., New York city.....   | Aug. 2, 1873..    | 7,000               | 1,630 61                                   | .....                         |
| 644     | North-west corner Atlantic and Hoyt streets, Brooklyn.....                  | Aug. 12, 1873..   | 10,000              | 2,310 00                                   | .....                         |
| 545     | 100 East Sixtieth st., New York city...                                     | Aug. 13, 1873..   | 18,000              | 4,154 50                                   | .....                         |
| 646     | 186 Third street, New York city.....  | Sept. 2, 1873..   | 12,000              | 2,725 33                                   | .....                         |
| 647     | South side Pacific street, 175 west of Power street, Brooklyn.....          | Aug. 30, 1873..   | 25,000              | 5,687 50                                   | .....                         |
| 648     | West side Spencer street, 257.9 north-west of Myrtle avenue, Brooklyn...    | Sept. 1, 1873..   | 2,000               | 384 61                                     | 70 00                         |
| 649     | West side Spencer street, 274.5 north-west of Myrtle avenue, Brooklyn...    | Sept. 1, 1873..   | 2,000               | 384 61                                     | 70 00                         |
| 650     | West side Spencer street, 291.1 north-west of Myrtle avenue, Brooklyn...    | Sept. 1, 1873..   | 2,000               | 384 61                                     | 70 00                         |
| 651     | West side Spencer street, 307.9 north-west of Myrtle avenue, Brooklyn...    | Sept. 1, 1873..   | 2,000               | 384 61                                     | 70 00                         |
| 652     | West side Spencer street, 324.5 north-west of Myrtle avenue, Brooklyn...    | Sept. 1, 1873..   | 2,000               | 384 61                                     | 70 00                         |
| 653     | West side Spencer street, 341.1 north-west of Myrtle avenue, Brooklyn...    | Sept. 1, 1873..   | 2,000               | 384 61                                     | 70 00                         |
| 654     | 173 Washington st., Hoboken, N. J.....                                      | Sept. 3, 1873..   | 8,000               | 1,815 33                                   | .....                         |
| 655     | South-west corner Degraw and Hoyt streets, Brooklyn.....                    | Sept. 8, 1873..   | 3,900               | 881 18                                     | .....                         |
| 656     | South side Degraw street, 16.6 west of Hoyt street, Brooklyn.....           | Sept. 8, 1873..   | 2,700               | 610 05                                     | .....                         |

SCHEDULE—(Continued).

| Number. | LOCATION OF MORTGAGED PREMISES.                                       | Date of mortgage. | Amount of mortgage. | Amount of interest paid from date of loan. | Amount of interest defaulted. |
|---------|---|-------------------|---------------------|--|-------------------------------|
| 657     | South side Degraw street, 29.7 west of Hoyt street, Brooklyn          | Sept. 8, 1873..   | \$2,700             | \$610 05                                   | .....                         |
| 658     | South side Degraw street, 42.11 west of Hoyt street, Brooklyn         | Sept. 8, 1873..   | 2,700               | 610 05                                     | .....                         |
| 659     | South-east cor. Henry and Congress streets, Brooklyn                  | Sept. 12, 1873..  | 7,000               | 1,575 16                                   | .....                         |
| 660     | 371 Henry street, Brooklyn  | Sept. 12, 1873..  | 5,500               | 1,238 41                                   | .....                         |
| 661     | 373 Henry street, Brooklyn  | Sept. 12, 1873..  | 5,500               | 1,238 41                                   | .....                         |
| 664     | 311 East 74th street, New York city                                   | Oct. 1, 1873..    | 9,000               | 1,269 23                                   | \$630 00                      |
| 665     | 313 East 74th street, New York city                                   | Oct. 1, 1873..    | 9,000               | 1,269 23                                   | 630 00                        |
| 666     | Boorum avenue, Jersey City  | Oct. 1, 1873..    | 7,000               | 1,550 30                                   | .....                         |
| 667     | 74 Delancey st., N. Y. city   | Nov. 1, 1873..    | 12,000              | 2,587 67                                   | .....                         |
| 668     | West side Washington st., 335½ feet north of 9th st., Hoboken, N. J.  | Nov. 1, 1873..    | 5,000               | 1,078 19                                   | .....                         |
| 669     | 390 Washington st., Hoboken, N. J.                                    | Nov. 1, 1873..    | 5,000               | 1,708 19                                   | .....                         |
| 670     | 96 Second av., New York city  | Nov. 8, 1873..    | 11,000              | 2,357 06                                   | .....                         |
| 671     | 124 East Fifty-eighth st., N. Y. city                                 | Nov. 18, 1873..   | 10,000              | 2,123 33                                   | .....                         |
| 672     | 321 East Eighty-third st., N. Y. city                                 | Nov. 29, 1873..   | 5,000               | 1,050 97                                   | .....                         |
| 673     | 328 Carroll st., Brooklyn   | Dec. 3, 1873..    | 2,000               | 418 83                                     | .....                         |
| 674     | 330 Carroll st., Brooklyn   | Dec. 3, 1873..    | 2,000               | 418 83                                     | .....                         |
| 675     | 332 Carroll st., Brooklyn   | Dec. 3, 1873..    | 2,000               | 418 84                                     | .....                         |
| 676     | 180 Park av., Hoboken, N. J.  | Nov. 23, 1873..   | 4,000               | 846 22                                     | .....                         |
| 677     | 182 Park av., Hoboken, N. J.  | Nov. 1, 1873..    | 4,000               | 846 22                                     | .....                         |
| 678     | 17 South st., New York city   | Dec. 12, 1873..   | 25,000              | 5,191 67                                   | .....                         |
| 679     | 1650 Second av., New York city  | Dec. 19, 1873..   | 2,000               | 412 61                                     | .....                         |
| 680     | 1648 Second av., New York city  | Dec. 19, 1873..   | 1,000               | 206 30                                     | .....                         |
| 681     | 118 Christopher st., New York city                                    | Dec. 22, 1873..   | 13,000              | 2,674 39                                   | .....                         |
| 682     | 334 East Fifty-third st., N. Y. city                                  | Dec. 19, 1873..   | 7,000               | 1,196 13                                   | 245 00                        |
| 684     | North side West 124th st., 80 west of Fifth av., New York city        | Dec. 30, 1873..   | 10,000              | 2,041 66                                   | .....                         |
| 685     | North side West 124th st., 99.6 west of Fifth av., New York city      | Dec. 30, 1873..   | 10,000              | 2,041 66                                   | .....                         |
| 686     | North side West 124th st., 118.6 west of Fifth av., New York city     | Dec. 30, 1873..   | 10,000              | 2,041 66                                   | .....                         |
| 687     | Pallsade av., Jersey City   | Dec. 30, 1873..   | 10,000              | 2,041 66                                   | .....                         |
| 688     | West side Bloomfield st., 42.6 south of Tenth st., Hoboken, N. J.     | Dec. 24, 1873..   | 15,000              | 3,080 00                                   | .....                         |
| 689     | 378 Washington st., Hoboken, N. J.                                    | Jan. 17, 1874..   | 4,500               | 794 50                                     | .....                         |
| 690     | 406 West Twenty-ninth st., N. Y. city                                 | Jan. 29, 1874..   | 5,000               | 992 64                                     | .....                         |
| 691     | 406 West Twenty-ninth st., N. Y. city                                 | Jan. 27, 1874..   | 5,000               | 994 58                                     | .....                         |
| 693     | 246 Hudson st., Hoboken, N. J.  | Feb. 6, 1874..    | 5,000               | 895 83                                     | .....                         |
| 694     | North-east cor. Garden and Third streets, Hoboken, N. J.              | Feb. 12, 1874..   | 4,500               | 908 25                                     | .....                         |
| 695     |   |                   | 500                 | 100 91                                     | .....                         |
| 696     |   |                   | 1,000               | 201 83                                     | .....                         |
| 697     | West side Hudson st., 150 north of Seventh st., Hoboken, N. J.        | Feb. 21, 1874..   | 7,500               | 2,918 75                                   | .....                         |
| 698     | South side Pacific st., 235.6 west of Brooklyn av., Brooklyn          | Feb. 25, 1874..   | 5,000               | 967 36                                     | .....                         |
| 699     | South side Pacific av., 255 west of Brooklyn av., Brooklyn            | Feb. 25, 1874..   | 5,000               | 967 36                                     | .....                         |
| 700     | East 105th and 106th sts., 260 west of First av., New York city       | Feb. 25, 1874..   | 5,000               | 734 02                                     | 175 00                        |
| 701     | 111 Christopher st., New York city                                    | Feb. 28, 1874..   | 14,000              | 2,695 00                                   | .....                         |
| 702     | North side East 135th st., 975 east of Willis av., New York city      | Mar. 12, 1874..   | 7,000               | 1,331 16                                   | .....                         |
| 703     | North side East 135th st., 355 east of Willis av., New York city      | Mar. 12, 1874..   | 4,500               | 855 75                                     | .....                         |
| 704     | 232 Bloomfield st., Hoboken, N. J.                                    | Mar. 23, 1874..   | 3,000               | 571 08                                     | .....                         |
| 705     | 135 Bloomfield st., Hoboken, N. J.                                    | Mar. 23, 1874..   | 2,500               | 461 05                                     | .....                         |
| 706     | 135 Bloomfield st., Hoboken, N. J.                                    | Mar. 23, 1874..   | 1,000               | 193 86                                     | .....                         |
| 707     | 325 Meadow st., Hoboken, N. J.  | Mar. 18, 1874..   | 2,000               | 387 72                                     | .....                         |
| 708     | 47 St. Marks place, New York city                                     | April 4, 1874..   | 14,000              | 2,602 44                                   | .....                         |
| 709     | North side St. Marks av., 20 west of Nostrand av., Brooklyn           | April 14, 1874..  | 6,000               | 1,103 66                                   | .....                         |
| 710     | 209 East 85th st., New York city                                      | April 15, 1874..  | 7,000               | 1,286 25                                   | .....                         |
| 711     | West side Washington st., 75 north of Eighth st., Hoboken, N. J.      | April 25, 1874..  | 6,000               | 1,090 83                                   | .....                         |
| 712     | West side Washington st., 100 north of Eighth st., Hoboken, N. J.     | April 25, 1874..  | 6,000               | 1,090 83                                   | .....                         |
| 713     | North side East 139th st., 305.6 east of Alexander av., New York city | April 27, 1874..  | 3,000               | 544 25                                     | .....                         |
| 714     | North side Decatur street, 85 east of Throop av., Brooklyn            | April 29, 1874..  | 5,000               | 205 13                                     | 700 00                        |
| 715     | North side Decatur street, 105 east of Throop av., Brooklyn           | April 29, 1874..  | 5,000               | 205 15                                     | 700 00                        |
| 716     | North side Decatur street, 125 east of Throop av., Brooklyn           | April 29, 1874..  | 5,000               | 205 14                                     | 700 00                        |

## SCHEDULE—(Continued).

| Number. | LOCATION OF MORTGAGED PREMISES.                                     | Date of mortgage. | Amount of mortgage. | Amount of interest paid from date of loan. | Amount of interest defaulted. |
|---------|---|-------------------|---------------------|--|-------------------------------|
| 717     | North side Decatur street, 145 east of Throop av., Brooklyn         | April 29, 1874..  | \$5,000             | \$205 14                                   | \$700 00                      |
| 718     | North side Decatur street, 165 east of Throop av., Brooklyn         | April 29, 1874..  | 5,000               | 205 14                                     | 700 00                        |
| 719     | North side Decatur street, 185 east of Throop av., Brooklyn         | April 19, 1874..  | 5,000               | 205 14                                     | 700 00                        |
| 720     | North side Decatur street, 205 east of Throop av., Brooklyn         | April 19, 1874..  | 5,000               | 205 14                                     | 700 00                        |
| 721     | North side Decatur street, 225 east of Throop av., Brooklyn         | April 29, 1874..  | 5,000               | 205 14                                     | 700 00                        |
| 722     | North side Decatur street, 245 east of Throop av., Brooklyn         | April 29, 1874..  | 5,000               | 205 14                                     | 700 00                        |
| 723     | North side Decatur street, 265 east of Throop av., Brooklyn         | April 29, 1874..  | 5,000               | 205 14                                     | 700 00                        |
| 724     | 134 and 136 Hudson street, Hoboken, N. J.                           | April 29, 1874..  | 10,000              | 1,810 27                                   | .....                         |
| 725     | 217 Second st., New York city                                       | April 30, 1874..  | 7,000               | 1,265 83                                   | .....                         |
| 726     | 65 Underhill avenue, Brooklyn                                       | April 25, 1874..  | 4,000               | 727 22                                     | .....                         |
| 727     | 99 Delancey st., New York city                                      | May 10, 1874..    | 8,000               | 1,431 11                                   | .....                         |
| 728     | 115 Washington st., Hoboken, N. J.                                  | May 16, 1874..    | 5,500               | 1,009 55                                   | .....                         |
| 729     | 115 Washington st., Hoboken, N. J.                                  | May 16, 1874..    | 500                 | 91 77                                      | .....                         |
| 731     | North side East 137th st., 750 west of Home av., New York city      | May 25, 1874..    | 2,000               | 351 94                                     | .....                         |
| 732     | East side Second av., 25.8 east of 82d st., New York city           | May 28, 1874..    | 6,500               | 1,140 12                                   | .....                         |
| 733     | East side Second av., 44.8 east of 82d st., New York city           | May 28, 1874..    | 9,500               | 1,666 19                                   | .....                         |
| 734     | North side East 83d street, 175 west of First avenue, New York city | May 28, 1874..    | 5,000               | 876 94                                     | .....                         |
| 735     | East side Union avenue, 50 south of Scholes street, Brooklyn        | June 1, 1874..    | 4,000               | 559 22                                     | 140 00                        |
| 736     | South-east corner Tinton av. and East 147th st., New York city      | June 1, 1874..    | 8,000               | 1,398 44                                   | .....                         |
| 737     | 447 Court street, Brooklyn  | June 2, 1874..    | 7,500               | 1,309 58                                   | .....                         |
| 738     | 445 Court street, Brooklyn  | June 2, 1874..    | 4,500               | 785 75                                     | .....                         |
| 739     | South side Greene av., 119.7 east of Franklin av., Brooklyn         | June 24, 1874..   | 7,500               | 1,277 50                                   | .....                         |
| 740     | South side Greene av., 141.1 east of Franklin av., Brooklyn         | June 24, 1874..   | 6,000               | 1,022 00                                   | .....                         |
| 741     | 122 West Forty-ninth st., N. Y. city                                | July 3, 1874..    | 12,000              | 2,023 00                                   | .....                         |
| 742     | 106 East Eighty-fourth st., N. Y. city                              | July 7, 1874..    | 5,000               | 839 02                                     | .....                         |
| 743     | 106 East Eighty-fourth st., N. Y. city                              | July 7, 1874..    | 8,000               | 839 02                                     | .....                         |
| 744     | 227 East Twenty-ninth st., N. Y. city                               | July 30, 1874..   | 8,000               | 1,306 66                                   | .....                         |
| 746     | South-west corner Classon ave. and Pacific st., Brooklyn            | Aug. 7, 1874..    | 4,000               | 647 89                                     | .....                         |
| 747     | South-west corner Gates and Yates av., Brooklyn                     | Aug. 21, 1874..   | 3,750               | 597 18                                     | .....                         |
| 748     | South side Gates av., 21 west of Yates av., Brooklyn                | Aug. 21, 1874..   | 2,750               | 437 93                                     | .....                         |
| 749     | West side Yates av., 68 south of Gates av., Brooklyn                | Aug. 21, 1874..   | 1,750               | 278 68                                     | .....                         |
| 750     | West side Yates av., 84 south of Gates av., Brooklyn                | Aug. 21, 1874..   | 1,750               | 278 68                                     | .....                         |
| 751     | 1665 Third avenue, New York city                                    | Aug. 21, 1874..   | 18,000              | 2,236 50                                   | 630 00                        |
| 752     | 225 First avenue, New York city                                     | Aug. 28, 1874..   | 4,000               | 631 55                                     | .....                         |
| 753     | South side Bergen street, 125 west of Hoyt street, Brooklyn         | Sept. 8, 1874..   | 4,500               | 548 62                                     | 157 50                        |
| 754     | South side Bergen street, 145 west of Hoyt street, Brooklyn         | Sept. 8, 1874..   | 4,500               | 548 63                                     | 157 50                        |
| 755     | 326 East 121st street, New York city                                | Oct. 1, 1874..    | 3,500               | 530 15                                     | .....                         |
| 756     | 273 East Tenth st., New York city                                   | Oct. 7, 1874..    | 15,000              | 2,254 53                                   | .....                         |
| 757     | 308 Herkimer st., Brooklyn  | Oct. 5, 1874..    | 4,000               | 602 75                                     | .....                         |
| 759     | South side East 87th st., 275 east of Avenue A, New York city       | Oct. 8, 1874..    | 5,500               | 792 45                                     | .....                         |
| 760     | South side East 87th st., 293.8 east of Avenue A, New York city     | Oct. 9, 1874..    | 5,500               | 792 45                                     | .....                         |
| 761     | South side East 87th st., 311.6 east of Avenue A, New York city     | Oct. 9, 1874..    | 5,500               | 599 55                                     | 192 50                        |
| 762     | South side East 87th st., 329.9 east of Avenue A, New York city     | Oct. 9, 1874..    | 5,500               | 792 45                                     | .....                         |
| 763     | South side East 87th st., 348 east of Avenue A, New York city       | Oct. 9, 1874..    | 5,500               | 792 45                                     | .....                         |
| 764     | South side East 87th st., 366.3 east of Avenue A, New York city     | Oct. 9, 1874..    | 5,500               | 792 45                                     | .....                         |
| 765     | South side East 87th st., 384.6 east of Avenue A, New York city     | Oct. 9, 1874..    | 5,500               | 792 45                                     | .....                         |

## SCHEDULE—(Continued).

| Number. | LOCATION OF MORTGAGED PREMISES.                                     | Date of mortgage. | Amount of mortgage. | Amount of interest paid from date of loan. | Amount of interest defaulted. |
|---------|---|-------------------|---------------------|--|-------------------------------|
| 786     | North side East 93d st., 305 east of Fourth ave., New York city     | Nov. 2, 1874..    | \$10,000            | \$1,454 44                                 |                               |
| 787     | North-west cor. of Greene and Yates ave., Brooklyn                  | Nov. 4, 1874..    | 3,500               | 507 69                                     |                               |
| 788     | North side Greene ave., 30 west of Yates ave., Brooklyn             | Nov. 4, 1874..    | 3,000               | 485 16                                     |                               |
| 789     | North side Greene ave., 40 west of Yates ave., Brooklyn             | Nov. 4, 1874..    | 3,000               | 485 16                                     |                               |
| 790     | North side Greene ave., 60 west of Yates ave., Brooklyn             | Nov. 4, 1874..    | 3,000               | 485 16                                     |                               |
| 791     | North side Greene ave., 80 west of Yates ave., Brooklyn             | Nov. 4, 1874..    | 3,000               | 485 16                                     |                               |
| 792     | 666 Lexington ave., New York city                                   | Nov. 16, 1874..   | 18,000              | 2,464 00                                   |                               |
| 793     | 406 East 51st st., New York city                                    | Nov. 30, 1874..   | 1,500               | 310 00                                     |                               |
| 794     | 217 East 13th st., New York city                                    | Nov. 24, 1874..   | 5,000               | 705 88                                     |                               |
| 795     | 24 Pond st., New York city  | Dec. 18, 1874..   | 60,000              | 3,990 00                                   | \$4,300 00                    |
| 796     | 27 Great Jones st., New York city                                   | Dec. 19, 1874..   | 7,000               | 954 13                                     |                               |
| 797     | East side Bedford ave., 37 south of Keap st., Brooklyn              | Dec. 19, 1874..   | 7,000               | 954 13                                     |                               |
| 798     | East side Bedford ave., 48 south of Keap st., Brooklyn              | Dec. 19, 1874..   | 7,000               | 954 13                                     |                               |
| 799     | East side Bedford ave., 69 south of Keap st., Brooklyn              | Dec. 19, 1874..   | 7,000               | 954 13                                     |                               |
| 800     | East side Bedford ave., 90 south of Keap st., Brooklyn              | Dec. 19, 1874..   | 7,000               | 954 13                                     |                               |
| 801     | North side Madison st., 100 north-east of Tompkins ave., Brooklyn   | Dec. 10, 1874..   | 6,000               | 898 33                                     |                               |
| 802     | 227 De Kaib ave., Brooklyn  | Dec. 16, 1874..   | 4,000               | 547 65                                     |                               |
| 803     | West side Yates ave., 80 north of Greene ave., Brooklyn             | Jan. 9, 1875..    | 3,000               | 397 35                                     |                               |
| 804     | 156 West 53d st., New York city                                     | Feb. 10, 1875..   | 12,000              | 1,516 67                                   |                               |
| 805     | 154 West 53d st., New York city                                     | Feb. 10, 1875..   | 12,000              | 676 67                                     | 840 00                        |
| 806     | South side Carroll st., 163.8 west of Fifth ave., Brooklyn          | Feb. 8, 1875..    | 2,500               | 316 94                                     |                               |
| 807     | South side Carroll st., 183.8 west of Fifth ave., Brooklyn          | Feb. 8, 1875..    | 2,500               | 316 94                                     |                               |
| 808     | South side Carroll st., 203.8 west of Fifth ave., Brooklyn          | Feb. 8, 1875..    | 2,500               | 316 94                                     |                               |
| 809     | South side Carroll st., 223.8 west of Fifth ave., Brooklyn          | Feb. 8, 1875..    | 2,500               | 316 94                                     |                               |
| 810     | South-east corner East 168th st. and Fulton ave., Morrisania, N. Y. | Feb. 19, 1875..   | 3,000               | 373 91                                     |                               |
| 811     | 220 Hudson st., Hoboken, N. J.                                      | Feb. 24, 1875..   | 6,000               | 742 00                                     |                               |
| 812     | West side Hudson st., 50 west of Seventh st., Hoboken, N. J.        | Feb. 24, 1875..   | 7,500               | 927 50                                     |                               |
| 813     | West side Hudson st., 70 west of Seventh st., Hoboken, N. J.        | Feb. 24, 1875..   | 7,500               | 927 50                                     |                               |
| 814     | West side Hudson st., 90 west of Seventh st., Hoboken, N. J.        | Feb. 24, 1875..   | 7,500               | 927 50                                     |                               |
| 815     | West side Hudson st., 110 west of Seventh st., Hoboken, N. J.       | Feb. 24, 1875..   | 7,500               | 927 50                                     |                               |
| 816     | North side State st., 243 north-east Boerum st., Brooklyn           | Jan. 25, 1875..   | 5,000               | 646 52                                     |                               |
| 817     | North side W. 140th st., 225 west of Boulevard                      | Feb. 26, 1875..   | 15,000              | 1,394 17                                   | 595 00                        |
| 818     | North-east cor. First and Hoyt sts., Brooklyn                       | Mar. 6, 1875..    | 3,500               | 424 66                                     |                               |
| 819     | East side Hoyt st., 19 north-east of First st., Brooklyn            | Mar. 6, 1875..    | 3,000               | 364 00                                     |                               |
| 820     | East side Hoyt st., 36 north-east of First st., Brooklyn            | Mar. 6, 1875..    | 3,000               | 364 00                                     |                               |
| 821     | East side Hoyt st., 57.6 north-east of First st., Brooklyn          | Mar. 6, 1875..    | 3,000               | 364 00                                     |                               |
| 822     | North-west corner Park ave. and Seventh st., Hoboken, N. J.         | Mar. 4, 1875..    | 4,500               | 547 75                                     |                               |
| 823     | North-east 86th st., 150 west of Ave. A, New York city              | Mar. 19, 1875..   | 8,750               | 1,089 54                                   |                               |
| 824     | North-east 86th st., 168 west of Ave. A, New York city              | Mar. 19, 1875..   | 8,000               | 950 44                                     |                               |
| 825     | North-east 86th st., 203 west of Ave. A, New York city              | Mar. 19, 1875..   | 8,750               | 1,089 54                                   |                               |
| 826     | North-east 86th st., 221 west of Ave. A, New York city              | Mar. 19, 1875..   | 8,500               | 414 84                                     | 595 00                        |
| 827     | North-east 86th st., 239 west of Ave. A, New York city              | Mar. 19, 1875..   | 8,500               | 719 94                                     | 397 50                        |
| 828     | 230 Bloomfield st., Hoboken, N. J.                                  | Mar. 20, 1875..   | 4,000               | 593 05                                     |                               |

## SCHEDULE — (Continued).

| Number. | LOCATION OF MORTGAGED PREMISES.                                       | Date of mortgage. | Amount of mortgage. | Amount of interest paid from date of loan. | Amount of interest defaulted. |
|---------|---|-------------------|---------------------|--|-------------------------------|
| 809     | 416 East Fifthth st., New York city..                                 | Mar. 30, 1875..   | \$1,500             | \$175 00                                   | .....                         |
| 810     | South side Carroll st., 297 west of Sixth ave., Brooklyn. ....        | Mar. 29, 1875.,   | 5,000               | 409 30                                     | \$175 00                      |
| 811     | South side Carroll st., 317 west of Sixth ave., Brooklyn.....         | Mar. 29, 1875..   | 5,000               | 584 30                                     | .....                         |
| 812     | South side Carroll st., 338 west of Sixth ave., Brooklyn.....         | Mar. 29, 1875.    | 5,000               | 409 30                                     | 175 00                        |
| 813     | South side Carroll st., 359 west of Sixth ave., Brooklyn.....         | Mar. 29, 1875..   | 5,000               | 584 30                                     | .....                         |
| 814     | South-east cor. Second ave. and East 89d st., New York city.....      | April 15, 1875..  | 10,000              | 1,187 50                                   | .....                         |
| 815     | East side Second ave., 31.2 south of 89d st., New York city.....      | April 15, 1875..  | 10,000              | 1,187 50                                   | .....                         |
| 816     | 338 Washington st., Hoboken, N. J..                                   | April 13, 1875..  | 6,000               | 684 88                                     | .....                         |
| 817     | 439 E. Eighty-sixth st., N. Y. city....                               | May 12, 1875..    | 8,750               | 949 37                                     | .....                         |
| 818     | East side Avenue B, 800 of Cliff st., Morrisania, N. Y. ....          | April 19, 1875..  | 6,000               | 467 38                                     | 210 00                        |
| 819     | West side Second ave., 20 east of 118th st., New York city.....       | April 29, 1875..  | 5,000               | 555 18                                     | .....                         |
| 820     | North-west cor. of Stuyvesant ave., and Halsey st., Brooklyn.....     | June 7, 1875..    | 4,000               | 414 55                                     | .....                         |
| 821     | South side East 87th st., 150 west of Avenue A, New York city.....    | June 4, 1875..    | 7,000               | 729 55                                     | .....                         |
| 822     | South side East 87th st., 170 west of Avenue A, New York city.....    | June 4, 1875..    | 6,500               | .....                                      | 677 44                        |
| 823     | South side East 87th st., 190 west of Avenue A, New York city.....    | June 4, 1875..    | 6,500               | 677 44                                     | .....                         |
| 824     | 1192 Third ave., New York city.....                                   | July 15, 1875..   | 12,500              | 1,208 12                                   | .....                         |
| 825     | 1194 Third ave., New York city.....                                   | July 15, 1875..   | 12,500              | 1,208 12                                   | .....                         |
| 826     | North side First st., 200 west of Fifth ave., Brooklyn.....           | July 23, 1875..   | 2,750               | 260 40                                     | .....                         |
| 827     | North side First st., 220 west of Fifth ave., Brooklyn.....           | July 23, 1875..   | 2,750               | 260 40                                     | .....                         |
| 828     | 325 East 63d st., New York city.....                                  | Aug. 31, 1875..   | 3,500               | 306 25                                     | .....                         |
| 829     | South-west cor. Garden and Eleventh st., Hoboken, N. J.....           | Aug. 26, 1875..   | 7,000               | 617 94                                     | .....                         |
| 830     | South side McComb st., 140 west of Fifth ave., Brooklyn.....          | Aug. 23, 1875..   | 2,750               | 244 36                                     | .....                         |
| 831     | South side McComb st., 160 west of Fifth ave., Brooklyn.....          | Aug. 23, 1875..   | 2,750               | 244 36                                     | .....                         |
| 832     | South side McComb st., 180 west of Fifth ave., Brooklyn.....          | Aug. 23, 1875..   | 2,750               | 148 11                                     | 96 25                         |
| 833     | South side McComb st., 200 west of Fifth ave., Brooklyn.....          | Aug. 23, 1875..   | 2,750               | 148 11                                     | 96 25                         |
| 834     | South side McComb st., 220 west of Fifth ave., Brooklyn.....          | Aug. 23, 1875..   | 2,750               | 148 11                                     | 96 25                         |
| 835     | West side Throop ave., 50 south of Hart st., Brooklyn.....            | Sept. 9, 1875..   | 2,750               | 235 80                                     | .....                         |
| 836     | West side Throop ave., 66.8 south of Hart st., Brooklyn.....          | Sept. 9, 1875..   | 2,750               | 235 80                                     | .....                         |
| 837     | West side Throop ave., 83.4 south of Hart st., Brooklyn.....          | Sept. 9, 1875..   | 2,750               | 235 80                                     | .....                         |
| 838     | 189 Hester st., New York city.....                                    | Sept. 17, 1875..  | 10,500              | 884 03                                     | .....                         |
| 839     | 182 East Twentieth st., New York city.....                            | Sept. 17, 1875..  | 25,000              | 2,104 86                                   | .....                         |
| 840     | West Farms, N. Y.....   | Oct. 6, 1875..    | 100,000             | 8,050 00                                   | .....                         |
| 841     | West Farms, N. Y.....   | Oct. 6, 1875..    | 30,000              | 2,415 00                                   | .....                         |
| 842     | South side West 133d st., 150 west of Sixth ave., New York city.....  | Oct. 23, 1875..   | 7,000               | 50 36                                      | 490 00                        |
| 843     | South side West 133d st., 170 west of Sixth ave., New York city.....  | Oct. 23, 1875..   | 7,000               | 50 36                                      | 490 00                        |
| 844     | South side West 133d st., 190 west of Sixth ave., New York city.....  | Oct. 23, 1875..   | 7,000               | 50 36                                      | 490 00                        |
| 845     | South side West 133d st., 210 west of Sixth ave., New York city.....  | Oct. 23, 1875..   | 7,000               | 50 36                                      | 490 00                        |
| 846     | South side West 133d st., 230 west of Sixth ave., New York city.....  | Oct. 23, 1875..   | 7,000               | 50 36                                      | 490 00                        |
| 847     | North side East 57th st., 130 east of Fourth ave., New York city..... | Oct. 23, 1875..   | 18,000              | 1,372 00                                   | .....                         |
| 848     | North side East 57th st., 150 east of Fourth ave., New York city..... | Oct. 23, 1875..   | 18,000              | 1,372 00                                   | .....                         |
| 849     | North side East 57th st., 170 east of Fourth ave., New York city..... | Oct. 23, 1875..   | 18,000              | 1,372 00                                   | .....                         |
| 850     | North side East 118th st., 158 west of Avenue A, New York city.....   | Nov. 29, 1875..   | 4,000               | 280 78                                     | .....                         |
| 851     | 116 East 56th st., New York city.....                                 | Nov. 17, 1875..   | 13,000              | 487 86                                     | 455 00                        |

## SCHEDULE—(Continued).

| Number.     | LOCATION OF MORTGAGED PREMISES.                                     | Date of mortgage. | Amount of mortgage. | Amount of interest paid from date of loan. | Amount of interest defaulted. |
|-------------|---|-------------------|---------------------|--|-------------------------------|
| 855         | East side Sixth ave., 33.8 north of 126th st., New York city        | Dec. 1, 1875..    | \$9,000             | \$698 25                                   | .....                         |
| 856         | East side Sixth ave., 50.2½ north of 126th st., New York city       | Dec. 1, 1875..    | 9,000               | 698 25                                     | .....                         |
| 857         | East side Sixth ave., 66.8 north of 126th st., New York city        | Dec. 1, 1875..    | 9,000               | 698 25                                     | .....                         |
| 858         | East side Sixth ave., 83.2½ north of 126th st., New York city       | Dec. 1, 1875..    | 9,000               | 698 25                                     | .....                         |
| 859         | 77 Third place, Brooklyn  | Jan. 14, 1876..   | 5,000               | 307 23                                     | .....                         |
| 860         | 75 Third place, Brooklyn  | Jan. 14, 1876..   | 5,000               | 307 23                                     | .....                         |
| 861         | 73 Third place, Brooklyn  | Jan. 14, 1876..   | 3,000               | 184 33                                     | .....                         |
| 862         | 71 Third place, Brooklyn  | Jan. 14, 1876..   | 3,000               | 184 33                                     | .....                         |
| 863         | 30 East 42d st., New York city                                      | Jan. 28, 1876..   | 60,000              | 3,546 66                                   | .....                         |
| 864         | South side East 115th st., 156 east of Fourth ave., New York city   | Feb. 8, 1876..    | 4,500               | .....                                      | \$255 50                      |
| 865         | South side East 115th st., 173.9 east of Fourth ave., New York city | Feb. 8, 1876..    | 4,500               | .....                                      | 255 50                        |
| 866         | South side East 115th st., 192.6 east of Fourth ave., New York city | Feb. 8, 1876..    | 4,500               | .....                                      | 255 50                        |
| 867         | South side East 115th st., 211.3 east of Fourth ave., New York city | Feb. 8, 1876..    | 4,500               | .....                                      | 255 50                        |
| 868         | North side East 63d st., 85 west of Lexington ave., New York city   | Feb. 12, 1876..   | 6,500               | 364 00                                     | .....                         |
| 869         | North side East 63d st., 99 west of Lexington ave., New York city   | Feb. 12, 1876..   | 6,500               | 364 00                                     | .....                         |
| 870         | East side Alexander ave., 50 north of 136th st.                     | Mar. 1, 1876..    | 5,000               | 261 53                                     | .....                         |
| 871         | East side Alexander ave., 66.8 north of 136th st.                   | Mar. 1, 1876..    | 5,000               | 261 53                                     | .....                         |
| 872         | East side Alexander ave., 83.4 north of 136th st.                   | Mar. 1, 1876..    | 5,000               | 261 53                                     | .....                         |
| 873         | 526 West Thirty-ninth st.   | Mar. 14, 1876..   | 11,250              | 460 65                                     | 99 35                         |
| 874         | 509 Court st., Brooklyn   | Sept. 5, 1876..   | 3,000               | 49 58                                      | .....                         |
| 875         | 184th st., 100 east of 11th ave., and cor. Honston and Suffolk sts. | Sept. 7, 1876..   | 13,000              | 198 67                                     | .....                         |
| 876         | North side of 64th st., 366 north-west Second ave.                  | Sept. 15, 1876..  | 5,000               | 73 93                                      | .....                         |
| 877         | South side of East 87th st., 153 east of Avenue A                   | Sept. 23, 1876..  | 6,000               | 78 17                                      | .....                         |
| 878         | East side of Franklin ave., 100 north of Lafayette ave., Brooklyn   | Sept. 29, 1876..  | 3,300               | 57 95                                      | .....                         |
| 879         | 507 Court st., Brooklyn   | Sept. 30, 1876..  | 3,000               | 35 00                                      | .....                         |
| 880         | St. Cloud, N. J.  | Oct. 2, 1876..    | 5,000               | 56 39                                      | .....                         |
| 881         | Kingsbridge, N. Y.  | Oct. 30, 1876..   | 15,000              | 87 50                                      | .....                         |
| 882         | North-east cor. Grand and Humboldt sts., Brooklyn                   | Nov. 29, 1876..   | 20,000              | .....                                      | .....                         |
| 883         | Ninetieth st., 200 West of 11th ave.                                | Aug. 3, 1876..    | 5,450               | 123 99                                     | .....                         |
| 884         | 53 West 38th st., New York city                                     | Dec. 20, 1876..   | 12,000              | .....                                      | .....                         |
| 885         | West side of Alexander ave., between 135th and 136th sts.           | Jan. 18, 1877..   | 5,250               | .....                                      | .....                         |
| 886         | West side of Alexander ave., between 135th and 136th sts.           | Jan. 18, 1877..   | 4,500               | .....                                      | .....                         |
| 887         | West side of Alexander ave., between 135th and 136th sts.           | Jan. 18, 1877..   | 4,500               | .....                                      | .....                         |
| 888         | West side of Alexander ave., between 135th and 136th sts.           | Jan. 18, 1877..   | 4,500               | .....                                      | .....                         |
| 889         | West side of Alexander ave., between 135th and 136th sts.           | Jan. 18, 1877..   | 4,750               | .....                                      | .....                         |
| 890         | West side of Alexander ave., between 135th and 136th sts.           | Jan. 18, 1877..   | 4,750               | .....                                      | .....                         |
| 891         | West side of Alexander ave., between 135th and 136th sts.           | Jan. 18, 1877..   | 4,750               | .....                                      | .....                         |
| 892         | West side of Alexander ave., between 135th and 136th sts.           | Jan. 18, 1877..   | 4,750               | .....                                      | .....                         |
| 893         | West side of Alexander ave., between 135th and 136th sts.           | Jan. 18, 1877..   | 4,500               | .....                                      | .....                         |
| 894         | West side of Alexander ave., between 135th and 136th sts.           | Jan. 18, 1877..   | 4,500               | .....                                      | .....                         |
| 895         | West side of Alexander ave., between 135th and 136th sts.           | Jan. 18, 1877..   | 4,500               | .....                                      | .....                         |
| 896         | West side of Alexander ave., between 135th and 136th sts.           | Jan. 18, 1877..   | 4,500               | .....                                      | .....                         |
| 897         | Hackensack, N. J.   | Jan. 6, 1877..    | 5,250               | .....                                      | .....                         |
|             |   |                   | 3,100               | .....                                      | .....                         |
| Totals..... |   |                   | \$5,050,950         | \$1,713,703, 60                            | \$39,904 20                   |

GUARDIAN MUTUAL LIFE INSURANCE COMPANY,  
Nos. 17 AND 19 WARREN STREET, NEW YORK, Feb. 17, 1877. }

Hon. E. W. JOHNSON, *Clerk to the Assembly of State of New York, Albany, N. Y.:*

DEAR SIR.—We hand you herewith the statements called for under the resolution of the Hon. Hamilton Fish, Jr., for the following companies :

The Guardian Mutual Life Insurance Company,  
The Reserve Mutual Life Insurance Company,  
The Widows and Orphans' Benefit Life Insurance Company,  
The New York State Life Insurance Company,  
And have the honor to be,

Very respectfully yours.

LUCIUS MOADAM,  
*Secretary.*

*STATEMENT of all money loaned on real estate, where such real estate is situated, the amount of interest paid thereon from date of said loans, and amount of interest defaulted thereon.*

| LOCATION OF PROPERTY.                  | Amount of loan. | Date of loan.   | Amount of interest paid. | Interest past due. |
|--|-----------------|-----------------|--------------------------|--------------------|
| In the city of Rochester, N. Y.....    | \$50,000 00     | July 28, 1874.. | \$1,000 00               | \$7,225 00         |
| No. 64 Park avenue, New York city..... | 20,000 00       | May 15, 1873..  | 4,958 33                 | None.              |
|  | \$70,000 00     |                 | \$5,958 33               | \$7,225 00         |

WIDOWS AND ORPHANS' BENEFIT LIFE INSURANCE COMPANY.

There has been no payment of counsel fees by this company for the above loans, and we know not the amount paid by the parties obtaining the loan. They arrange with counsel for search of title, etc.

NEW YORK, *February* 17, 1877.

LUCIUS MOADAM,  
*Secretary Guardian Life.*

*STATEMENT of all money loaned on real estate, where such real estate is situated, the amount of interest paid thereon from date of said loans, and amount defaulted thereon.*

| LOCATION OF PROPERTY.                   | Amount of loan. | Date of loan.    | Amount of interest paid. | Interest past due. |
|---|-----------------|------------------|--------------------------|--------------------|
| Lot No. 3, Salina, Onondaga Co., N. Y.. | \$10,000 00     | March 13, 1871.. | \$3,046 94               | \$1,050 00         |
| Sweet Manuf. Co., Onondaga Co., N. Y..  | 28,000 00       | Dec. 3, 1873..   | 5,895 00                 | None.              |
| House and lot, Syracuse (Salina).....   | 40,000 00       | Dec. 12, 1873..  | 2,812 44                 | 5,600 00           |
| House and lot, Syracuse (Salina).....   | 4,800 00        | Dec. 17, 1873..  | 337 30                   | 672 00             |
| House and lot, Syracuse (Salina).....   | 7,700 00        | Dec. 17, 1873..  | 451 10                   | 1,078 00           |
| Land in Salina, Onondaga county.....    | 9,500 00        | Jan. 3, 1874..   | 663 15                   | 1,330 00           |
|   | \$100,000 00    |                  | \$13,295 93              | \$9,730 00         |

## NEW YORK STATE LIFE INSURANCE COMPANY.

There has been no payment of counsel fees by this company for the above loans. Parties obtaining the loans arrange with counsel for search of title, etc., and we have no knowledge of the amounts so paid.

LUCIUS McADAM,  
*Secretary Guardian Life.*

*STATEMENT of all money loaned on real estate, where such real estate is situated, the amount of interest paid thereon from date of said loans and amount of interest defaulted thereon.*

| LOCATION OF PROPERTY.                  | Amount of loan. | Date of loan.   | Amount of interest paid. | Interest past due. |
|--|-----------------|-----------------|--------------------------|--------------------|
| No. 121 McDonough street, Brooklyn.... | \$9,000 00      | June 29, 1871.. | \$2,152 50               | \$1,260 00         |
| No. 123 McDonough street, Brooklyn ... | 9,000 00        | June 29, 1871.. | 2,152 50                 | 1,260 00           |
| No. 125 McDonough street, Brooklyn.... | 9,000 00        | June 29, 1871.. | 2,152 50                 | 1,260 00           |
|  | \$27,000 00     |                 | \$6,457 50               | \$3,780 00         |

## RESERVE MUTUAL LIFE INSURANCE COMPANY.

There has been no payment of counsel fees by this company for the above loans. Parties obtaining the loans arrange with counsel for search of title, etc., and we have no knowledge of the amount so paid.

NEW YORK, February 17, 1877.

LUCIUS McADAM,  
*Secretary Guardian Life.*

*STATEMENT of all money loaned on real estate, where such real estate is situated, the amount of interest paid thereon from date of said loans and amount of interest defaulted thereon.*

| LOCATION OF PROPERTY.                     | Amount of loan. | Date of loan.    | Amount of interest paid. | Interest past due. |
|---|-----------------|------------------|--------------------------|--------------------|
| Nos. 90 and 92 Beekman street, N. Y. .... | \$30,000 00     | May 1, 1872.     | \$9,450 00               | None.              |
| Nos. 214 and 216 Washington st., N. Y.... | 45,000 00       | Sept. 24, 1873.. | 9,239 00                 | None.              |
| No. 3 W. 37th street, N. Y. ....          | \$25,000 00     | Oct. 8, 1873..   | 5,950 00                 | None.              |
| No. 304 Union street, Brooklyn.....       | 5,000 00        | April 9, 1867..  | 3,404 72                 | None.              |
|   | \$105,000 00    |                  | \$28,043 72              |                    |

## GUARDIAN MUTUAL LIFE INSURANCE COMPANY.

There has been no payment of counsel fees by this company for the above loans. Parties obtaining the loans arrange with counsel for search of title, etc., and we have no knowledge of the amount so paid.

NEW YORK, February 17, 1877.

G. L. MONTAGUE,  
*Vice-President.*

\* Reduced April 10, 1876, by a payment of \$5,000 on account.



NEW YORK LIFE INSURANCE AND TRUST COMPANY, }  
 No. 52 WALL STREET, }  
 NEW YORK, February 8, 1877. }

E. M. JOHNSON, Esq., *Clerk of the New York State Assembly:*

DEAR SIR.—In accordance with your communication of January 24, 1877, I enclose a list of bonds and mortgages held by this company amounting to \$421,500, this being above the total amount of our policies now in force, viz.: \$285,000. Counsel fees having been always paid by the borrowers, I am unable to state their amount. Trusting that this will prove satisfactory,

I remain, yours respectfully,

JOSEPH R. KEARNY,  
*Secretary.*

*STATEMENT of bonds and mortgages—covering life insurance policies—held by the New York Life Insurance and Trust Company.*

| Amount of loan. | PROPERTY, WHERE SITUATED. | Date when made.  | Amount of interest paid from date. | Amount of interest in default. |
|-----------------|---------------------------|------------------|------------------------------------|--------------------------------|
| \$5,000         | City of New York.....     | Nov. 14, 1840..  | Int. paid in full to Dec. 1, '76.  | None.                          |
| 3,500           | " " .....                 | May 9, 1844..    | " " " " ..                         | " "                            |
| 9,000           | " " .....                 | June 25, 1845..  | " " " " ..                         | " "                            |
| 11,000          | " " .....                 | Sept. 22, 1845.. | " " " " ..                         | " "                            |
| 2,500           | " " .....                 | April 10, 1848.. | " " " " ..                         | " "                            |
| 22,500          | " " .....                 | Aug. 11, 1851..  | " " " " ..                         | " "                            |
| 20,000          | " " .....                 | Oct. 28, 1851..  | " " " " ..                         | " "                            |
| 29,000          | " " .....                 | April 28, 1852.. | " " " " ..                         | " "                            |
| 15,000          | " " .....                 | May 21, 1853..   | " " " " ..                         | " "                            |
| 10,000          | " " .....                 | Nov. 11, 1853..  | " " " " ..                         | " "                            |
| 10,000          | " " .....                 | July 24, 1855..  | " " " " ..                         | " "                            |
| 20,000          | " " .....                 | Mar. 2, 1853..   | " " " " ..                         | " "                            |
| 9,000           | " " .....                 | Nov. 1, 1858..   | " " " " ..                         | " "                            |
| 7,000           | " " .....                 | May 7, 1859..    | " " " " ..                         | " "                            |
| 5,000           | " " .....                 | Oct. 3, 1859..   | " " " " ..                         | " "                            |
| 12,000          | " " .....                 | Oct. 3, 1859..   | " " " " ..                         | " "                            |
| 5,000           | " " .....                 | Sept. 12, 1864.. | " " " " ..                         | " "                            |
| 8,000           | " " .....                 | May 18, 1866..   | " " " " ..                         | " "                            |
| 25,000          | " " .....                 | June 5, 1866..   | " " " " ..                         | " "                            |
| 6,000           | " " .....                 | Nov. 1, 1867..   | " " " " ..                         | " "                            |
| 3,000           | " " .....                 | Nov. 1, 1867..   | " " " " ..                         | " "                            |
| 16,000          | " " .....                 | Dec. 12, 1867..  | " " " " ..                         | " "                            |
| 18,000          | " " .....                 | Nov. 1, 1867..   | " " " " ..                         | " "                            |
| 7,500           | " " .....                 | Sept. 14, 1868.. | " " " " ..                         | " "                            |
| 6,000           | " " .....                 | Sept. 14, 1868.. | " " " " ..                         | " "                            |
| 7,500           | " " .....                 | Sept. 14, 1868.. | " " " " ..                         | " "                            |
| 7,500           | " " .....                 | Sept. 14, 1868.. | " " " " ..                         | " "                            |
| 14,000          | " " .....                 | July 30, 1871..  | " " " " ..                         | " "                            |
| 5,000           | " " .....                 | Dec. 15, 1871..  | " " " " ..                         | " "                            |
| 7,500           | " " .....                 | July 6, 1872..   | " " " " ..                         | " "                            |
| 15,000          | " " .....                 | Dec. 23, 1873..  | " " " " ..                         | " "                            |
| 10,000          | " " .....                 | May 18, 1875..   | " " " " ..                         | " "                            |
| 10,000          | " " .....                 | May 18, 1875..   | " " " " ..                         | " "                            |
| 10,000          | " " .....                 | May 18, 1875..   | " " " " ..                         | " "                            |
| 15,000          | " " .....                 | May 20, 1875..   | " " " " ..                         | " "                            |
| 20,000          | " " .....                 | Nov. 15, 1876..  | " " " " ..                         | " "                            |
| \$421,500       |                           |                  |                                    |                                |

AMERICAN POPULAR LIFE INSURANCE Co.,  
Nos. 419 AND 421 BROADWAY, COR. CANAL STREET,  
NEW YORK, *February 8, 1877.* }

EDWARD M. JOHNSON, Esq., *Clerk of Assembly, Albany, N. Y.:*

DEAR SIR.— Herewith find statement of loans, etc., called for by  
Mr. Fish's resolution of January twenty-fourth.

Respectfully yours.

A. J. REID,  
*Assistant Secretary.*

[Assembly, No. 42.]

28

*STATEMENT of Loans on Bond and Mortgage, held by the American Popular Life Insurance Company,  
on the 1st day of February, 1877, with amount of interest received and due on them.*

| LOCATION OF PROPERTY.     | Date of loan. | Amount.     | Interest received by company. | Interest due. | Counsel fees. | Remarks.   |
|---------------------------|---------------|-------------|-------------------------------|---------------|---------------|--|
| Norwich, N. Y. ....       | Jan. 30, 1869 | \$400 00    | \$140 00                      | .....         | .....         | Assigned company, March 20, 1871, original amount, \$1,000 |
| Yonkers, N. Y. ....       | May 11, 1872  | 10,000 00   | 2,074 26                      | *             | .....         | Lawyers' charges paid by those who made mortgage.          |
| New York city. ....       | Dec. 31, 1872 | 10,000 00   | 2,800 00                      | *             | .....         | Lawyers' charges paid by those who made mortgage.          |
| Salem, N. Y. ....         | May 17, 1872  | 2,500 00    | 1,876 51                      | .....         | .....         | Lawyers' charges paid by those who made mortgage.          |
| Putnam Valley, N. Y. .... | Nov. 5, 1873  | 2,500 00    | 1,835 00                      | 7 per cent. * | .....         | Lawyers' charges paid by those who made mortgage.          |
| Salem, N. Y. ....         | April 2, 1866 | 1,500 00    | 105 00                        | .....         | .....         | Assigned company, April 1, 1870.                           |
| Salem, N. Y. ....         | April 1, 1875 | 2,000 00    | 350 00                        | .....         | .....         |  |
| Salem, N. Y. ....         | May 12, 1875  | 2,000 00    | 186 60                        | .....         | .....         |  |
| Brooklyn, N. Y. ....      | Aug. 1, 1872  | 1,750 00    | 183 75                        | .....         | .....         | Assigned company, August 14, 1876.                         |
| Salem, N. Y. ....         | July 19, 1875 | 2,000 00    | 186 28                        | .....         | .....         | Original amount, \$2,000; paid, \$1,500, April 21, 1876.   |
| Salem, N. Y. ....         | July 29, 1875 | 1,200 00    | 84 00                         | .....         | .....         |  |
| Salem, N. Y. ....         | April 1, 1871 | 1,500 00    | 105 00                        | .....         | .....         | Assigned to company, April 1, 1875.                        |
| Faterson, N. J. ....      | May 4, 1876   | 1,360 00    | 13 80                         | .....         | .....         |  |
|                           |               | \$47,730 00 |                               |               |               |  |

\* In regard to this mortgage, we will say that the property was in a suit between other parties, who made this company a party in form, but this prevented payment of interest. But that suit has lately been settled, and the party winning has promised immediate payment of interest.

THE EQUITABLE LIFE ASSURANCE SOCIETY, }  
120 BROADWAY, NEW YORK, *February 7, 1877.* }

DEAR SIR.—I have been endeavoring to get our list of bonds and mortgages fully printed in season to send it to the Assembly, in response to the request for various particulars connected with them, but we have failed to get the entire list printed within the fifteen days allowed by the resolution. We, therefore, herewith inclose folios 1, 2, 3, 4, 5, 6 and 7 of the schedule, and beg the indulgence of the Assembly until the remainder of the schedule can be completed, when it will be at once forwarded.

In regard to the inquiry as to fees paid counsel, we have to say, that we have never paid for the searches of title to property mortgaged to the society in any instance.

Yours truly.

J. W. ALEXANDER,  
*Vice-President.*

To EDWARD M. JOHNSON, Esq., *Clerk of the Assembly, Albany.*

**SCHEDULE** containing a description of all the Bonds and Mortgages owned by the Equitable Life Assurance Society of the United States, on the 1st day of January, A. D. 1877, with amount of principal unpaid, interest due and accrued thereon and rate of interest, society's valuation of the mortgaged premises, the amount of fire insurance policies held as collateral, location and dimensions of land.

NOTE.—The interest on all the bonds and mortgages, except No. 1361, held by the society, falls due June first and December first in each year. No. 1361, for \$66,000, has March first and September first for interest dates. The rate of interest is 7 per cent in every case. The values of lands and buildings mortgaged, given in this schedule, are generally from appraisements returned when the loans were made. Values inclosed in brackets are not added into the totals carried forward.

| Number. | DATE OF MORTGAGE. |           | RECORD OF MORTGAGE. |       |       | Amount of principal unpaid. | Interest due. | Value of lands mortgaged. | Value of buildings. | Am't of Ins. held by the society on the buildings. | LOCATION—STREET NUMBER AND DESCRIPTION.                                 | Remarks.                            |
|---------|-------------------|-----------|---------------------|-------|-------|-----------------------------|---------------|---------------------------|---------------------|--|---|-------------------------------------|
|         | When given.       | When due. | County.             | Book. | Page. |                             |               |                           |                     |  |   |                                     |
| 9       | Oct. 24, 1860.    | 1862      | New York.           | 629   | 445   | \$6,500 00                  | \$227 50      | \$10,000                  | \$15,000            | \$6,500  | N. E. cor. Eighth ave. and W. 54th st., N. Y., 32,11x32.                | Foreclosing.                        |
| 11      | May 28, 1863.     | 1866      | "                   | 698   | 3     | 12,000 00                   | .....         | 14,000                    | 25,000              | 12,000   | N. side W. 23d st., 100 E. Seventh ave., N. Y., 32x112 6.               |                                     |
| 12      | June 1, 1863.     | 1868      | "                   | 699   | 13    | 10,000 00                   | .....         | 9,000                     | 32,000              | 10,000   | N. side E. 41st st., 354 E. Fifth ave., N. Y., 22x98.9.                 |                                     |
| 18      | Feb. 5, 1864.     | 1867      | "                   | 704   | 443   | 12,000 00                   | .....         | 10,000                    | 25,000              | 12,000   | S. side E. 41st st., 160.10% E. Fifth ave., N. Y., 30.10x98.9.          | No. 210, \$14,000 on same property. |
| 19      | Mar. 1, 1864.     | 1867      | "                   | 713   | 26    | 8,000 00                    | .....         | 10,000                    | 17,000              | 8,000  | S. W. cor. Cortlandt and Washington sts., N. Y., about 25x57            | No. 117, \$5,000 on same property.  |
| 20      | Mar. 28, 1864.    | 1867      | "                   | 715   | 94    | 10,000 00                   | .....         | 10,000                    | 20,000              | 10,000   | N. side W. 22d st., 411.2% W. Fifth ave., N. Y., 25x98.9.               |                                     |
| 28      | July 2, 1865.     | 1869      | Kings.....          | 538   | 302   | 6,500 00                    | 227 50        | 4,500                     | 12,000              | 6,500  | N. side Grand st., 337.6 W. Lawrence st., Brooklyn, 22.6x300.           |                                     |
| 28      | Oct. 21, 1864.    | 1869      | "                   | 532   | 243   | 4,000 00                    | .....         | 3,000                     | 10,500              | 4,000  | N. E. side Bedford ave., 80 N. W. Wilson st., Brooklyn, 30x100.         | Interest due, paid January, 1877.   |
| 31      | Dec. 31, 1864.    | 1867      | New York.           | 725   | 397   | 20,000 00                   | .....         | 18,000                    | 30,000              | 20,000   | W. side Fifth ave., 40 N. 30th st., N. Y., 17.6x125.                    |                                     |
| 35      | Mar. 20, 1865.    | 1870      | Kings.....          | 603   | 470   | 5,000 00                    | .....         | 2,500                     | 12,000              | 5,000  | W. side Elliott pl., 191.8 S. Hanson pl., Brooklyn, 30.10x100.          |                                     |
| 42      | Aug. 31, 1865.    | 1868      | Suffolk...          | 77    | 360   | 3,500 00                    | .....         | 10,000                    | 30,000              | 3,500  | S. side L. I. R. and in village of Islip, N. Y., 100 acres and 10 lots. | No. 700, \$3,500 on same property.  |
| 44      | Sept. 9, 1865.    | 1870      | New York.           | 740   | 482   | 13,600 00                   | .....         | 25,000                    | 12,000              | 10,000   | W. side Bowery, 148 N. Prince st., N. Y., 21x36.                        | No. 731, \$2,400 on same property.  |
| 45      | Sept. 11, 1865.   | 1868      | Kings.....          | 618   | 490   | 14,000 00                   | .....         | 3,000                     | 22,000              | 12,000   | N. side First pl., 190 E. Clinton st., Brooklyn, 35x135.9.              |                                     |
| 46      | Sept. 20, 1865.   | 1870      | New York.           | 750   | 22    | 1,500 00                    | .....         | 5,000                     | 3,500               | 3,500  | N. side W. 25th st., 375 W. Sixth ave., N. Y., 35x98.9.                 | No. 216, \$500 on same property.    |
| 48      | Oct. 28, 1865.    | 1870      | Kings.....          | 623   | 103   | 4,000 00                    | .....         | 2,000                     | 6,500               | 4,000  | W. side Elliott pl., 315.8 S. Hanson pl., Brooklyn, 30.6x100.           |                                     |

| 40  | EXT. MK. 1865..  | 1870 | KINGS...   | 0803 | 188 | 4,000 00  | ..... | 2,000    | 5,000    | 4,000  | ..... | 10,500   | 15,000   | 27,000 | 4,000  | .....  | 10,500   | 15,000   | 27,000 | 4,000  | ..... |
|-----|------------------|------|------------|------|-----|-----------|-------|----------|----------|--------|-------|----------|----------|--------|--------|--------|----------|----------|--------|--------|-------|
| 58  | Nov. 6, 1865.    | 1868 | New York.  | 748  | 440 | 10,500 00 | ..... | 9,000    | 15,000   | 10,500 | ..... | 10,500   | 15,000   | 27,000 | 4,000  | .....  | 10,500   | 15,000   | 27,000 | 4,000  | ..... |
| 59  | Dec. 5, 1865..   | 1866 | "          | 752  | 238 | 37,000 00 | ..... | 41,000   | 45,000   | 37,000 | ..... | 41,000   | 45,000   | 87,000 | 8,000  | .....  | 41,000   | 45,000   | 87,000 | 8,000  | ..... |
| 57  | Aug. 30, 1866..  | 1871 | Kings..... | 661  | 193 | 5,000 00  | ..... | 3,000    | 10,000   | 5,000  | ..... | 3,000    | 10,000   | 10,000 | 5,000  | .....  | 3,000    | 10,000   | 10,000 | 5,000  | ..... |
| 59  | Aug. 30, 1866..  | 1871 | "          | 661  | 198 | 5,000 00  | ..... | 3,000    | 13,000   | 5,000  | ..... | 3,000    | 13,000   | 13,000 | 5,000  | .....  | 3,000    | 13,000   | 13,000 | 5,000  | ..... |
| 62  | Sept. 8, 1866..  | 1871 | New York.  | 790  | 385 | 6,000 00  | ..... | 7,000    | 8,000    | 6,000  | ..... | 7,000    | 8,000    | 6,000  | 6,000  | .....  | 7,000    | 8,000    | 6,000  | 6,000  | ..... |
| 69  | Sept. 19, 1866.. | 1869 | "          | 792  | 92  | 7,000 00  | ..... | 24,000   | 5,000    | 7,000  | ..... | 24,000   | 5,000    | 7,000  | .....  | 24,000 | 5,000    | 7,000    | 7,000  | .....  |       |
| 79  | Dec. 4, 1866..   | 1871 | "          | 798  | 518 | 7,000 00  | ..... | 8,000    | 9,000    | 7,000  | ..... | 8,000    | 9,000    | 9,000  | 7,000  | .....  | 8,000    | 9,000    | 9,000  | 7,000  | ..... |
| 80  | Dec. 7, 1866..   | 1869 | "          | 794  | 263 | 12,000 00 | ..... | 10,000   | 14,000   | 12,000 | ..... | 10,000   | 14,000   | 14,000 | 12,000 | .....  | 10,000   | 14,000   | 14,000 | 12,000 | ..... |
| 86  | Feb. 12, 1867..  | 1869 | "          | 794  | 437 | 10,000 00 | ..... | 15,000   | 6,000    | 10,000 | ..... | 15,000   | 6,000    | 6,500  | 10,000 | .....  | 15,000   | 6,000    | 6,500  | 10,000 | ..... |
| 90  | Feb. 21, 1867..  | 1870 | "          | 797  | 676 | 8,000 00  | ..... | 5,000    | 10,000   | 8,000  | ..... | 5,000    | 10,000   | 8,000  | 10,000 | .....  | 5,000    | 10,000   | 8,000  | 10,000 | ..... |
| 91  | Mar. 2, 1867..   | 1868 | "          | 798  | 272 | 20,000 00 | ..... | 18,000   | 28,000   | 20,000 | ..... | 18,000   | 28,000   | 20,000 | 20,000 | .....  | 18,000   | 28,000   | 20,000 | 20,000 | ..... |
| 94  | Mar. 11, 1867..  | 1870 | "          | 792  | 574 | 12,000 00 | ..... | 7,500    | 15,000   | 12,000 | ..... | 7,500    | 15,000   | 12,000 | 12,000 | .....  | 7,500    | 15,000   | 12,000 | 12,000 | ..... |
| 96  | Mar. 11, 1867..  | 1872 | "          | 801  | 165 | 8,000 00  | ..... | 5,000    | 10,000   | 8,000  | ..... | 5,000    | 10,000   | 8,000  | 8,000  | .....  | 5,000    | 10,000   | 8,000  | 8,000  | ..... |
| 98  | Mar. 20, 1867..  | 1872 | "          | 797  | 690 | 17,000 00 | ..... | 16,000   | 22,000   | 17,000 | ..... | 16,000   | 22,000   | 17,000 | 17,000 | .....  | 16,000   | 22,000   | 17,000 | 17,000 | ..... |
| 99  | Mar. 22, 1867..  | 1872 | "          | 801  | 247 | 15,000 00 | ..... | 14,000   | 22,000   | 15,000 | ..... | 14,000   | 22,000   | 15,000 | 15,000 | .....  | 14,000   | 22,000   | 15,000 | 15,000 | ..... |
| 102 | April 2, 1867..  | 1872 | "          | 794  | 589 | 10,000 00 | ..... | 7,000    | 10,000   | 10,000 | ..... | 7,000    | 10,000   | 10,000 | 10,000 | .....  | 7,000    | 10,000   | 10,000 | 10,000 | ..... |
| 103 | April 18, 1867.. | 1872 | "          | 813  | 6   | 12,000 00 | ..... | 7,000    | 12,000   | 12,000 | ..... | 7,000    | 12,000   | 12,000 | 12,000 | .....  | 7,000    | 12,000   | 12,000 | 12,000 | ..... |
| 106 | April 26, 1867.. | 1872 | "          | 808  | 509 | 8,000 00  | ..... | 6,000    | 12,000   | 8,000  | ..... | 6,000    | 12,000   | 8,000  | 8,000  | .....  | 6,000    | 12,000   | 8,000  | 8,000  | ..... |
| 107 | May 7, 1867..    | 1872 | "          | 802  | 516 | 5,000 00  | ..... | 3,000    | 6,000    | 5,000  | ..... | 3,000    | 6,000    | 6,000  | 6,000  | .....  | 3,000    | 6,000    | 6,000  | 6,000  | ..... |
| 109 | May 16, 1867..   | 1872 | Kings..... | 802  | 564 | 8,000 00  | ..... | 3,000    | 12,000   | 8,000  | ..... | 3,000    | 12,000   | 8,000  | 8,000  | .....  | 3,000    | 12,000   | 8,000  | 8,000  | ..... |
| 111 | May 16, 1867..   | 1868 | New York.  | 815  | 240 | 15,000 00 | ..... | 15,000   | 12,000   | 15,000 | ..... | 15,000   | 12,000   | 12,000 | 12,000 | .....  | 15,000   | 12,000   | 12,000 | 12,000 | ..... |
| 112 | May 15, 1867..   | 1872 | Kings..... | 706  | 291 | 2,000 00  | ..... | 2,500    | 6,000    | 2,000  | ..... | 2,500    | 6,000    | 2,000  | 2,000  | .....  | 2,500    | 6,000    | 2,000  | 2,000  | ..... |
| 114 | May 24, 1867..   | 1872 | Queens...  | 160  | 351 | 1,000 00  | ..... | 9,000    | 4,000    | 1,000  | ..... | 9,000    | 4,000    | 1,000  | 1,000  | .....  | 9,000    | 4,000    | 1,000  | 1,000  | ..... |
| 117 | June 1, 1867..   | 1869 | New York.  | 818  | 98  | 5,000 00  | ..... | [10,000] | [25,000] | 5,000  | ..... | [10,000] | [25,000] | 5,000  | 5,000  | .....  | [10,000] | [25,000] | 5,000  | 5,000  | ..... |

No. 1691, \$2,000 on same property.

Foreclosing.

No. 18, \$12,000 on same property.

W. side Millers pt., 200 9 S. Hanson  
S. side E. 31st st., 100 10 W. Fourth  
N. side W. 24th st., 350 W. Fifth  
ave., N. Y., 25x136.6  
S. W. cor. Oxford st. and Hanson  
pt., Brooklyn, 14x80  
W. side Oxford st., 32 S. Hanson  
pt., Brooklyn, 18x80  
W. side Bleeker st., 42.7 N. Charles  
st., N. Y., 21.3x70  
W. side 7th ave., from 134th to 125th  
sts., N. Y., length block 50 deep  
S. side W. 42d st., 60 W. Seventh  
ave., N. Y., 20x about 50  
S. side W. 46th st., 120 E. Sixth ave.,  
N. Y., 16.8x100.5  
W. side Greenwich st., 53 S. Corp-  
land, N. Y., about 25x65  
S. side E. 53d st., 168 9 E. Lexington  
ave., N. Y., 18.9x100.5  
S. side W. 38th st., N. Y., 420 W.  
Fifth ave., N. Y., 23x95.9  
N. side W. 29th st., 92 E. Ninth  
ave., N. Y., 22x98.9  
S. side E. 54th st., 100 E. Lexington  
ave., N. Y., 17.1x100.5  
S. side W. 38th st., 100 E. Sixth  
ave., N. Y., 20.10x98.9  
N. side W. 45th st., 200 W. Sixth  
ave., N. Y., 25x100.4  
S. side W. 13th st., 165.6 W. Sixth  
ave., 24x103.3  
S. side W. 12th st., 450 W. Seventh  
ave., N. Y., 25x103.3  
W. side Lexington ave., 63.8 S. E.  
29th st., N. Y., 16.3x81  
N. Y., 18x100.5  
W. side Oxford st., 137.7 S. De Kalb  
ave., Brooklyn, 19.11x100  
E. side Gold st., 47.4 S. Ferry st.,  
N. Y., about 22.2x61.3  
S. side Fourth pt., 84 W. Clinton  
st., Brooklyn, 21x133.5  
Cor. Jamaica Turnpike and New-  
town rd., Jamaica, 9 acres 37 per-  
S. side E. 11st st., 160.10 E. Fifth  
ave., N. Y., 20.10x98.9

SCHEDULE — (Continued).

| Number. | DATE OF MORTGAGE. |           | RECORD OF MORTGAGE. |       |       | Amount of principal unpaid. | Interest lands mortgaged. | Value of buildings. | Am't of ins. held by the society on the build- ings. | LOCATION — STREET, NUMBER AND DESCRIPTION.                                | Remarks.                          |
|---------|-------------------|-----------|---------------------|-------|-------|-----------------------------|---------------------------|---------------------|--|---|-----------------------------------|
|         | When given.       | When due. | County.             | Book. | Page. |                             |                           |                     |  |   |                                   |
| 118     | June 13, 1867..   | 1873      | Kings.....          | 710   | 11    | \$5,000 00                  | \$2,000                   | \$8,000             | \$5,000  | N. side Hewes st., 157 E. Bedford ave., Brooklyn, 21, 6x100.              |                                   |
| 119     | June 13, 1867..   | 1873      | " "                 | 710   | 24    | 5,000 00                    | 2,000                     | 8,000               | 5,000  | N. side Hewes st., 178.6 E. Bedford ave., Brooklyn, 21, 6x100.            |                                   |
| 126     | June 15, 1867..   | 1873      | New York.           | 821   | 126   | 13,000 00                   | 15,000                    | 15,000              | 13,000   | S. side W. 31st st., 4 E. Sixth ave., N. Y., 24x100.                      |                                   |
| 127     | June 29, 1867..   | 1873      | " "                 | 821   | 122   | 6,000 00                    | 5,500                     | 8,000               | 6,000  | N. side W. 12th st., 282.4 E. Seventh ave., N. Y., 30, 10x103.9.          |                                   |
| 128     | June 29, 1867..   | 1873      | " "                 | 821   | 119   | 6,000 00                    | 5,500                     | 8,000               | 6,000  | N. side W. 12th st., 282.6 E. Seventh ave., N. Y., 30, 10x103.9.          |                                   |
| 129     | June 29, 1867..   | 1873      | " "                 | 821   | 115   | 6,000 00                    | 5,500                     | 8,000               | 6,000  | N. side W. 12th st., 241.8 E. Seventh ave., N. Y., 30, 10x103.9.          |                                   |
| 123     | July 1, 1867..    | 1873      | " "                 | 813   | 415   | 4,000 00                    | 4,000                     | 6,500               | 4,000  | S. side E. 90th st., 250 W. Third ave., N. Y., about 25x100.              |                                   |
| 124     | June 26, 1867..   | 1870      | " "                 | 820   | 187   | 10,000 00                   | 7,000                     | 13,000              | 10,000   | S. side W. 39th st., 510 2 E. Eighth ave., N. Y., 21, 1x98.9.             |                                   |
| 125     | July 11, 1867..   | 1870      | " "                 | 821   | 149   | 7,000 00                    | 5,500                     | 10,000              | 7,000  | N. side W. 24th st., 250 W. Seventh ave., N. Y., 16, 8x80.                |                                   |
| 140     | July 16, 1867..   | 1870      | Kings.....          | 716   | 247   | 6,000 00                    | 2,000                     | 10,000              | 6,000  | N. side Third st., 66.3 W. Seventh ave., Brooklyn, 22, 2x90.              |                                   |
| 141     | July 16, 1867..   | 1870      | " "                 | 716   | 271   | 6,000 00                    | 2,000                     | 10,000              | 6,000  | N. side Third st., 88.5 W. Seventh ave., Brooklyn, 22x90.                 |                                   |
| 142     | July 16, 1867..   | 1870      | " "                 | 716   | 234   | 6,000 00                    | 2,000                     | 10,000              | 6,000  | N. side Third st., 110.5 W. Seventh ave., Brooklyn, 22x90.                |                                   |
| 143     | July 16, 1867..   | 1870      | " "                 | 716   | 229   | 6,000 00                    | 2,000                     | 10,000              | 6,000  | N. side Third st., 132.5 W. Seventh ave., Brooklyn, 22x90.                |                                   |
| 144     | July 16, 1867..   | 1870      | " "                 | 716   | 223   | 6,000 00                    | 2,000                     | 10,000              | 6,000  | N. side Third st., 154.5 W. Seventh ave., Brooklyn, 21, 6x100.            |                                   |
| 146     | July 16, 1867..   | 1870      | " "                 | 716   | 217   | 6,000 00                    | 2,000                     | 10,000              | 6,000  | N. side Third st., 197.5 W. Seventh ave., Brooklyn, 22, 7x90.             |                                   |
| 147     | July 22, 1867..   | 1873      | " "                 | 717   | 67    | 7,500 00                    | 3,500                     | 10,500              | 7,500  | N. side First pl., 31.6 E. Henry st., Brooklyn, 21, 6x133.5.              |                                   |
| 148     | July 24, 1867..   | 1873      | New York.           | 817   | 270   | 4,500 00                    | 5,000                     | 6,000               | 4,500  | N. E. side Greenwich ave., 123.10 S. E. Eleventh st., N. Y., about 30x53. | Interest due, paid January, 1877. |
| 150     | July 26, 1867..   | 1873      | " "                 | 823   | 150   | 20,000 00                   | 40,000                    | 30,000              | 20,000   | S. side Worth st., 50 W. W. Broadway, N. Y., 50x80.                       |                                   |
| 153     | Aug. 1, 1867..    | 1869      | " "                 | 827   | 85    | 15,000 00                   | 15,000                    | 15,000              | 15,000   | W. side Church st., 50 N. White st., N. Y., 16, 9x50.                     |                                   |

| LOT | DATE             | CITY     | NO. | AMOUNT | REMARKS   | AMOUNT | AMOUNT | AMOUNT | AMOUNT | REMARKS   |
|-----|------------------|----------|-----|--------|-----------|--------|--------|--------|--------|---|
| 156 | Aug. 24, 1867..  | "        | 818 | 377    | 90,000 00 | 90,000 | 25,000 | 20,000 | 4,000  | W. side Church st., 61.5 x 24. Walker st., N. Y., 21x53.7.                              |
| 158 | Aug. 1, 1867..   | "        | 881 | 370    | 90,000 00 | 40,000 | 50,000 | 20,000 | 4,000  | N. side Day street, about 225 W. Broadway, N. Y., 35x77.                                |
| 163 | Aug. 30, 1867..  | Kings    | 723 | 177    | 4,000 00  | 3,000  | 7,000  | 4,000  | 4,000  | S. side Beaver st., through to Pearl st., N. Y., about 25x51.                           |
| 164 | Sept. 5, 1867..  | "        | 723 | 408    | 3,000 00  | 4,000  | 4,500  | 3,000  | 3,000  | S. side Atlantic st., 27.6 W. Nevins street, Brooklyn, 18.9x39.                         |
| 165 | Sept. 7, 1867..  | New York | 813 | 633    | 5,000 00  | 6,000  | 3,000  | 3,000  | 3,000  | E. side Bedford ave., 30 S. Madison street, Brooklyn, 40x100.                           |
| 166 | Aug. 28, 1867..  | Kings    | 725 | 61     | 4,000 00  | 4,500  | 7,500  | 4,000  | 4,000  | N. side Canal street, 129.1 W. Watt street, cor. Greenwich, N. Y., about 24x32.         |
| 171 | Sept. 20, 1867.. | New York | 817 | 459    | 7,000 00  | 4,000  | 10,500 | 7,000  | 7,000  | W. side Bedford ave., 157.9 north Myrtle ave., Brooklyn, 50x100.                        |
| 172 | Apr. 1, 1867..   | "        | 811 | 288    | 7,475 00  | 98,000 | .....  | .....  | .....  | S. side E. 49th st., 192 W. Second ave., N. Y., 19x100.5.                               |
| 177 | Apr. 1, 1867..   | "        | 794 | 619    | 4,887 50  | 21,000 | .....  | .....  | .....  | N. side E. 96th st., 250 E. Fifth ave., N. Y., 175x108.6.                               |
| 178 | Sept. 18, 1867.. | Kings    | 726 | 94     | 1,000 00  | 3,000  | 3,000  | 1,000  | 1,000  | S. W. cor. 4th ave. and E. 90th st., N. Y., 25.2x100 and 100x100.8.                     |
| 181 | Sept. 26, 1867   | "        | 726 | 386    | 4,000 00  | 2,000  | 6,000  | 4,000  | 4,000  | S. side 14th st., 272.10 E. Fifth ave., Brooklyn, 50x100.                               |
| 183 | Oct. 8, 1867..   | New York | 823 | 387    | 10,000 00 | 10,000 | 10,000 | 10,000 | 10,000 | N. side Gates ave., 47.6 E. Downing st., Brooklyn, 32.6x84.                             |
| 185 | Oct. 10, 1867..  | Kings    | 729 | 56     | 5,000 00  | 2,000  | 7,500  | 5,000  | 5,000  | E. side West st., 30.3 N. Carlisle st., N. Y., about 19x85.3.                           |
| 186 | Oct. 1, 1867..   | New York | 820 | 613    | 9,000 00  | 8,000  | 10,000 | 9,000  | 9,000  | E. side Hall st., 180 S. Greene ave., Brooklyn, 20x100.                                 |
| 187 | Oct. 18, 1867..  | Kings    | 729 | 350    | 3,500 00  | 1,500  | 5,000  | 3,500  | 3,500  | W. side Thompson st., 76 S. Prince street, N. Y., 25x75.                                |
| 188 | Sept. 11, 1867.. | New York | 860 | 7      | 20,000 00 | 20,000 | 25,000 | 20,000 | 20,000 | W. side Hamilton st., 107.6 south Greene ave., Brooklyn, 20x75.                         |
| 197 | Oct. 29, 1867..  | Kings    | 731 | 451    | 4,000 00  | 1,500  | 6,000  | 4,000  | 4,000  | N. side West 31st st., 525 W. Fifth ave., N. Y., 25x98.9.                               |
| 199 | Oct. 29, 1867..  | "        | 731 | 440    | 4,000 00  | 1,500  | 6,000  | 4,000  | 4,000  | E. side Tompkins ave., 63 N. Hart street, Brooklyn, 19x100.                             |
| 201 | Nov. 4, 1867..   | "        | 733 | 306    | 4,000 00  | 12,500 | 7,000  | 4,000  | 4,000  | E. side Tompkins ave., 81 N. Hart street, Brooklyn, 19x100.                             |
| 203 | Oct. 3, 1867..   | New York | 834 | 31     | 30,000 00 | 30,000 | 30,000 | 25,000 | 25,000 | W. side Cheever place, 200 S. Harrison st., Brooklyn, 15x88.6.                          |
| 206 | June 27, 1867..  | Kings    | 734 | 504    | 4,000 00  | 2,000  | 6,000  | 4,000  | 4,000  | S. side Liberty st., through to Cedar st., 59.10 W. Trinity place, N. Y., about 24x113. |
| 207 | Nov. 15, 1867..  | "        | 735 | 454    | 10,000 00 | 15,000 | 6,000  | 10,000 | 10,000 | S. side State st., 55 E. Nevins st., Brooklyn, 19x50.                                   |
| 209 | Nov. 12, 1867..  | "        | 736 | 83     | 7,000 00  | 12,000 | 8,000  | 7,000  | 7,000  | S. E. cor. Third place and Henry st., Brooklyn, 150x133.5.                              |

Interest due, paid January, 1877.

Interest due, paid January, 1877. Foreclosing.



## -SCHEDULE -- (Continued).

| Number. | DATE OF MORTGAGE. |           | RECORD OF MORTGAGE. |       |       | Amount of principal unpaid. | Interest due. | Value of lands mortgaged. | Value of buildings. | Am't of ins. held by the society or the build- ings. | LOCATION -- STREET NUMBER AND DESCRIPTION.                              | Remarks.  |
|---------|-------------------|-----------|---------------------|-------|-------|-----------------------------|---------------|---------------------------|---------------------|--|---|---|
|         | When given.       | When due. | County.             | Book. | Page. |                             |               |                           |                     |  |   |   |
| 210     | Nov. 25, 1897..   | 1870      | New York.           | 827   | 448   | \$14,000 00                 | .....         | [\$22,000]                | \$14,000            | .....  | N. side East 41st st., 254 E. Fifth avenue, N. Y., 253x8.9              | No. 12, \$10,000, on same property. Int. due paid Jan. 1877; No. 671, \$15,000, on same property. |
| 212     | Jan. 7, 1868..    | 1871      | Westch'er.          | 425   | 243   | 10,000 00                   | 350 00        | 22,000                    | 10,000              | .....  | N. cor. Mechanics st. and Nepperhan ave., Yonkers, N. Y., about 180x245 |   |
| 216     | Jan. 18, 1868..   | 1871      | New York.           | 826   | 461   | 500 00                      | .....         | [3,500]                   | .....               | .....  | N. side W. 25th st., 276 W. Sixth ave., N. Y., 25x98.9                  |   |
| 219     | Jan. 22, 1868..   | 1871      | "                   | 820   | 550   | 9,000 00                    | 315 00        | 6,500                     | 9,000               | .....  | N. side W. 13th st., 400.6 W. Sixth ave., N. Y., 20.6x103.3             |   |
| 222     | Feb. 4, 1868..    | 1870      | Kings.....          | 748   | 289   | 12,000 00                   | .....         | 4,000                     | 12,000              | .....  | W. side Oxford st., 145 N. Lafayette avenue, Brooklyn, 22x100           |   |
| 224     | Feb. 6, 1868..    | 1870      | "                   | 748   | 417   | 3,500 00                    | .....         | 2,500                     | 3,500               | .....  | E. side Elliott place, 150 S. Hanson place, Brooklyn, 20.10x100         |   |
| 226     | Feb. 15, 1868..   | 1870      | New York.           | 840   | 223   | 20,000 00                   | .....         | 35,000                    | 20,000              | .....  | E. side Fifth ave., 49.7 S. 31st st., N. Y., 24.8x100                   |   |
| 227     | Feb. 17, 1868..   | 1870      | Kings.....          | 750   | 355   | 5,500 00                    | .....         | 2,000                     | 5,500               | .....  | N. side Gates ave., 154 W. Classen avenue, Brooklyn, 52x87              |   |
| 228     | Feb. 24, 1868..   | 1870      | New York.           | 828   | 391   | 9,000 00                    | .....         | 8,000                     | 9,000               | .....  | N. side E. 10th st., 125 E. Second avenue, N. Y., 25x94.10              |   |
| 229     | Feb. 24, 1868..   | 1870      | Kings.....          | 751   | 64    | 4,000 00                    | .....         | 3,000                     | 4,000               | .....  | E. side Vanderbilt ave. 150 S. Fulton ave., Brooklyn, 20x80             |   |
| 232     | Mar. 4, 1868..    | 1871      | "                   | 752   | 471   | 3,000 00                    | .....         | 2,000                     | 3,000               | .....  | N. side Dean st., 320 W. Bond st., Brooklyn, 20x100                     |   |
| 233     | Feb. 5, 1868..    | 1870      | New York.           | 843   | 322   | 5,000 00                    | .....         | 10,000                    | 3,000               | .....  | N. side W. 55th st., 300 E. Eighth avenue, N. Y., 25x100.5              |   |
| 235     | Mar. 10, 1868..   | 1871      | "                   | 828   | 427   | 10,000 00                   | .....         | 8,000                     | 10,000              | .....  | N. side W. 22d st., 175 E. Eighth avenue, N. Y., 25x98.9                |   |
| 236     | Mar. 15, 1867..   | 1870      | "                   | 801   | 162   | 18,000 00                   | .....         | 15,000                    | 18,000              | .....  | N. side East 23d st., 150 E. Fourth avenue, N. Y., 28.3x110             |   |
| 237     | Mar. 14, 1868..   | 1871      | "                   | 827   | 521   | 8,000 00                    | .....         | 5,000                     | 8,000               | .....  | N. side West 43d st., 250 W. Ninth avenue, N. Y., 25x100.4              |   |
| 240     | Mar. 23, 1868..   | 1871      | "                   | 851   | 69    | 25,000 00                   | .....         | 40,000                    | 10,000              | .....  | N. side Canal st., 15.10 E. Sullivan street, N. Y., about 40x80         |   |
| 241     | Mar. 17, 1868..   | 1871      | "                   | 851   | 64    | 15,000 00                   | .....         | 12,000                    | 15,000              | .....  | N. side E. 20th st., 110 E. Madison avenue, N. Y., 19.10x98.9           |   |
| 242     | Mar. 17, 1868..   | 1871      | "                   | 851   | 120   | 5,000 00                    | .....         | 3,000                     | 5,000               | .....  | S. side E. 23d st., 223.4 W. Second avenue, N. Y., 16.8x98.9            |   |
| 243     | Mar. 23, 1868..   | 1871      | Westch'er.          | 440   | 393   | 31,250 00                   | 218 75        | 150,000                   | .....               | .....  | West Farms, opposite Ricker's Island, 106 acres                         | Interest due, paid January, 1877.   |
| 245     | Mar. 18, 1868..   | 1871      | Kings.....          | 757   | 540   | 7,000 00                    | .....         | 6,000                     | 7,000               | .....  | S. side Warren st., 425 W. Vanderbilt ave., Brooklyn, 27.6x131          |   |

No. 537, \$10,000—  
on same prop'y.

Interest due, paid  
January, 1877.

Foreclosing.

| 1871 | 1872 | 1873 | 1874 | 1875 | 1876 | 1877 | 1878 | 1879 | 1880 | 1881 | 1882 | 1883 | 1884 | 1885 | 1886 | 1887 | 1888 | 1889 | 1890 | 1891 | 1892 | 1893 | 1894 | 1895 | 1896 | 1897 | 1898 | 1899 | 1900 | 1901 | 1902 | 1903 | 1904 | 1905 | 1906 | 1907 | 1908 | 1909 | 1910 | 1911 | 1912 | 1913 | 1914 | 1915 | 1916 | 1917 | 1918 | 1919 | 1920 | 1921 | 1922 | 1923 | 1924 | 1925 | 1926 | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 | 1933 | 1934 | 1935 | 1936 | 1937 | 1938 | 1939 | 1940 | 1941 | 1942 | 1943 | 1944 | 1945 | 1946 | 1947 | 1948 | 1949 | 1950 |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |      |
|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|
| 240  | 241  | 242  | 243  | 244  | 245  | 246  | 247  | 248  | 249  | 250  | 251  | 252  | 253  | 254  | 255  | 256  | 257  | 258  | 259  | 260  | 261  | 262  | 263  | 264  | 265  | 266  | 267  | 268  | 269  | 270  | 271  | 272  | 273  | 274  | 275  | 276  | 277  | 278  | 279  | 280  | 281  | 282  | 283  | 284  | 285  | 286  | 287  | 288  | 289  | 290  | 291  | 292  | 293  | 294  | 295  | 296  | 297  | 298  | 299  | 300  | 301  | 302  | 303  | 304  | 305  | 306  | 307  | 308  | 309  | 310  | 311  | 312  | 313  | 314  | 315  | 316  | 317  | 318  | 319  | 320 | 321 | 322 | 323 | 324 | 325 | 326 | 327 | 328 | 329 | 330 | 331 | 332 | 333 | 334 | 335 | 336 | 337 | 338 | 339 | 340 | 341 | 342 | 343 | 344 | 345 | 346 | 347 | 348 | 349 | 350 | 351 | 352 | 353 | 354 | 355 | 356 | 357 | 358 | 359 | 360 | 361 | 362 | 363 | 364 | 365 | 366 | 367 | 368 | 369 | 370 | 371 | 372 | 373 | 374 | 375 | 376 | 377 | 378 | 379 | 380 | 381 | 382 | 383 | 384 | 385 | 386 | 387 | 388 | 389 | 390 | 391 | 392 | 393 | 394 | 395 | 396 | 397 | 398 | 399 | 400 | 401 | 402 | 403 | 404 | 405 | 406 | 407 | 408 | 409 | 410 | 411 | 412 | 413 | 414 | 415 | 416 | 417 | 418 | 419 | 420 | 421 | 422 | 423 | 424 | 425 | 426 | 427 | 428 | 429 | 430 | 431 | 432 | 433 | 434 | 435 | 436 | 437 | 438 | 439 | 440 | 441 | 442 | 443 | 444 | 445 | 446 | 447 | 448 | 449 | 450 | 451 | 452 | 453 | 454 | 455 | 456 | 457 | 458 | 459 | 460 | 461 | 462 | 463 | 464 | 465 | 466 | 467 | 468 | 469 | 470 | 471 | 472 | 473 | 474 | 475 | 476 | 477 | 478 | 479 | 480 | 481 | 482 | 483 | 484 | 485 | 486 | 487 | 488 | 489 | 490 | 491 | 492 | 493 | 494 | 495 | 496 | 497 | 498 | 499 | 500 | 501 | 502 | 503 | 504 | 505 | 506 | 507 | 508 | 509 | 510 | 511 | 512 | 513 | 514 | 515 | 516 | 517 | 518 | 519 | 520 | 521 | 522 | 523 | 524 | 525 | 526 | 527 | 528 | 529 | 530 | 531 | 532 | 533 | 534 | 535 | 536 | 537 | 538 | 539 | 540 | 541 | 542 | 543 | 544 | 545 | 546 | 547 | 548 | 549 | 550 | 551 | 552 | 553 | 554 | 555 | 556 | 557 | 558 | 559 | 560 | 561 | 562 | 563 | 564 | 565 | 566 | 567 | 568 | 569 | 570 | 571 | 572 | 573 | 574 | 575 | 576 | 577 | 578 | 579 | 580 | 581 | 582 | 583 | 584 | 585 | 586 | 587 | 588 | 589 | 590 | 591 | 592 | 593 | 594 | 595 | 596 | 597 | 598 | 599 | 600 | 601 | 602 | 603 | 604 | 605 | 606 | 607 | 608 | 609 | 610 | 611 | 612 | 613 | 614 | 615 | 616 | 617 | 618 | 619 | 620 | 621 | 622 | 623 | 624 | 625 | 626 | 627 | 628 | 629 | 630 | 631 | 632 | 633 | 634 | 635 | 636 | 637 | 638 | 639 | 640 | 641 | 642 | 643 | 644 | 645 | 646 | 647 | 648 | 649 | 650 | 651 | 652 | 653 | 654 | 655 | 656 | 657 | 658 | 659 | 660 | 661 | 662 | 663 | 664 | 665 | 666 | 667 | 668 | 669 | 670 | 671 | 672 | 673 | 674 | 675 | 676 | 677 | 678 | 679 | 680 | 681 | 682 | 683 | 684 | 685 | 686 | 687 | 688 | 689 | 690 | 691 | 692 | 693 | 694 | 695 | 696 | 697 | 698 | 699 | 700 | 701 | 702 | 703 | 704 | 705 | 706 | 707 | 708 | 709 | 710 | 711 | 712 | 713 | 714 | 715 | 716 | 717 | 718 | 719 | 720 | 721 | 722 | 723 | 724 | 725 | 726 | 727 | 728 | 729 | 730 | 731 | 732 | 733 | 734 | 735 | 736 | 737 | 738 | 739 | 740 | 741 | 742 | 743 | 744 | 745 | 746 | 747 | 748 | 749 | 750 | 751 | 752 | 753 | 754 | 755 | 756 | 757 | 758 | 759 | 760 | 761 | 762 | 763 | 764 | 765 | 766 | 767 | 768 | 769 | 770 | 771 | 772 | 773 | 774 | 775 | 776 | 777 | 778 | 779 | 780 | 781 | 782 | 783 | 784 | 785 | 786 | 787 | 788 | 789 | 790 | 791 | 792 | 793 | 794 | 795 | 796 | 797 | 798 | 799 | 800 | 801 | 802 | 803 | 804 | 805 | 806 | 807 | 808 | 809 | 810 | 811 | 812 | 813 | 814 | 815 | 816 | 817 | 818 | 819 | 820 | 821 | 822 | 823 | 824 | 825 | 826 | 827 | 828 | 829 | 830 | 831 | 832 | 833 | 834 | 835 | 836 | 837 | 838 | 839 | 840 | 841 | 842 | 843 | 844 | 845 | 846 | 847 | 848 | 849 | 850 | 851 | 852 | 853 | 854 | 855 | 856 | 857 | 858 | 859 | 860 | 861 | 862 | 863 | 864 | 865 | 866 | 867 | 868 | 869 | 870 | 871 | 872 | 873 | 874 | 875 | 876 | 877 | 878 | 879 | 880 | 881 | 882 | 883 | 884 | 885 | 886 | 887 | 888 | 889 | 890 | 891 | 892 | 893 | 894 | 895 | 896 | 897 | 898 | 899 | 900 | 901 | 902 | 903 | 904 | 905 | 906 | 907 | 908 | 909 | 910 | 911 | 912 | 913 | 914 | 915 | 916 | 917 | 918 | 919 | 920 | 921 | 922 | 923 | 924 | 925 | 926 | 927 | 928 | 929 | 930 | 931 | 932 | 933 | 934 | 935 | 936 | 937 | 938 | 939 | 940 | 941 | 942 | 943 | 944 | 945 | 946 | 947 | 948 | 949 | 950 | 951 | 952 | 953 | 954 | 955 | 956 | 957 | 958 | 959 | 960 | 961 | 962 | 963 | 964 | 965 | 966 | 967 | 968 | 969 | 970 | 971 | 972 | 973 | 974 | 975 | 976 | 977 | 978 | 979 | 980 | 981 | 982 | 983 | 984 | 985 | 986 | 987 | 988 | 989 | 990 | 991 | 992 | 993 | 994 | 995 | 996 | 997 | 998 | 999 | 1000 |

SCHEDULE — (Continued).

| No. | DATE OF MORTGAGE. |           | RECORD OF MORTGAGE. |            | Amount of principal unpaid. | Interest due. | Value of lands mortgaged. | Value of buildings. | Am't of Inc. held by society on the buildings. | LOCATION — STREET, NUMBER AND DESCRIPTION.                              | Remarks.     |
|-----|-------------------|-----------|---------------------|------------|-----------------------------|---------------|---------------------------|---------------------|--|---|--------------|
|     | When given.       | When due. | County.             | Book Page. |                             |               |                           |                     |  |   |              |
| 311 | May 1, 1863..     | 1868      | New York.           | 693 357    | \$12,000 00                 | .....         | \$12,000                  | \$21,000            | \$8,000  | S. side E. 41st., 98.4 E. Fifth ave., N. Y., 20.1x108.9                 | Foreclosing. |
| 315 | June 17, 1868..   | 1871      | Essex.....          | A 145      | 15,000 00                   | \$1,050 00    | 10,000                    | 20,000              | 15,000   | Monticello, N. J., 5 acr.   |              |
| 321 | May 9, 1868..     | 1871      | New York.           | 850 640    | 25,000 00                   | .....         | 20,000                    | 25,000              | 25,000   | N. side E. 17th st., 100 E 5th ave., N. Y., 25x92                       |              |
| 323 | July 31, 1868..   | 1871      | "                   | 870 214    | 11,000 00                   | .....         | 9,000                     | 12,000              | 11,000   | N. side W. 26th st., 88 W. 8th ave., N. Y., 25x98.9                     |              |
| 324 | July 29, 1868..   | 1871      | "                   | 873 81     | 10,000 00                   | .....         | 7,000                     | 12,000              | 10,000   | W. side Lexington ave., 89.6 N. of E. 27th st., N. Y., 19.5x80          |              |
| 325 | July 28, 1868..   | 1871      | Kings.....          | 790 175    | 8,000 00                    | .....         | 3,500                     | 12,000              | 8,000  | N. side Amity st., 240 W. Clinton st., Brooklyn, 25.100                 |              |
| 326 | July 13, 1868..   | 1871      | New York.           | 873 118    | 6,000 00                    | .....         | 7,500                     | 11,000              | 6,000  | N. side E. 29th st., 175 E Madison ave., N. Y., 21.9x98.9               |              |
| 328 | April 27, 1868..  | 1868      | Kings.....          | 549 401    | 8,000 00                    | .....         | 5,000                     | 15,000              | 8,000  | S. side Carroll st., 154.5 E. Court st., Brooklyn, 25x100               |              |
| 329 | Aug. 7, 1868..    | 1871      | New York.           | 867 278    | 7,000 00                    | .....         | 3,500                     | 11,000              | 7,000  | N. side E. 84th st., 235.6 E. Fourth ave., N. Y., 30.5x102.2            |              |
| 330 | Aug. 7, 1868..    | 1871      | "                   | 867 274    | 7,000 00                    | .....         | 3,500                     | 11,000              | 7,000  | N. side E. 84th st., 236 E. Fourth ave., N. Y., 30.5x102.2              |              |
| 331 | Aug. 5, 1868..    | 1871      | "                   | 871 166    | 3,500 00                    | .....         | 3,000                     | 4,500               | 3,500  | S. side E. 118th st., 175 west First ave., N. Y., 25x100.10             | Foreclosing. |
| 333 | Aug. 13, 1868..   | 1871      | Orange...           | 135 322    | 4,000 00                    | 280 00        | 1,000                     | 4,250               | 4,000  | N. side South st., 140 W. Lander street, Newburgh, N. Y., 36x124        |              |
| 334 | Aug. 13, 1868..   | 1871      | "                   | 135 183    | 4,000 00                    | .....         | 1,000                     | 4,500               | 4,000  | N. side South st., 115.31 W. Lander street, Newburgh, N. Y., 31x112.6   |              |
| 335 | Aug. 13, 1868..   | 1871      | "                   | 153 211    | 4,000 00                    | 420 00        | 1,000                     | 4,500               | 4,000  | N. side South st., 91.11 W. Lander street, Newburgh, N. Y., about 41x90 |              |
| 338 | Aug. 13, 1868..   | 1871      | "                   | 153 194    | 4,000 00                    | 280 00        | 1,500                     | 5,000               | 4,000  | N. W. cor. South and Lander sts., Newburgh, N. Y., about 40x95          | Foreclosing. |
| 343 | Aug. 11, 1868..   | 1871      | Kings.....          | 794 51     | 4,000 00                    | .....         | 5,000                     | 14,000              | 4,000  | W. side Hicks st., 80 S. Union st., Brooklyn, 50x76                     | Foreclosing. |
| 344 | June 5, 1867..    | 1871      | New York.           | 863 484    | 6,000 00                    | .....         | 6,000                     | 9,500               | 6,000  | N. side E. 79th st., 70 W. Third avenue, N. Y., 30x88                   |              |
| 346 | Aug. 2, 1868..    | 1873      | "                   | 862 468    | 10,000 00                   | .....         | 8,000                     | 14,000              | 10,000   | N. side E. 14th st., 33.6 E. Second avenue, N. Y., 38.1x108.8           |              |
| 348 | Aug. 25, 1868..   | 1871      | Kings.....          | 795 343    | 4,000 00                    | .....         | 2,500                     | 6,000               | 4,000  | N. W. cor. Gates ave. and Hamilton street, Brooklyn, 20x50.4            |              |
| 349 | Aug. 18, 1868..   | 1871      | Hudson....          | 64 615     | 3,500 00                    | .....         | 2,150                     | 7,000               | 3,500  | W. side Wash'ton ave., N. Lafayette st., Jersey City, N. J., 25x100     |              |
| 351 | Aug. 12, 1868..   | 1873      | Bergen....          | - 55 523   | 13,000 00                   | .....         | 6,500                     | 22,000              | 13,000   | W. cor. Washington ave. and Wall st., Lafayette, N. J., 30x100          |              |

| No. | Date            | County  | City     | St. | Acres | Value     | Debt   | Equity | Remarks  |
|-----|-----------------|---------|----------|-----|-------|-----------|--------|--------|--|
| 325 | Aug. 29, 1868.  | Passaic | New York | 9   | 280   | 10,000 00 | 5,000  | 30,000 | Paterson, N. J., about 200x250<br>Congress st. 40 E. Front street<br>S. E. cor. Fifth ave. and 81st<br>street, N. Y., 102, 3x120 |
| 327 | Sept. 2, 1868.  | Passaic | Kings    | 796 | 370   | 5,000 00  | 2,000  | 8,000  | N. side Pacific st., 499, 9 W. Pearl<br>side street, Brooklyn, 10, 10x100  |
| 328 | July 1, 1868.   | Passaic | Union    | 9   | 7     | 8,000 00  | 7,500  | 10,000 | N. side Jersey st., 233 E. Catherine<br>street, Elizabeth, N. J., 100x217  |
| 329 | Sept. 8, 1868.  | Passaic | Passaic  | 2   | 286   | 15,000 00 | 22,000 | 20,000 | N. W. cor. Broadway and York ave.,<br>Paterson, N. J., about 200x250   |
| 330 | Sept. 14, 1868. | Passaic | Passaic  | 2   | 286   | 15,000 00 | 22,000 | 20,000 | N. W. cor. Broadway and York ave.,<br>Paterson, N. J., about 200x250   |
| 331 | Sept. 17, 1868. | Passaic | Passaic  | 75  | 281   | 50,000 00 | 95,885 | .....  | N. W. cor. Cherry valley and Mil-<br>ford road, Middlefield, N. Y., 866<br>acres   |
| 332 | Sept. 25, 1868. | Passaic | New York | 868 | 285   | 6,000 00  | 5,000  | 12,000 | N. side 50th st., 225 W. First ave.,<br>N. Y., 16x100, 5   |
| 333 | Sept. 30, 1868. | Passaic | "        | 869 | 506   | 30,000 00 | 30,000 | 45,000 | S. side W. 39th st., 910 E. Sixth<br>avenue, N. Y., 35x98, 9 and 8x21  |
| 334 | Sept. 30, 1868. | Passaic | "        | 869 | 430   | 17,000 00 | 15,000 | 20,000 | S. side W. 39th st., 115, 6 E. Sixth<br>avenue, N. Y., 20, 6x100, 4  |
| 335 | Oct. 8, 1868.   | Passaic | "        | 868 | 33    | 17,000 00 | 15,000 | 20,000 | S. side W. 53d st., 127 E. Sixth<br>avenue, N. Y., 21, 100, 4  |
| 336 | Oct. 7, 1868.   | Passaic | Kings    | 903 | 279   | 5,000 00  | 4,000  | 8,000  | W. side Court st., 75 N. Amity<br>street, Brooklyn, 25, 75   |
| 337 | May 1, 1868.    | Passaic | Hudson   | 53  | 282   | 3,700 00  | 2,000  | 5,000  | E. side Jersey ave., 33, 4 S. of 7th<br>st., Jersey City, N. J., 16, 8x61  |
| 338 | Oct. 8, 1868.   | Passaic | New York | 866 | 697   | 20,000 00 | 20,000 | 25,000 | E. side Greenwich st., 100 N. Beach<br>street, N. Y., 25x100   |
| 339 | Dec. 11, 1868.  | Passaic | "        | 678 | 508   | 21,500 00 | 35,000 | 5,000  | S. W. cor. Av. D. and E., Eleventh<br>street, N. Y., 118, 3x100  |
| 340 | June 11, 1864.  | Passaic | "        | 716 | 513   | 6,500 00  | 10,000 | .....  | W. side Av. D. 38 N. Tenth street,<br>N. Y., 35, 3x100   |
| 341 | Sept. 12, 1866. | Passaic | "        | 774 | 513   | 5,000 00  | 5,000  | 6,500  | N. side W. 26th st., 251, 11 E. Eighth<br>avenue, N. Y., 16, 10x98, 9  |
| 342 | Nov. 7, 1868.   | Passaic | "        | 880 | 105   | 7,500 00  | 3,000  | 12,000 | N. side W. 43d st., 275 W. Ninth<br>avenue, N. Y., 30, 100, 4  |
| 343 | Oct. 1, 1868.   | Passaic | "        | 866 | 654   | 13,000 00 | 8,000  | 18,000 | S. side W. 16th st., 312 E. Seventh<br>avenue, N. Y., 37, 6, 37, 4   |
| 344 | Oct. 1, 1868.   | Passaic | "        | 866 | 650   | 6,500 00  | 4,000  | 9,000  | S. side W. 16th st., 294 E. Seventh<br>avenue, N. Y., about 18, 6x74   |
| 345 | Oct. 1, 1868.   | Passaic | "        | 866 | 659   | 10,500 00 | 6,000  | 14,000 | S. side W. 16th st., 275 E. Seventh<br>avenue, N. Y., about 19, 2x103, 3   |
| 346 | Nov. 12, 1868.  | Passaic | "        | 867 | 578   | 5,000 00  | 2,000  | 6,500  | N. side E. 14th st., 380 E. Fourth<br>avenue, N. Y., 15, 2x100, 5  |
| 347 | Nov. 12, 1868.  | Passaic | "        | 867 | 607   | 5,000 00  | 2,000  | 6,500  | N. side E. 14th st., 489, 4 E. Fourth<br>avenue, N. Y., 15, 2x100, 5   |
| 348 | Sept. 25, 1868. | Passaic | Hudson   | 58  | 277   | 2,000 00  | 15,000 | 10,000 | N. W. cor. Clerk and Forest sts.,<br>Bergen, N. J., 109, 2x340   |

SCHEDULE — (Continued).

| Number | DATE OF MORTGAGE. |           | RECORD OF MORTGAGE. |             | Amount of principal unpaid. | Interest due. | Value of lands mortgaged. | Value of buildings. | Am't of ins. held by the society on the buildings. | LOCATION — STREET, NUMBER AND DESCRIPTION.  | Remarks. |
|--------|-------------------|-----------|---------------------|-------------|-----------------------------|---------------|---------------------------|---------------------|--|---|----------|
|        | When given.       | When due. | County.             | Book, Page. |                             |               |                           |                     |  |   |          |
| 399    | Sept. 25, 1868..  | 1871      | Kings.....          | 805 463     | \$4,000 00                  | .....         | \$2,500                   | \$3,500             | \$6,000  | N. side Pacific st., 300 E. Hoyt st., Brooklyn, 20x90.....                          |          |
| 400    | May 1, 1868..     | 1873      | Hudson...           | 53 264      | 3,000 00                    | .....         | 3,000                     | 5,000               | 3,000  | E. side Jersey av., 66, 8 S. of S. 7th st., Jersey City, N. J., 16, 8x77.7.         |          |
| 401    | May 16, 1868..    | 1873      | "                   | 53 439      | 3,600 00                    | .....         | 3,000                     | 5,000               | 3,800  | E. side Jersey av., 83, 4 S. of S. 7th st., Jersey City, N. J., 16x77.              |          |
| 402    | Oct. 1, 1868..    | 1871      | Kings.....          | 805 467     | 6,000 00                    | .....         | 3,000                     | 9,500               | 6,000  | E. side Court st., 93 S. Carroll st., Brooklyn, about 19, 8x58.                     |          |
| 403    | Oct. 16, 1868..   | 1873      | Hudson...           | 53 310      | 3,400 00                    | .....         | 1,500                     | 6,000               | 3,400  | N. E. cor. Pavonia av. and Coles st., Jersey City, N. J., 16, 8x59.                 |          |
| 404    | Oct. 16, 1868..   | 1873      | "                   | 53 323      | 3,400 00                    | .....         | 1,500                     | 6,000               | 3,400  | N. side Pavonia at 16, 8 E. Coles st., Jersey City, N. J., 16, 8x50.                |          |
| 405    | Oct. 16, 1868..   | 1873      | "                   | 53 316      | 3,400 00                    | .....         | 1,500                     | 6,000               | 3,400  | N. side Pavonia av., 32, 4 E. Coles st., Jersey City, N. J., 16, 8x50.              |          |
| 406    | Oct. 16, 1868..   | 1873      | "                   | 53 343      | 3,400 00                    | .....         | 1,500                     | 6,000               | 3,400  | N. side Jersey City, N. J., 16, 8x50.   |          |
| 407    | Oct. 16, 1868..   | 1873      | "                   | 53 343      | 3,000 00                    | .....         | 3,000                     | 7,000               | 3,000  | W. side W. Hamilton place, 16, 8 N. Pavonia avenue, Jersey City, N. J., 16, 8x56.8. |          |
| 408    | Oct. 16, 1868..   | 1873      | "                   | 53 335      | 4,000.00                    | .....         | 3,000                     | 7,000               | 4,000  | W. side W. Hamilton place, 33, 4 N. Pavonia avenue, Jersey City, N. J., 16, 8x56.8. |          |
| 412    | Oct. 26, 1868..   | 1873      | "                   | 53 407      | 5,000 00                    | .....         | 4,000                     | 6,000               | 5,000  | N. side Jersey av., 50 N. of S. 4th st., Jersey City, N. J., 25x100.                |          |
| 413    | Oct. 25, 1868..   | 1871      | New York.           | 786 246     | 8,000 00                    | .....         | 7,500                     | 9,500               | 8,000  | N. side W. 53d st., 175 E. Eighth avenue, N. Y., 18, 9x100.5.                       |          |
| 415    | Nov. 7, 1868..    | 1873      | "                   | 881 122     | 10,000 00                   | .....         | 8,000                     | 17,000              | 10,000   | W. side Third ave., 22, 2 N. 71st street, N. Y., 20, 80.                            |          |
| 416    | July 1, 1868..    | 1871      | Kings.....          | 811 476     | 5,000 00                    | .....         | 3,000                     | 8,000               | 5,000  | N. side Pacific st., 539, 11 W. Pearl street, Brooklyn, 30x100.                     |          |
| 418    | July 29, 1868..   | 1871      | Bergen...           | W 463       | 10,000 00                   | .....         | 10,000                    | 25,000              | 10,000   | Cor. Chestnut and Braxton streets, Englewood, N. J., 9, 92-100 acres.               |          |
| 419    | Nov. 18, 1868..   | 1873      | Hudson...           | 56 740      | 4,000 00                    | .....         | 3,500                     | 5,000               | 4,000  | S. side Sussex st., between Hudson and Green st., Jersey City, N. J., 35x100.       |          |
| 421    | Nov. 17, 1868..   | 1873      | New York.           | 887 60      | 10,000 00                   | .....         | 34,000                    | .....               | .....  | N. side W. 97th st., 400 W. Eighth ave., N. Y., 8 lots, 35x100, 11.                 |          |
| 422    | Nov. 19, 1868..   | 1873      | Hudson...           | 420 53      | 4,000 00                    | .....         | 6,000                     | 4,000               | 4,000  | S. W. cor. Slip ave. and Sherman st., Bergen, N. J., about 100x89.                  |          |
| 424    | Oct. 22, 1868..   | 1871      | New York.           | 891 127     | 25,000 00                   | .....         | 45,000                    | 10,000              | 10,000   | S. side W. 54th st., 283 E. Sixth avenue, N. Y., 62, 62x100.5.                      |          |



SCHEDULE — (Continued).

| No. | DATE OF MORTGAGE. |           | RECORD OF MORTGAGE. |       |       | Amount of principal unpaid. | Interest due. | Value of lands mortgaged. | Value of buildings. | Amt. of ins. held by the society on the buildings. | LOCATION — STREET, NUMBER AND DESCRIPTION.                          | Remarks.                          |
|-----|-------------------|-----------|---------------------|-------|-------|-----------------------------|---------------|---------------------------|---------------------|--|---|-----------------------------------|
|     | When given.       | When due. | County.             | Book. | Page. |                             |               |                           |                     |  |   |                                   |
| 470 | Mar. 4, 1869.     | 1873      | New York.           | 885   | 562   | \$25,000 00                 | \$30,000      | \$30,000                  | \$25,000            |  | S. side W. 32d st. 251.10 E. Broadway, N. Y., 25x96.9               |                                   |
| 471 | Mar. 8, 1869..    | 1873      | "                   | 885   | 558   | 20,000 00                   | 20,000        | 20,000                    | 12,500              |  | E. side Webster st., 119 S. Grand st., N. Y., 25x100                |                                   |
| 472 | Feb. 27, 1869.    | 1874      | "                   | 891   | 444   | 5,000 00                    | 4,000         | 6,000                     | 5,000               |  | N. side E. 24th st. 329.6 W. Second ave., N. Y., 19.5x98.8          |                                   |
| 473 | Mar. 1, 1869.     | 1873      | Kings.....          | 886   | 242   | 5,000 00                    | 1,500         | 8,500                     | 5,000               |  | S. side 13th st. 322.10 E. 4th ave., Brooklyn, 20x100               |                                   |
| 474 | Mar. 1, 1869.     | 1873      | "                   | 886   | 236   | 5,000 00                    | 1,500         | 8,500                     | 5,000               |  | S. side 13th st. 342.10 W. 4th ave., Brooklyn, 30x100               |                                   |
| 475 | Mar. 11, 1869.    | 1874      | New York.           | 884   | 695   | 50,000 00                   | 80,000        | 45,000                    | 45,000              |  | N. side Broome st. 25 W. Mercer st., N. Y., 25x100.5                | Interest due, paid January, 1877. |
| 477 | Mar. 11, 1869..   | 1874      | "                   | 908   | 124   | 50,000 00                   | 125,000       | 30,000                    | 25,750              |  | Junction of Hudson, Franklin and L'hard sts., N. Y., 57.3x146x163.8 |                                   |
| 479 | Mar. 17, 1869..   | 1874      | "                   | 910   | 56    | 65,000 00                   | 160,000       | 10,000                    | .....               |  | S. E. cor. 5th ave. and 45th st., N. Y., about 75.5x159             |                                   |
| 482 | Mar. 23, 1869..   | 1873      | Kings.....          | 889   | 49    | 20,000 00                   | 12,000        | 28,000                    | 20,000              |  | N. side Montague Place, 200 W. Clinton st., Brooklyn, 25x100        | Interest due, paid January, 1877. |
| 489 | July 1, 1869..    | 1874      | New York.           | 887   | 523   | 9,500 00                    | 7,000         | 10,500                    | 9,500               |  | S. side Lawrence st., 240 E. 10th ave., N. Y., about 25x200         |                                   |
| 492 | Mar. 27, 1869..   | 1874      | "                   | 924   | 96    | 8,000 00                    | 9,000         | 10,500                    | 8,000               |  | E. side 3d ave., 61.3 S. 53d st., N. Y., 19.7x64.10                 |                                   |
| 498 | Aug. 17, 1869..   | 1873      | "                   | 888   | 357   | 4,000 00                    | 2,000         | 6,000                     | 4,000               |  | N. side E. 31st st., 96 E. 2d ave., N. Y., 14x98.9                  |                                   |
| 496 | April 7, 1869..   | 1874      | "                   | 889   | 534   | 10,000 00                   | 8,000         | 14,000                    | 10,000              |  | S. side W. 49th st. 257 E. 7th ave., N. Y., about 21x109            |                                   |
| 497 | April 3, 1869.    | 1874      | "                   | 900   | 408   | 10,000 00                   | 6,000         | 12,000                    | 10,000              |  | N. side W. 52d st., 100 W. 8th ave., N. Y., 16.8x100.5              |                                   |
| 498 | Mar. 14, 1869.    | 1873      | "                   | 900   | 445   | 11,500 00                   | 8,500         | 16,000                    | 11,500              |  | S. side W. 45th st. 466.8 W. Sixth ave., N. Y., 16.8x100.4          |                                   |
| 499 | April 14, 1869.   | 1874      | "                   | 911   | 183   | 15,000 00                   | 10,000        | 18,000                    | 15,000              |  | N. side W. 24th st., 300 W. Eighth ave., N. Y., 31x98.9             |                                   |
| 500 | April 5, 1869.    | 1874      | "                   | 911   | 195   | 16,000 00                   | 11,000        | 20,000                    | 16,000              |  | S. side W. 58th st., 204.6 W. 8th ave., N. Y., 20.6x100.5           |                                   |
| 501 | Mar. 20, 1866..   | 1869      | Kings.....          | 681   | 433   | 2,500 00                    | 1,400         | 2,500                     | 2,500               |  | S. side Donchase st., 187.6 W. Bond st., Brooklyn, 18.9x100         |                                   |
| 508 | April 14, 1869..  | 1874      | New York.           | 898   | 445   | 8,000 00                    | 6,000         | 10,000                    | 8,000               |  | S. side W. 38th st., 321.3 W. 7th ave., N. Y., 17.10x98.9           |                                   |
| 504 | Mar. 15, 1869..   | 1874      | "                   | 896   | 461   | 8,000 00                    | 4,500         | 11,000                    | 8,000               |  | N. side W. 36th st., 415.6 E. 8th ave., N. Y., 18.6x98.9            |                                   |

|     |                  |      |            |     |     |           |          |         |         |        |  |                                    |
|-----|------------------|------|------------|-----|-----|-----------|----------|---------|---------|--------|--|------------------------------------|
| 506 | April 21, 1869.. | 1873 | New York.  | 800 | 467 | 30,000 00 | .....    | 10,000  | 30,000  | 30,000 | N. side W. 9th st., 331 4 E. 6th ave., N. Y., 28 4x12 3.               | Interest due, paid January, 1877.  |
| 507 | April 23, 1869.. | 1874 | "          | 904 | 479 | 14,000 00 | .....    | 8,000   | 20,000  | 14,000 | N. side W. 9th st., 341 6 W. 5th ave., N. Y., 16 8x12 3.               | Foreclosing.                       |
| 508 | April 10, 1863   | 1868 | "          | 688 | 443 | 4,000 00  | .....    | 6,500   | 12,000  | 4,000  | S. side E. 35th st., 60 E. 4th ave., N. Y., 16 8x12 9                  | Interest due, paid January, 1877.  |
| 509 | April 21, 1869.. | 1870 | Pasaic ... | R   | 350 | 25,000 00 | 1,750 00 | 100,000 | 100,000 | 26,000 | W. side Houli-vard ave., cor. Grand st., Patterson, N. J., 200x225     |                                    |
| 511 | May 1, 1869..    | 1874 | New York.  | 919 | 319 | 15,000 00 | .....    | 8,000   | 20,000  | 15,000 | S. side W. 36th st., 470 3 W. 4th ave., N. Y., 16 8x12 9               |                                    |
| 512 | May 5, 1869..    | 1874 | "          | 921 | 251 | 10,000 00 | 350 00   | 5,000   | 14,000  | 10,000 | S. side W. 43d st., 300 W. 7th ave., N. Y., 16 8x100 5                 |                                    |
| 513 | May 6, 1869..    | 1874 | "          | 916 | 306 | 30,000 00 | .....    | 15,000  | 30,000  | 30,000 | N. side E. 22d st., 216 W. 4th ave., N. Y., 27x96 9                    |                                    |
| 516 | May 10, 1869..   | 1874 | Queens ..  | 189 | 145 | 8,000 00  | 980 00   | 24,950  | 6,000   | 5,000  | N. side Newtown and N. Hempstead Plk-r-d, Flushing, N. Y., 77 acres.   | No. 524, \$5,000 on same property. |
| 517 | Dec. 30, 1868..  | 1871 | New York.  | 883 | 532 | 10,000 00 | .....    | 18,500  | .....   | .....  | N. W. cor. 7th ave. and W. 133d st., N. Y., 99 11x100                  |                                    |
| 518 | June 7, 1869..   | 1874 | Hudson...  | 65  | 508 | 2,500 00  | .....    | 6,000   | 4,500   | 2,500  | S. side Culver ave., 259 W. of West Side ave., Hudson, N. J., 16 8x100 |                                    |
| 521 | June 15, 1869..  | 1872 | Kings..... | 865 | 18  | 2,500 00  | .....    | 1,200   | 6,000   | 2,500  | N. side 13th st., 285 4 W. 4th ave., Brooklyn, 16 9x100                |                                    |
| 522 | June 15, 1869..  | 1872 | "          | 865 | 23  | 4,500 00  | .....    | 1,200   | 6,000   | 4,500  | N. side 13th st., 304 1 E. 4th ave., Brooklyn, 16 9x100                |                                    |
| 523 | June 21, 1869..  | 1870 | New York.  | 906 | 466 | 8,000 00  | .....    | 5,000   | 10,000  | 8,000  | Brooklyn, 15 9x100   |                                    |
| 527 | June 21, 1869..  | 1870 | "          | 906 | 493 | 8,000 00  | .....    | 5,000   | 10,000  | 8,000  | S. side E. 79th st., 86 E. 3d ave., N. Y., 24x102 3                    |                                    |
| 528 | June 21, 1869..  | 1870 | "          | 906 | 504 | 4,000 00  | .....    | 5,000   | 10,000  | 4,000  | S. side E. 79th st., 165 E. 3d ave., N. Y., 30x102 2                   |                                    |
| 530 | June 21, 1869..  | 1870 | "          | 906 | 499 | 8,000 00  | .....    | 5,000   | 10,000  | 8,000  | S. side E. 79th st., 185 E. 3d ave., N. Y., 30x102 2                   |                                    |
| 531 | June 21, 1869..  | 1870 | "          | 906 | 471 | 8,000 00  | 980 00   | 5,000   | 10,000  | 8,000  | S. side E. 79th st., 225 E. 3d ave., N. Y., 30x102 2                   |                                    |
| 532 | June 21, 1869..  | 1870 | "          | 906 | 477 | 8,000 00  | .....    | 5,000   | 10,000  | 8,000  | S. side E. 79th st., 345 E. 3d ave., N. Y., 30x102 2                   | Interest due, paid January, 1877.  |
| 533 | June 21, 1869..  | 1870 | "          | 906 | 515 | 8,000 00  | .....    | 5,000   | 10,000  | 8,000  | S. side E. 79th st., 235 E. 3d ave., N. Y., 30x102 2                   |                                    |
| 536 | June 21, 1869..  | 1870 | "          | 905 | 472 | 20,000 00 | 700 00   | 25,000  | 16,000  | 15,000 | S. side E. 19th st., 285 E. 3d ave., A. N. Y., 141 3x92                | Interest due, paid January, 1877.  |
| 538 | Nov. 28, 1868..  | 1871 | "          | 875 | 500 | 9,000 00  | .....    | 28,500  | .....   | .....  | S. side E. 100th st., 105 W. 3d ave., N. Y., 53 10x101 11              |                                    |
| 541 | May 1, 1866..    | 1873 | Union..... | 5   | 120 | 5,500 00  | .....    | 4,060   | 11,500  | 5,500  | S. side E. 100th st., 250 W. 2d ave., N. Y., (16 lots), 60x101 10      |                                    |
| 543 | July 8, 1869..   | 1872 | New York.  | 937 | 31  | 25,000 00 | .....    | 15,000  | 40,000  | 25,000 | N. E. corner Elm and Cherry sts., Elizabeth, N. J., 110x180x104x150    |                                    |
| 544 | July 8, 1869..   | 1872 | "          | 937 | 26  | 25,000 00 | .....    | 15,000  | 40,000  | 25,000 | N. side W. 57th st., 300 W. 8th ave., N. Y., 25x100 5                  |                                    |
|     |                  |      |            |     |     |           |          |         |         |        | N. side W. 57th st., 225 W. 8th ave., N. Y., 25x100 5                  |                                    |



SCHEDULE — (Continued).

| Number. | DATE OF MORTGAGE. |           | RECORD OF MORTGAGE. |       |       | Amount of principal unpaid. | Interest due. | Value of lands mortgaged. | Value of buildings. | Am't of inc. held by the society on the buildings. | LOCATION — STREET, NUMBER AND DESCRIPTION.   | Remarks.                          |
|---------|-------------------|-----------|---------------------|-------|-------|-----------------------------|---------------|---------------------------|---------------------|--|--|-----------------------------------|
|         | When given.       | When due. | County.             | Book. | Page. |                             |               |                           |                     |  |  |                                   |
| 546     | Nov. 20, 1868.    | 1871      | New York.           | 882   | 226   | \$3,000 00                  | \$10,500      |                           |                     |  | { W. side 2d ave., 50.7 S. E. 100th st., N. Y., 75x100.5   |                                   |
| 547     | July 13, 1869.    | 1870      | Westch'ter          | 482   | 489   | 25,000 00                   | 42,500        | \$94,000                  | \$35,000            |  | { N. side E. 99th st., 105 E. 8d ave., N. Y., about 75x100.11  |                                   |
| 548     | July 22, 1869.    | 1870      | New York.           | 912   | 285   | 10,000 00                   | 5,500         | 15,000                    | 10,000              |  | { Old Boston Road, Mamaroneck, N. Y., about 85 acres   |                                   |
| 549     | July 24, 1869.    | 1870      | "                   | 917   | 478   | 22,000 00                   | 22,000        | 28,000                    | 22,000              |  | { S. side W. 47th st., 216.8 E. 7th ave., N. Y., 16.8x100.4  |                                   |
| 550     | Aug. 11, 1869.    | 1874      | Hudson...           | 67    | 337   | 40,000 00                   | 70,000        | 40,000                    | 40,000              |  | { E. side Thompson st., 182 N. Broome st., N. Y., about 84x90.   |                                   |
| 551     | July 27, 1869.    | 1872      | Union.....          | 10    | 547   | 5,000 00                    | 4,000         | 8,000                     | 5,000               |  | { S. W. cor. Montgomery and Hudson sts., Jersey City, N. J., 100x100.  |                                   |
| 552     | June 26, 1869.    | 1870      | Hudson....          | 67    | 468   | 5,000 00                    | 3,000         | 5,000                     | 5,000               |  | { Main st., through to 2d st., Plainfield, N. J., about 11x350.  |                                   |
| 553     | June 30, 1869.    | 1874      | New York.           | 928   | 294   | 30,000 00                   | 16,000        | 40,000                    | 30,000              |  | { S. side York st., 280 E. Barrow st., Jersey City, N. J., 20.4x100  | Interest due, paid January, 1877. |
| 554     | Sept. 30, 1869.   | 1872      | "                   | 928   | 348   | 7,000 00                    | 3,500         | 10,000                    | 7,000               |  | { N. side W. 45th st., 575 W. 5th ave., N. Y., 25x100.5  |                                   |
| 555     | Oct. 1, 1869.     | 1870      | Westch'ter          | 494   | 488   | 8,500 00                    | 23,512        |                           |                     |  | { N. Y., 30x102.2  |                                   |
| 556     | Oct. 8, 1869.     | 1870      | Kings.....          | 885   | 523   | 4,000 00                    | 2,000         | 7,000                     | 4,000               |  | { E. side Prospect av., 535 S. Grove st., Morrisania, N. Y., 11.47-100 acres.                                |                                   |
| 557     | Oct. 12, 1869.    | 1872      | New York.           | 949   | 92    | 10,000 00                   | 15,000        | 20,000                    | 10,000              |  | { S. side Warren st., 312.1 E. 6th ave., Brooklyn, 18.9x100  |                                   |
| 558     | Oct. 20, 1869.    | 1873      | "                   | 848   | 417   | 9,000 00                    | 6,000         | 12,000                    | 9,000               |  | { E. side 8th ave., 50 N. W. 36th st., N. Y., 34x100   |                                   |
| 559     | April 16, 1868.   | 1870      | Essex.....          | H 5   | 365   | 15,000 00                   | 42,000        | 10,000                    | 10,000              |  | { S. side W. 26th st., 180 E. 7th ave., Cor. N. Park st. and Springdale av., Orange, N. Y., 29.65-100 acres. | Interest due, paid January, 1877. |
| 560     | Oct. 20, 1869.    | 1870      | Kings.....          | 890   | 232   | 4,000 00                    | 2,500         | 6,000                     | 4,000               |  | { N. E. cor. Tompkins and Greene avs., Brooklyn, 35x100.   |                                   |
| 561     | Nov. 1, 1869.     | 1870      | New York.           | 919   | 655   | 14,000 00                   | 12,000        | 20,000                    | 14,000              |  | { W. side 8th ave., 60.5 N. of W. 49d st., N. Y., 90x75  |                                   |
| 562     | Nov. 10, 1869.    | 1871      | "                   | 531   | 470   | 850 00                      | 1,000         | 1,000                     | 850                 |  | { N. side Freeman st., 180 E. Union ave., Brooklyn, 25x100   | Interest due, paid January, 1877. |
| 563     | June 6, 1864.     | 1869      | Kings....           | 922   | 483   | 16,000 00                   | 8,000         | 24,000                    | 16,000              |  | { N. side E. 74th st., 200 E. 5th ave., N. Y., 20x102.2  |                                   |
| 564     | Mar. 30, 1869.    | 1870      | New York.           | 922   | 483   | 16,000 00                   | 8,000         | 24,000                    | 16,000              |  | { N. side E. 74th st., 220 E. 5th ave., N. Y., 20x102.2  |                                   |
| 565     | Mar. 30, 1869.    | 1870      | "                   | 922   | 474   | 16,000 00                   | 8,000         | 24,000                    | 16,000              |  | { N. Y., 20x102.2  |                                   |

Foreclosing.

| Dist. | No.             | Date | Year     | City | Dist.     | Vol.     | Page   | Assess. | Prop.   | Value | Cost | Net | Remarks |
|-------|-----------------|------|----------|------|-----------|----------|--------|---------|---|-------|------|-----|---------|
| 570   | Nov. 18, 1869.. | 1874 | 947      | 135  | 15,000 00 | 535 00   | 7,500  | 15,000  | N. side E. 70th st., 108 E. 4th ave., N. Y.                               |       |      |     |         |
| 571   | Nov. 18, 1869.. | 1874 | 947      | 140  | 7,000 00  | .....    | 7,500  | 7,000   | N. Y. 30x102.2, 135 E. 4th ave., N. Y.                                    |       |      |     |         |
| 572   | Nov. 18, 1869.. | 1874 | 947      | 146  | 15,000 00 | .....    | 7,500  | 15,000  | N. Y. 30x102.2, 145 E. 4th ave., N. Y.                                    |       |      |     |         |
| 575   | Nov. 11, 1869.. | 1870 | R. 2     | 443  | 30,000 00 | .....    | 25,000 | 40,000  | N. side E. 70th st., 105 E. 4th ave., N. Y.                               |       |      |     |         |
| 576   | Nov. 2, 1869..  | 1872 | Morris   | 308  | 9,000 00  | .....    | 5,000  | 14,000  | Near Morris st., 409 E. depot Morristown, N. J., abt. 30 17-100 ac's      |       |      |     |         |
| 577   | Nov. 15, 1869.. | 1870 | New York | 939  | 9,000 00  | .....    | 10,000 | 20,000  | N. side E. 57th st., 180 W. 2d ave., N. Y.                                |       |      |     |         |
| 578   | Nov. 17, 1869.. | 1870 | "        | 939  | 9,000 00  | .....    | 10,000 | 20,000  | S. side W. 32d st., 112 E. 10th ave., N. Y.                               |       |      |     |         |
| 579   | Nov. 17, 1869.. | 1870 | "        | 939  | 483       | 490 00   | 6,500  | 23,000  | W. side 4th ave., N. cor. 83d st., N. Y.                                  |       |      |     |         |
| 580   | Nov. 17, 1869.. | 1870 | "        | 939  | 432       | 400 00   | 4,500  | 30,000  | W. side 4th ave., 32.8 N. E. 86th st., N. Y.                              |       |      |     |         |
| 581   | Nov. 17, 1869.. | 1870 | "        | 929  | 418       | 1,470 00 | 4,500  | 30,000  | W. side 4th ave., 42.2 N. E. 86th st., N. Y.                              |       |      |     |         |
| 582   | Nov. 17, 1869.. | 1870 | "        | 929  | 427       | .....    | 4,500  | 30,000  | W. side 4th ave., 62.2 N. E. 86th st., N. Y.                              |       |      |     |         |
| 583   | Nov. 15, 1869.. | 1872 | Bergen   | 3    | 2,000 00  | .....    | 4,000  | 4,000   | S. E. cor. Bileys ave. and English st., S. Englewood, N. J., about 4 acs. |       |      |     |         |
| 584   | Nov. 17, 1869.. | 1872 | New York | 927  | 469       | .....    | 12,000 | 20,000  | W. side 8th ave., 67.5 S. W. 53d st., N. Y.                               |       |      |     |         |
| 585   | Nov. 17, 1869.. | 1870 | "        | 940  | 216       | .....    | 30,000 | 25,000  | W. side Nassau st., 51.10 N. Maiden Lane, N. Y., abt. 48 acs.             |       |      |     |         |
| 588   | Dec. 1, 1869..  | 1870 | Queens   | 198  | 4,000 00  | .....    | 3,600  | 6,000   | S. E. cor. Woodside ave. and Cameron Terrace, Woodside, N. Y.             |       |      |     |         |
| 589   | Dec. 1, 1869..  | 1870 | "        | 198  | 264       | .....    | 3,600  | 6,000   | E. side Cameron Terrace, 300 S. Woodside ave., Woodside, N. Y.            |       |      |     |         |
| 590   | Dec. 1, 1869..  | 1870 | "        | 198  | 249       | .....    | 3,600  | 6,000   | E. side Cameron Terrace, 400 S. Woodside ave., Woodside, N. Y.            |       |      |     |         |
| 591   | Dec. 1, 1869..  | 1870 | "        | 198  | 256       | .....    | 3,600  | 6,000   | E. side Cameron Terrace, 100 S. Woodside ave., Woodside, N. Y.            |       |      |     |         |
| 592   | Dec. 1, 1869..  | 1870 | "        | 198  | 264       | .....    | 3,600  | 6,000   | E. side Cameron Terrace, 300 S. Woodside ave., Woodside, N. Y.            |       |      |     |         |
| 593   | Dec. 1, 1869..  | 1870 | New York | 943  | 311       | 525 00   | 6,500  | 23,000  | S. E. cor. East 44th st. and Lexington ave., N. Y.                        |       |      |     |         |
| 596   | Nov. 19, 1869.. | 1871 | Essex    | K 5  | 407       | .....    | 8,000  | 16,000  | N. side Newark and Mt. Pleasant turn., W. Orange, N. J.                   |       |      |     |         |
| 596   | Nov. 26, 1869.. | 1870 | New York | 934  | 373       | .....    | 65,000 | 70,000  | N. side Grand st., 50 west of Elm st., New York, 50.4x about 126.         |       |      |     |         |
| 597   | Dec. 15, 1869.. | 1871 | "        | 915  | 595       | .....    | 32,000 | 25,000  | North-west cor. Houston and Mercer sts., N. Y., 25x105.                   |       |      |     |         |

{ No. 655, \$2,000 -  
on same prop-  
erty.

SCHEDULE — (Continued).

| No. | DATE OF MORTGAGE. |           | RECORD OF MORTGAGE. |       |       | Amount of principal unpaid. | Interest due. | Value of lands mortgaged. | Value of buildings. | Am't of ins. held by the society on the buildings. | LOCATION — STREET, NUMBER AND DESCRIPTION.   | Remarks.  |
|-----|-------------------|-----------|---------------------|-------|-------|-----------------------------|---------------|---------------------------|---------------------|--|--|---|
|     | When given.       | When due. | County.             | Book. | Page. |                             |               |                           |                     |  |  |   |
| 598 | Dec. 6, 1869..    | 1870      | Kings               | 898   | 305   | \$10,000 00                 | .....         | \$4,000                   | \$16,000            | \$10,000   | West side Clinton av., 161 south of Fulton av., Brooklyn, 26x130   | Loan paid off January, 1877.  |
| 600 | Dec. 18, 1869..   | 1873      | New York.           | 923   | 633   | 20,000 00                   | .....         | 23,000                    | 25,000              | 30,000   | North side Pearl street, 88 east of Hanover, through to Beaver st., New York, 30 3/4 about 75              |   |
| 601 | Dec. 18, 1869..   | 1873      | "                   | 923   | 617   | 20,000 00                   | .....         | 25,000                    | 25,000              | 30,000   | North side Pearl st., 108 3 east of Hanover, through to Beaver st., New York, 30 3/4 about 65              |   |
| 602 | Dec. 24, 1869..   | 1871      | "                   | 941   | 339   | 20,000 00                   | .....         | 20,000                    | 25,000              | 30,000   | South side East 38th st., 125 east of Fifth av., New York, 25x98 9   | { No. 1373, \$10,000 on same prop'y.                                |
| 603 | Dec. 1, 1869..    | 1874      | "                   | 925   | 603   | 9,000 00                    | .....         | 5,500                     | 12,000              | 9,000  | West side First av., 73 1/2 south of East 31st st., N. Y., 34 10x75  |   |
| 604 | Dec. 1, 1869..    | 1874      | "                   | 925   | 594   | 9,000 00                    | .....         | 5,500                     | 12,000              | 9,000  | West side First av., 49 3 south of East 31st st., N. Y., 34 9x75   |   |
| 605 | Dec. 1, 1869..    | 1874      | "                   | 925   | 600   | 9,000 00                    | .....         | 5,500                     | 12,000              | 9,000  | West side First av., 24 7 south of East 31st st., N. Y., 24 7x70   |   |
| 607 | Dec. 15, 1869..   | 1874      | Kings               | 900   | 365   | 6,000 00                    | .....         | 2,000                     | 12,000              | 6,000  | East side Lee av., 28 north of Rodney st., Brooklyn, 22x100  |   |
| 609 | Dec. 29, 1869..   | 1875      | Westch'er.          | 501   | 338   | 5,000 00                    | \$175 00      | 12,000                    | 12,000              | 5,000  | East side A street, through to B street, north of Main av., Irvington, N. Y., 19 lots, 100x100 and 100x300 | { Int' set due, paid Jan., 1877; No. 962, \$2,000 on same property. |
| 611 | Dec. 1, 1869..    | 1876      | New York.           | 933   | 446   | 30,000 00                   | .....         | 86,000                    | .....               | .....  | South side Worth st., 80 west of Elm st., N. Y., about 68, 1x80  |   |
| 612 | Jan. 15, 1870..   | 1870      | Hudson              | 72    | 544   | 4,000 00                    | 280 00        | 2,500                     | 6,000               | 4,000  | South side 8 7th st., 125 east Erie st., Jersey City, N. J., 17, 10x100                                    |   |
| 613 | Jan. 15, 1870..   | 1871      | "                   | 72    | 550   | 4,000 00                    | .....         | 2,500                     | 6,000               | 4,000  | South side S, 7th st., 142, 10 east Erie st., Jersey City, N. J., 17, 10x100                               |   |
| 614 | Jan. 15, 1870..   | 1871      | "                   | 72    | 556   | 4,000 00                    | .....         | 2,500                     | 6,000               | 4,000  | South side S, 7th st., 160, 9 east Erie st., Jersey City, N. J., 17, 10x100                                |   |
| 615 | Jan. 15, 1870..   | 1871      | "                   | 72    | 18    | 4,000 00                    | .....         | 2,500                     | 6,000               | 4,000  | South side S, 7th st., 178, 7 east Erie st., Jersey City, N. J., 17, 10x100                                |   |
| 616 | Jan. 15, 1870..   | 1871      | "                   | 72    | 23    | 4,000 00                    | .....         | 2,500                     | 6,000               | 4,000  | South side S, 7th st., 166, 5 east Erie st., Jersey City, N. J., 17, 10x100                                |   |
| 617 | Jan. 15, 1870..   | 1871      | "                   | 74    | 1     | 4,000 00                    | .....         | 2,500                     | 6,000               | 4,000  | South side S, 7th st., 214, 3 east Erie st., Jersey City, N. J., 17, 10x100                                |   |
| 618 | Jan. 15, 1870..   | 1871      | "                   | 74    | 6     | 4,000 00                    | .....         | 2,500                     | 6,000               | 4,000  | South side S, 7th st., 232, 1 east Erie st., Jersey City, N. J., 17, 10x100                                |   |
| 619 | Jan. 17, 1870..   | 1871      | New York.           | 931   | 98    | 5,000 00                    | .....         | 6,000                     | 24,000              | 5,000  | North side West 61st st., 268 west 9th av., New York, 30x100 5   |   |

Inte'st due, paid  
January, 1877.

Foreclosing.

|     |                  |      |            |     |     |           |        |        |       |        |        |  |
|-----|------------------|------|------------|-----|-----|-----------|--------|--------|-------|--------|--------|--|
| 630 | Jan. 20, 1870.   | 1871 | "          | 096 | 550 | 10,000 00 | .....  | 19,000 | ..... | 80,000 | 20,000 | North side East 40th st., 175 east<br>Fifth av. N. Y., 23x104.9                      |
| 632 | Jan. 24, 1870    | 1870 | "          | 040 | 538 | 25,000 00 | .....  | 30,000 | ..... | 80,000 | 20,000 | West side Gold st., about 95 north<br>John st., N. Y., 54, 1399.10                   |
| 634 | Feb. 8, 1870..   | 1870 | Westch'er. | 504 | 373 | 4,000 00  | .....  | 22,400 | ..... | .....  | .....  | North side 138th st., 206.6 east Al-<br>exander av. N. Y., 300x230                   |
| 635 | Feb. 9, 1870..   | 1870 | Kings      | 909 | 79  | 5,000 00  | .....  | 2,000  | ..... | 8,000  | 5,000  | North side Pacific st., 489.8 west<br>Pearsall st., Brooklyn, 2x100                  |
| 636 | Feb. 21, 1870..  | 1871 | New York.  | 945 | 385 | 4,500 00  | .....  | 1,750  | ..... | 8,500  | 4,500  | North side East 119th st., 200 west<br>Second av. N. Y., 16.8x100.11                 |
| 639 | Feb. 21, 1870..  | 1871 | "          | 945 | 359 | 4,500 00  | .....  | 1,750  | ..... | 8,500  | 4,500  | North side E. 119th st., 216.8 west<br>Second av. N. Y., 16.8x100.11                 |
| 630 | Feb. 21, 1870..  | 1871 | "          | 945 | 363 | 4,500 00  | .....  | 1,750  | ..... | 8,500  | 4,500  | North side E. 119th st., 232.4 west<br>Second av. N. Y., 16.8x100.11                 |
| 631 | Feb. 21, 1870..  | 1871 | "          | 945 | 367 | 4,500 00  | .....  | 1,750  | ..... | 8,500  | 4,500  | North side E. 119th st., 250 west<br>Second av. N. Y., 16.8x100.11                   |
| 632 | Feb. 21, 1870..  | 1871 | "          | 945 | 371 | 4,500 00  | .....  | 1,750  | ..... | 8,500  | 4,500  | North side E. 119th st., 266.8 west<br>Second av. N. Y., 16.8x100.11                 |
| 633 | Feb. 21, 1870..  | 1871 | "          | 945 | 375 | 4,500 00  | .....  | 1,750  | ..... | 8,500  | 4,500  | North side E. 119th st., 282.4 west<br>Second av. N. Y., 16.8x100.11                 |
| 634 | Feb. 21, 1870..  | 1871 | "          | 945 | 351 | 10,000 00 | .....  | 30,000 | ..... | 80,000 | 10,000 | South side East 36th st., 150 east<br>Fifth av. N. Y., 25x98.9                       |
| 635 | Mar. 2, 1870..   | 1871 | "          | 942 | 498 | 27,500 00 | .....  | 30,000 | ..... | 25,000 | 30,000 | West side Fifth av., 50 south West<br>11th st., N. Y., 23x100                        |
| 636 | Mar. 1, 1870..   | 1871 | Kings      | 912 | 76  | 7,000 00  | 735 00 | 5,000  | ..... | 10,000 | 7,000  | East side Court st., 35 south Union<br>st., Brooklyn, 30 x about 89                  |
| 641 | Mar. 11, 1870..  | 1871 | Richmond.  | 62  | 99  | 4,000 00  | 260 00 | 7,000  | ..... | .....  | .....  | South side Richmond av., 661 east<br>Tompkins av., Clifton, N. Y., 34 1/2<br>acres   |
| 642 | Mar. 12, 1870..  | 1871 | New York.  | 929 | 617 | 14,000 00 | .....  | 7,500  | ..... | 16,000 | 14,000 | North side East 79th st., 225 east<br>Fifth av. N. Y., 20x102.2                      |
| 644 | Mar. 12, 1870..  | 1871 | "          | 929 | 625 | 14,000 00 | .....  | 7,500  | ..... | 16,000 | 14,000 | North side East 79th st., 265 east<br>Fourth av. N. Y., 30x100.2                     |
| 645 | Mar. 12, 1870..  | 1871 | "          | 929 | 613 | 14,000 00 | .....  | 7,500  | ..... | 16,000 | 14,000 | North side East 79th st., 285 east<br>Fourth av. N. Y., 30x100.2                     |
| 646 | Mar. 17, 1870.   | 1872 | "          | 961 | 28  | 20,000 00 | .....  | 10,000 | ..... | 30,000 | 20,000 | South side West 46th st., 370 east<br>Sixth av. N. Y., 21.6x100.5                    |
| 647 | Mar. 18, 1870..  | 1870 | Passaic.   | T   | 290 | 23,000 00 | .....  | 8,000  | ..... | .....  | .....  | Sussex river, N. Clifton Station,<br>Passaic, N. J., about 80 acres                  |
| 649 | April 4, 1870..  | 1871 | Hudson     | 71  | 737 | 9,000 00  | 630 00 | 5,000  | ..... | 12,500 | 9,000  | West side Washington st., 51.7 S.<br>Sussex st., Jersey City, N. J.,<br>25x100       |
| 650 | April 4, 1870..  | 1871 | Passaic.   | T   | 411 | 3,500 00  | .....  | 2,500  | ..... | 5,500  | 3,500  | South side Bloomfield road, 121.2<br>east Gregory av., Passaic, N. J.,<br>52.3x171.4 |
| 653 | April 12, 1870.. | 1871 | New York.  | 929 | 70  | 11,000 00 | .....  | 7,000  | ..... | 15,000 | 11,000 | West side Lexington av., 59.3 south<br>East 41st st., N. Y., 19.9x68                 |
| 654 | April 7, 1870..  | 1871 | "          | 929 | 55  | 25,000 00 | .....  | 16,000 | ..... | 25,000 | 25,000 | North side West 34th st., 245 east<br>Sixth av. N. Y., 24x98.9                       |
| 655 | April 14, 1870.. | 1871 | "          | 951 | 466 | 12,000 00 | .....  | 9,000  | ..... | 12,000 | 12,000 | North side West 28th st., 375 east<br>Ninth av., N. Y., 25x68.9                      |

SCHEDULE — (Continued).

| Index | DATE OF MORTGAGE. |           | RECORD OF MORTGAGE. |       |       | Amount of principal unpaid. | Interest due. | Value of lands mortgaged. | Value of buildings. | Am't of las. held by the society on the build- ings. | LOCATION — STREET, NUM- BER AND DESCRIPTION.                           | Remarks.     |
|-------|-------------------|-----------|---------------------|-------|-------|-----------------------------|---------------|---------------------------|---------------------|--|--|--------------|
|       | When given.       | When due. | County.             | Book. | Page. |                             |               |                           |                     |  |  |              |
| 311   | May 1, 1868..     | 1868      | New York.           | 683   | 357   | \$12,000 00                 | .....         | \$12,000                  | \$21,000            | \$3,000  | S. side E. 41st., 98.4 E. Fifth ave., N. Y., 30, 103x39.               | Foreclosing. |
| 315   | June 17, 1868..   | 1871      | Essex.              | A     | 145   | 15,000 00                   | \$1,060 00    | 10,000                    | 20,000              | 15,000   | Mount Plev., Monclair, N. J., 5 acr.                                   |              |
| 321   | May 9, 1868..     | 1871      | New York.           | 580   | 640   | 25,000 00                   | .....         | 25,000                    | 25,000              | 25,000   | N. side E. 17th st., 100 E 5th ave., N. Y., 25x92.                     | Foreclosing. |
| 323   | July 31, 1868..   | 1871      | "                   | 870   | 214   | 11,000 00                   | .....         | 9,000                     | 12,000              | 11,000   | N. side W. 29th st., 88 W. 8th ave., N. Y., 25x98.9.                   |              |
| 324   | July 29, 1868..   | 1871      | "                   | 873   | 81    | 10,000 00                   | .....         | 7,000                     | 12,000              | 10,000   | W. side Lexington ave., 39.6 N. of E. 27th st., N. Y., 19.9x89.        |              |
| 325   | July 23, 1868..   | 1871      | Kings.....          | 790   | 175   | 8,000 00                    | .....         | 3,500                     | 12,000              | 8,000  | N. side Amity st., 240 W. Clinton st., Brooklyn, 25.100                |              |
| 326   | July 13, 1868..   | 1871      | New York.           | 873   | 118   | 6,000 00                    | .....         | 7,500                     | 11,000              | 6,000  | N. side E. 29th st., 175 E Madison ave., N. Y., 21.9x98.9              |              |
| 328   | April 27, 1863..  | 1868      | Kings.....          | 549   | 401   | 8,000 00                    | .....         | 5,000                     | 15,000              | 8,000  | S. side Carrol st., 154.5 E. Court st., Brooklyn, 25x100               |              |
| 329   | Aug. 7, 1868..    | 1871      | New York.           | 867   | 278   | 7,000 00                    | .....         | 3,500                     | 11,000              | 7,000  | N. side E. 84th st., 235.6 E. Fourth ave., N. Y., 20.5x102.2           |              |
| 330   | Aug. 7, 1868..    | 1871      | "                   | 867   | 274   | 7,000 00                    | .....         | 3,500                     | 11,000              | 7,000  | N. side E. 84th st., 236 E. Fourth ave., N. Y., 20.5x102.2             |              |
| 331   | Aug. 5, 1868..    | 1871      | "                   | 871   | 166   | 3,500 00                    | .....         | 3,000                     | 4,500               | 3,500  | S. side E. 118th st., 173 west First ave., N. Y., 25x100.10            |              |
| 333   | Aug. 13, 1868..   | 1871      | Orange...           | 183   | 223   | 4,000 00                    | 280 00        | 1,000                     | 4,250               | 4,000  | N. side South st., 140 W. Lander street, Newburgh, N. Y., 36x124.      | Foreclosing. |
| 334   | Aug. 13, 1868..   | 1871      | "                   | 183   | 183   | 4,000 00                    | .....         | 1,000                     | 4,500               | 4,000  | N. side South st., 115 W. Lander street, Newburgh, N. Y., 31x126.      |              |
| 335   | Aug. 13, 1868..   | 1871      | "                   | 153   | 311   | 4,000 00                    | 420 00        | 1,000                     | 4,500               | 4,000  | N. side South st., 91 W. Lander st., Newburgh, N. Y., about 41x90.     | Foreclosing. |
| 338   | Aug. 13, 1868..   | 1871      | "                   | 153   | 194   | 4,000 00                    | 280 00        | 1,500                     | 5,000               | 4,000  | N. W. cor. South and Lander sts., Newburgh, N. Y., about 40x95.        | Foreclosing. |
| 343   | Aug. 11, 1863..   | 1871      | Kings.....          | 794   | 51    | 4,000 00                    | .....         | 5,000                     | 14,000              | 4,000  | W. side Hicks st., 50 S. Union st., Brooklyn, 50x75.                   | Foreclosing. |
| 344   | June 5, 1867..    | 1871      | New York.           | 863   | 484   | 6,000 00                    | .....         | 6,000                     | 9,500               | 6,000  | N. side E. 7th st., 70 W. Third avenue, N. Y., 30x88                   |              |
| 346   | Aug. 2, 1868..    | 1873      | "                   | 898   | 468   | 10,000 00                   | .....         | 8,000                     | 14,000              | 10,000   | N. side E. 14th st., 228.6 E. Second avenue, N. Y., 23.1x103.3.        |              |
| 348   | Aug. 25, 1868..   | 1871      | Kings.....          | 795   | 343   | 4,000 00                    | .....         | 2,500                     | 6,000               | 4,000  | N. W. cor. Gates ave. and Hamilton street, Brooklyn, 20x50.4           |              |
| 349   | Aug. 18, 1868..   | 1871      | Hudson...           | 54    | 615   | 3,500 00                    | .....         | 7,000                     | 7,000               | 3,500  | W. side Wash'ton ave., N. Lafay- ette st., Jersey City, N. J., 25x100. |              |
| 351   | Aug. 12, 1863..   | 1873      | Bergen....          | - 55  | 523   | 13,000 00                   | .....         | 6,500                     | 22,000              | 13,000   | W. cor. Washington ave. and Wal- nut st., Lafayette, N. J., 30x100.    |              |

| No. | Date             | County     | Assessed Value | Encumbrance | Debt    | Equity | Remarks   |
|-----|------------------|------------|----------------|-------------|---------|--------|---|
| 333 | Aug. 14, 1868..  | New York.  | 431            | 17,000 00   | 18,000  | 17,000 | N. side W. 26th st., 902 E. Bklyn. ave., N. Y., 18,436.9                    |
| 334 | July 1, 1868..   | Kings...   | 706            | 5,000 00    | 8,000   | 5,000  | S. side Pacific st., 399 10 W. Pearl street, Brooklyn, 20 2x100             |
| 335 | Aug. 22, 1868..  | Passaic... | 3              | 10,000 00   | 20,000  | 10,000 | Congress st., 40 E. Prospect st., Paterson, N. J., 46x100                   |
| 337 | Sept. 2, 1868..  | New York.  | 864            | 30,000 00   | 195,000 | .....  | S. E. cor. Fifth ave. and 81st street, N. Y., 102 2x100                     |
| 338 | July 1, 1868..   | Kings....  | 706            | 5,000 00    | 8,000   | 5,000  | N. side Pacific st., 409 W. Pearl street, Brooklyn, 19 10x100               |
| 361 | Sept. 8, 1868..  | Union....  | 8              | 8,000 00    | 7,500   | 8,000  | N. side Jersey st., 358 E. Catherine street, Elizabeth, N. J., 109x217      |
| 364 | Sept. 14, 1868.. | Passaic... | 2              | 15,000 00   | 20,000  | 12,000 | N. W. cor. Broadway and Lorkave., Paterson, N. J., about 200x339            |
| 367 | Sept. 17, 1868.. | Osage....  | 75             | 50,000 00   | 95,885  | .....  | N. W. cor. Cherry valley and Middleford road, Middlefield, N. Y., 866 acres |
| 373 | Sept. 25, 1868.. | New York.  | 868            | 6,000 00    | 12,000  | 6,000  | N. side 50th st., 323 W. First ave., N. Y., 16x100.5                        |
| 373 | Sept. 30, 1868.. | "          | 869            | 30,000 00   | 45,000  | 30,000 | S. side W. 39th st., 210 E. Sixth avenue, N. Y., 35x98.9 and 8x21           |
| 374 | Sept. 30, 1868.. | "          | 869            | 17,000 00   | 20,000  | 17,000 | S. side W. 83d st., 115.6 E. Sixth avenue, N. Y., 20 6x100.4                |
| 376 | Oct. 3, 1868..   | "          | 868            | 17,000 00   | 20,000  | 17,000 | S. side W. 53d st., 197 E. Sixth avenue, N. Y., 21, 100.4                   |
| 380 | Oct. 7, 1868..   | Kings..... | 808            | 5,000 00    | 8,000   | 5,000  | W. side Court st., 75 N. Amity street, Brooklyn, 25.75                      |
| 381 | May 1, 1868..    | Hudson...  | 53             | 3,700 00    | 5,000   | 3,700  | E. side Jersey ave., 33 4 S. of 7th st., Jersey City, N. J., 16, 8x61       |
| 382 | Oct. 8, 1868..   | New York.  | 866            | 20,000 00   | 25,000  | 20,000 | E. side Greenwich st., 100 N. Beach street, N. Y., 25x100                   |
| 388 | Dec. 11, 1868..  | "          | 878            | 21,500 00   | 35,000  | .....  | S. W. cor. Av. D. and E. Eleventh street, N. Y., 118, 3x100                 |
| 389 | June 11, 1864..  | "          | 716            | 6,500 00    | 10,000  | .....  | W. side Av. D., 96 N. Tenth street, N. Y., 35, 3x100                        |
| 385 | Sept. 18, 1866.. | "          | 774            | 5,000 00    | 5,000   | 5,000  | N. side W. 39th st., 251.11 E. Eighth avenue, N. Y., 10, 10x96.9            |
| 386 | Nov. 7, 1868..   | "          | 860            | 7,500 00    | 12,000  | 7,500  | N. side W. 49d st., 275 W. Ninth avenue, N. Y., 20, 100.4                   |
| 387 | Oct. 1, 1868..   | "          | 866            | 13,000 00   | 18,000  | 13,000 | S. side W. 16th st., 312 E. Seventh avenue, N. Y., 37.6 x74                 |
| 388 | Oct. 1, 1868..   | "          | 866            | 6,500 00    | 9,000   | 6,500  | Avenue, N. Y., about 18 6x74  |
| 389 | Oct. 1, 1868..   | "          | 866            | 10,500 00   | 14,000  | 10,500 | S. side W. 16th st., 275 E. Seventh avenue, N. Y., about 19x103.3           |
| 390 | Nov. 13, 1868..  | "          | 867            | 5,000 00    | 6,500   | 5,000  | N. side E. 114th st., 380 E. Fourth avenue, N. Y., 15, 7x100.5              |
| 397 | Nov. 13, 1868..  | "          | 867            | 5,000 00    | 6,500   | 5,000  | N. side E. 114th st., 489.4 E. Fourth avenue, N. Y., 15, 7x100.5            |
| 398 | Sept. 25, 1868.. | Hudson...  | 56             | 3,000 00    | 10,000  | 2,000  | N. W. cor. Clerk and Forest sts., Bergen, N. J., 109x340                    |

SCHEDULE — (Continued).

| Number | DATE OF MORTGAGE. |           | RECORD OF MORTGAGE. |             | Amount of principal unpaid. | Interest due. | Value of lands mortgaged. | Value of buildings. | Am't of Ins. held by the society on the buildings. | LOCATION — STREET, NUMBER AND DESCRIPTION.  | Remarks. |
|--------|-------------------|-----------|---------------------|-------------|-----------------------------|---------------|---------------------------|---------------------|--|---|----------|
|        | When given.       | When due. | County.             | Book. Page. |                             |               |                           |                     |  |   |          |
| 399    | Sept. 25, 1868..  | 1871      | Kings.....          | 805 469     | \$4,000 00                  | .....         | \$2,500                   | \$3,500             | \$6,000  | N. side Pacific st., 300 E. Hoyt st., Brooklyn, 90x50.                            |          |
| 400    | May 1, 1868..     | 1873      | Hudson...           | 53 284      | 3,000 00                    | .....         | 3,000                     | 5,000               | 3,000  | E. side Jersey av., 66 5/8 of S. 7th st., Jersey City, N. J., 16.8x77.7.          |          |
| 401    | May 16, 1868..    | 1873      | "                   | 53 439      | 3,800 00                    | .....         | 2,000                     | 5,000               | 2,800  | E. side Jersey av., 83 1/8 of S. 7th st., Jersey City, N. J., 16x77.              |          |
| 402    | Oct. 1, 1868..    | 1871      | Kings.....          | 805 457     | 6,000 00                    | .....         | 3,000                     | 9,500               | 6,000  | E. side Court st., 33 S. Carroll st., Brooklyn, about 19.3x58.                    |          |
| 403    | Oct. 16, 1868..   | 1873      | Hudson...           | 58 310      | 3,400 00                    | .....         | 1,500                     | 6,000               | 3,400  | N. E. cor. Pavonia av. and Coles st., Jersey City, N. J., 16.8x50.                |          |
| 404    | Oct. 16, 1868..   | 1873      | "                   | 58 323      | 3,400 00                    | .....         | 1,500                     | 6,000               | 3,400  | N. side Pavonia av., 16.8 E. Coles st., Jersey City, N. J., 16.8x50.              |          |
| 405    | Oct. 16, 1868..   | 1873      | "                   | 58 316      | 3,400 00                    | .....         | 1,500                     | 6,000               | 3,400  | N. side Pavonia av., 33.4 E. Coles st., Jersey City, N. J., 16.8x50.              |          |
| 406    | Oct. 16, 1868..   | 1873      | "                   | 58 348      | 3,400 00                    | .....         | 1,500                     | 6,000               | 3,400  | N. side Pavonia av., 50 E. Coles st., Jersey City, N. J., 16.8x50.                |          |
| 408    | Oct. 16, 1868..   | 1873      | "                   | 58 343      | 3,000 00                    | .....         | 3,000                     | 7,000               | 3,000  | W. side W. Hamilton place, 16.8 N. Pavonia avenue, Jersey City, N. J., 16.8x56.8. |          |
| 409    | Oct. 16, 1868..   | 1873      | "                   | 58 385      | 4,000.00                    | .....         | 3,000                     | 7,000               | 4,000  | W. side W. Hamilton place, 33.4 N. Pavonia avenue, Jersey City, N. J., 16.8x56.8. |          |
| 412    | Oct. 24, 1868..   | 1873      | "                   | 58 407      | 5,000 00                    | .....         | 4,000                     | 6,000               | 5,000  | W. side Jersey av., 50 N. of S. 4th st., Jersey City, N. J., 93x100.              |          |
| 413    | Oct. 25, 1868..   | 1871      | New York.           | 786 246     | 8,000 00                    | .....         | 7,500                     | 9,500               | 8,000  | N. side W. 53d st., 175 E. Eighth avenue, N. Y., 18.9x100.5.                      |          |
| 415    | Nov. 7, 1868..    | 1873      | "                   | 881 123     | 10,000 00                   | .....         | 8,000                     | 17,000              | 10,000   | W. side Third av., 22.2 N. 71st street, N. Y., 30.80.                             |          |
| 416    | July 1, 1868..    | 1871      | Kings.....          | 811 475     | 5,000 00                    | .....         | 2,000                     | 8,000               | 5,000  | N. side Pacific st., 329.11 W. Pearl street, Brooklyn, 30x100.                    |          |
| 418    | July 29, 1868..   | 1871      | Bergen...           | W 453       | 10,000 00                   | .....         | 10,000                    | 26,000              | 10,000   | Cor. Chestnut and Brayton streets, Englewood, N. J., 9.92-100 acres.              |          |
| 419    | Nov. 18, 1868..   | 1873      | Hudson...           | 58 740      | 4,000 00                    | .....         | 3,500                     | 5,000               | 4,000  | S. side Success st., between Hudson and Green st., Jersey City, N. J., 25x100.    |          |
| 421    | Nov. 17, 1868     | 1873      | New York.           | 887 60      | 10,000 00                   | .....         | 34,000                    | .....               | .....  | N. side W. 97th st., 400 W. Eighth ave., N. Y. 8 lots, 25x100.11.                 |          |
| 422    | Nov. 19, 1868..   | 1873      | Hudson...           | 430 58      | 4,000 00                    | .....         | 6,000                     | 4,000               | 4,000  | S. W. cor. Slip ave. and Sherman st., Bergen, N. J., about 100x50.                |          |
| 424    | Oct. 22, 1868..   | 1871      | New York.           | 891 127     | 25,000 00                   | .....         | 45,000                    | 10,000              | 10,000   | S. side W. 54th st., 288 E. Sixth avenue, N. Y., 62.62x100.5.                     |          |

Foreclosing.

|     |                  |      |            |     |     |           |          |         |        |        |   |
|-----|------------------|------|------------|-----|-----|-----------|----------|---------|--------|--------|---|
| 436 | July 1, 1866..   | 1871 | Kings..... | 815 | 251 | 5,000 00  | .....    | 2,000   | 8,000  | 5,000  | N. side Pacific st., 390.1 W. Pear-<br>small street, Brooklyn, 10.10x100..        |
| 436 | April 27, 1867.. | 1870 | New York.  | 812 | 284 | 3,000 00  | .....    | 5,000   | 4,500  | 3,000  | S. side E. 83d st., 162.9 W. Third<br>avenue, N. Y., 25x1000.                     |
| 437 | Dec. 2, 1868..   | 1874 | " ..       | 885 | 249 | 6,000 00  | .....    | 7,500   | 8,500  | 8,000  | N. side W. 46th st., 325 E. Seventh<br>avenue, N. Y., 15.9x100.5.                 |
| 438 | Dec. 4, 1868..   | 1874 | Hudson.... | 57  | 245 | 3,000 00  | .....    | 1,500   | 5,000  | 3,000  | N. E. cor. R. E. and Jersey ave.,<br>Jersey City, N. J., 74.6x16.8.               |
| 438 | Dec. 4, 1868..   | 1874 | " ..       | 57  | 226 | 3,000 00  | .....    | 1,500   | 5,000  | 3,000  | E. side Jersey ave., 33.4 N. R. R. E.<br>ave., Jersey City, N. J., 16.8x14.6.     |
| 438 | Dec. 4, 1868..   | 1874 | " ..       | 57  | 332 | 3,000 00  | .....    | 1,500   | 5,000  | 3,000  | E. side Jersey ave., 100 N. R. R. E.<br>ave., Jersey City, N. J., 74.6x16.8.      |
| 434 | Oct. 27, 1868..  | 1871 | Kings..... | 818 | 263 | 5,000 00  | .....    | 2,500   | 7,500  | 5,000  | N. side Raperly city avenue, 170 N.<br>Henry street, Brooklyn, 21.100..           |
| 437 | Dec. 19, 1868..  | 1874 | Hudson.... | 57  | 473 | 5,000 00  | .....    | 2,500   | 10,000 | 5,000  | E. side Ocean st., 200 N. Clairmont<br>street, Bergen, N. J., 60.25.              |
| 438 | Dec. 21, 1868..  | 1873 | New York.  | 882 | 225 | 8,000 00  | .....    | 3,000   | 10,000 | 8,000  | S. side E. 83th st., 198.9 E. Fourth<br>avenue, N. Y., 18.1x102.3.                |
| 438 | Dec. 21, 1868..  | 1872 | " ..       | 882 | 241 | 8,000 00  | .....    | 3,000   | 10,000 | 8,000  | S. side E. 83th st., 216.10 E. Fourth<br>avenue, N. Y., 18.8x102.3.               |
| 440 | Dec. 21, 1868..  | 1874 | " ..       | 880 | 331 | 60,000 00 | .....    | 123,000 | .....  | .....  | W. s. Tenth ave., N. side 7th st.,<br>E. side Broadway, N. Y., half<br>the block. |
| 443 | Nov. 23, 1868..  | 1873 | Kings..... | 882 | 29  | 5,000 00  | .....    | 2,500   | 8,000  | 5,000  | S. side Lefferts st., 303.10 E. Hall<br>st., Brooklyn, 20x90.                     |
| 443 | Jan. 5, 1869..   | 1874 | New York.  | 888 | 279 | 8,000 00  | \$240 00 | 3,000   | 10,000 | 8,000  | S. side E. 83th st., 162.7 E. Fourth<br>avenue, N. Y., 18.1x103.3.                |
| 444 | Jan. 5, 1869..   | 1874 | " ..       | 888 | 274 | 7,000 00  | .....    | 3,000   | 10,000 | 7,000  | S. side E. 83th st., 180.8 E. Fourth<br>avenue, N. Y., 18.1x102.3.                |
| 445 | Jan. 6, 1869..   | 1873 | " ..       | 881 | 467 | 7,000 00  | .....    | 4,000   | 8,500  | 7,000  | S. side W. 43d street, 108 E. Tenth<br>avenue, N. Y., 19x100.5.                   |
| 446 | Jan. 21, 1869..  | 1874 | Union....  | 9   | 190 | 10,000 00 | .....    | 12,275  | 10,000 | 10,000 | S. W. cor. Jersey and Cherry sts.,<br>Elizabeth, N. J., about 165x95.             |
| 447 | Feb. 4, 1869..   | 1872 | Westch'er. | 472 | 73  | 45,000 00 | .....    | 70,000  | 50,000 | 32,500 | Greenburg, N. J., 24 acres.   |
| 449 | Feb. 15, 1869..  | 1874 | New York.  | 881 | 554 | 5,000 00  | .....    | 2,000   | 6,500  | 5,000  | S. side E. 115th st., 280 E. Fourth<br>avenue, N. Y., 15.7x100.5.                 |
| 456 | Feb. 15, 1869..  | 1874 | " ..       | 881 | 591 | 5,000 00  | .....    | 2,000   | 6,500  | 5,000  | S. side E. 115th st., 420.1 E. Fourth<br>avenue, N. Y., 16.7x100.05.              |
| 468 | Feb. 17, 1869..  | 1872 | " ..       | 886 | 268 | 10,000 00 | .....    | 8,000   | 16,000 | 10,000 | N. side W. 22d st., 480 W. Ninth<br>avenue, N. Y., 19.6x98.8.                     |
| 460 | Feb. 25, 1869..  | 1874 | " ..       | 886 | 663 | 8,500 00  | .....    | 5,500   | 10,500 | 8,500  | N. side E. 83d st., 186.8 E. Lexing-<br>ton avenue, N. Y., 17.10x100.5.           |
| 465 | Mar. 2, 1869..   | 1874 | " ..       | 882 | 568 | 10,000 00 | .....    | 8,000   | 12,500 | 10,000 | S. side E. 15th st., 60 E. Fourth<br>avenue, N. Y., 18.9x100.5.                   |
| 467 | Oct. 17, 1868..  | 1871 | Kings..... | 905 | 261 | 6,000 00  | 210 00   | 2,500   | 9,000  | 6,000  | S. side Lafayette ave., 24 W. Hall<br>street, Brooklyn, 20.100.                   |
| 468 | Mar. 1, 1869..   | 1873 | Hudson.... | 60  | 617 | 5,000 00  | .....    | 2,500   | 7,500  | 5,000  | N. side Washington ave., 175 E. J.<br>Lafayette street, Bergen, N. J.,<br>25x100. |
| 469 | Mar. 3, 1869..   | 1873 | Kings..... | 885 | 267 | 10,000 00 | .....    | 5,000   | 15,000 | 10,000 | N. side Livingston st., 151.10 E.<br>Smith street, Brooklyn, 23.9x98.             |

Interest due, paid  
January, 1877.



SCHEDULE — (Continued).

| No. | DATE OF MORTGAGE. |           | RECORD OF MORTGAGE. |       |       | Amount of principal unpaid. | Interest due. | Value of lands mortgaged. | Value of buildings. | Am't of ins. held by the society on the buildings. | LOCATION—STREET, NUMBER AND DESCRIPTION.                            | Remarks. |
|-----|-------------------|-----------|---------------------|-------|-------|-----------------------------|---------------|---------------------------|---------------------|--|---|----------|
|     | When given.       | When due. | County.             | Book. | Page. |                             |               |                           |                     |  |   |          |
| 470 | Mar. 4, 1869.     | 1873      | New York.           | 885   | 592   | \$25,000 00                 | .....         | \$30,000                  | \$30,000            | \$25,000   | S. side W. 32d st. 251.10 E. Broad-way, N. Y., 25x98.9              |          |
| 471 | Mar. 8, 1869.     | 1872      | "                   | 885   | 558   | 20,000 00                   | .....         | 25,000                    | 20,000              | 12,500   | E. side Wooster st., 119 S. Grand st., N. Y., 25x100                |          |
| 472 | Feb. 27, 1869.    | 1874      | "                   | 891   | 444   | 5,000 00                    | .....         | 4,000                     | 6,000               | 5,000  | N. side E. 24th st., 235.6 W. Second ave., N. Y., 19.5x88.8         |          |
| 473 | Mar. 1, 1869.     | 1873      | Kings.....          | 886   | 342   | 5,000 00                    | \$175 00      | 1,500                     | 8,500               | 5,000  | S. side 13th st., 322.10 E. 4th ave., Brooklyn, 20x100              |          |
| 474 | Mar. 1, 1869.     | 1872      | "                   | 886   | 226   | 5,000 00                    | .....         | 1,500                     | 8,500               | 5,000  | S. side 13th st., 342 10 W. 4th ave., Brooklyn, 20x100              |          |
| 475 | Mar. 11, 1869.    | 1874      | New York.           | 884   | 695   | 50,000 00                   | .....         | 30,000                    | 45,000              | 45,000   | N. side Broome st., 25 W. Mercer st., N. Y., 25x100.2               |          |
| 477 | Mar. 11, 1869.    | 1874      | "                   | 903   | 124   | 50,000 00                   | .....         | 125,000                   | 30,000              | 25,730   | Junction of Hudson, Franklin and L'ward sts., N. Y., 57.3x146x163.8 |          |
| 479 | Mar. 17, 1869.    | 1874      | "                   | 910   | 56    | 65,000 00                   | .....         | 160,000                   | 10,000              | .....  | S. E. cor. 5th ave. and 45th st., N. Y., about 75.5x150             |          |
| 482 | Mar. 23, 1869.    | 1872      | Kings.....          | 889   | 49    | 20,000 00                   | 700 00        | 13,000                    | 28,000              | 20,000   | N. side Montague Place, 230 W. Clinton st., Brooklyn, 25x100        |          |
| 489 | July 1, 1869.     | 1874      | New York.           | 887   | 523   | 9,500 00                    | .....         | 7,000                     | 10,500              | 9,500  | S. side L. Force st., 340 E. 10th ave., N. Y., about 25x200         |          |
| 492 | Mar. 27, 1869.    | 1874      | "                   | 994   | 96    | 8,000 00                    | .....         | 9,000                     | 10,500              | 8,000  | E. side 3d ave., 61.3 S. 32d st., N. Y., 19.1x64.10                 |          |
| 498 | Aug. 17, 1869.    | 1873      | "                   | 888   | 387   | 4,000 00                    | .....         | 2,000                     | 6,000               | 4,000  | N. side E. 31st st., 86 E. 2d ave., N. Y., 14x98.9                  |          |
| 496 | April 7, 1869.    | 1874      | "                   | 889   | 534   | 10,000 00                   | .....         | 8,000                     | 14,000              | 10,000   | S. side W. 49th st., 257 E. 7th ave., N. Y., about 21x109           |          |
| 497 | April 3, 1869.    | 1874      | "                   | 900   | 408   | 10,000 00                   | .....         | 6,000                     | 12,000              | 10,000   | N. side W. 52d st., 100 W. 8th ave., N. Y., 16.8x100.5              |          |
| 498 | Mar. 14, 1869.    | 1872      | "                   | 900   | 445   | 11,500 00                   | .....         | 8,500                     | 16,000              | 11,500   | S. side W. 45th st., 466.8 W. Sixth ave., N. Y., 16.8x100.4         |          |
| 499 | April 14, 1869.   | 1874      | "                   | 911   | 183   | 15,000 00                   | .....         | 10,000                    | 18,000              | 15,000   | N. side W. 34th st., 306 W. Eighth ave., N. Y., 21x98.9             |          |
| 500 | April 5, 1869.    | 1874      | "                   | 911   | 195   | 15,000 00                   | .....         | 11,000                    | 20,000              | 16,000   | S. side W. 58th st., 304.6 W. 8th ave., N. Y., 20.6x100.5           |          |
| 501 | Mar. 20, 1866.    | 1869      | Kings.....          | 681   | 483   | 2,500 00                    | .....         | 1,400                     | 3,500               | 2,500  | S. side Domclass st., 187.6 W. Bond st., Brooklyn, 18.9x100         |          |
| 503 | April 14, 1869.   | 1874      | New York.           | 898   | 446   | 8,000 00                    | .....         | 6,000                     | 10,000              | 8,000  | S. side W. 38th st., 251.3 W. 7th ave., N. Y., 17.10x98.9           |          |
| 504 | Mar. 15, 1869.    | 1874      | "                   | 896   | 461   | 8,000 00                    | .....         | 4,500                     | 11,000              | 8,000  | N. side W. 36th st., 415.6 E. 8th ave., N. Y., 18.6x98.9            |          |

Interest due, paid January, 1877.

Interest due, paid January, 1877.

|     |                  |      |            |     |     |           |          |         |         |        |  |                                    |
|-----|------------------|------|------------|-----|-----|-----------|----------|---------|---------|--------|--|------------------------------------|
| 506 | April 21, 1869.. | 1872 | New York.  | 898 | 467 | 20,000 00 | .....    | 10,000  | 30,000  | 20,000 | N. side W. 9th st., 331.4 E. 6th ave., N. Y., 28.4x102.3.              | Foreclosing.                       |
| 507 | April 23, 1869.. | 1874 | "          | 904 | 479 | 14,000 00 | .....    | 8,000   | 20,000  | 14,000 | N. side W. 9th st., 341.6 W. 5th ave., N. Y., 16.8x102.3               | Interest due, paid January, 1877.  |
| 508 | April 10, 1868.. | 1868 | "          | 688 | 443 | 4,000 00  | .....    | 6,500   | 12,000  | 4,000  | S. side E. 35th st., 80 E. 4th ave., N. Y., 16.8x98.9                  | Interest due, paid January, 1877.  |
| 509 | April 21, 1869.. | 1870 | Pasaic ..  | R   | 350 | 25,000 00 | 1,750 00 | 100,000 | 100,000 | 25,000 | W. side Boul.-varl ave., cor. Grand st., Patterson, N. J., 900x825     | Foreclosing.                       |
| 511 | May 1, 1869..    | 1874 | New York.  | 919 | 319 | 15,000 00 | .....    | 8,000   | 20,000  | 15,000 | S. side W. 38th st., 470.3 W. 4th ave., N. Y., 16.8x98.9               | Interest due, paid January, 1877.  |
| 512 | May 5, 1869..    | 1874 | "          | 921 | 251 | 10,000 00 | 350 00   | 5,000   | 14,000  | 10,000 | S. side W. 43d st., 300 W. 7th ave., N. Y., 16.8x100.5                 | Interest due, paid January, 1877.  |
| 513 | May 6, 1869..    | 1874 | "          | 916 | 305 | 30,000 00 | .....    | 15,000  | 30,000  | 20,000 | N. side E. 32d st., 216 W. 4th ave., N. Y., 37x86.9                    | Interest due, paid January, 1877.  |
| 516 | May 10, 1869..   | 1874 | Queens ..  | 189 | 145 | 8,000 00  | 280 00   | 24,950  | 6,000   | 5,000  | N. side Newtown and N. Hempstead Plk.-rd, Flushing, N. Y., 77 acres    | No. 584, \$5,000 on same property. |
| 517 | Dec. 30, 1868..  | 1871 | New York.  | 883 | 532 | 10,000 00 | .....    | 18,500  | .....   | .....  | N. Y. cor. 7th ave. and W. 182d st., N. Y., 99.11x100                  | Interest due, paid January, 1877.  |
| 518 | June 7, 1869..   | 1874 | Hudson...  | 65  | 508 | 2,500 00  | .....    | 6,000   | 4,500   | 2,500  | S. side Culver ave., 250 W. of West Side ave., Hudson, N. J., 16.8x100 | Interest due, paid January, 1877.  |
| 521 | June 15, 1869..  | 1872 | Kings..... | 865 | 18  | 3,500 00  | .....    | 1,200   | 6,000   | 3,500  | N. side 15th st., 283.4 W. 4th ave., Brooklyn, 18.9x100                | Interest due, paid January, 1877.  |
| 522 | June 15, 1869..  | 1872 | "          | 865 | 23  | 4,500 00  | .....    | 1,200   | 6,000   | 4,500  | N. side 13th st., 301.1 E. 4th ave., Brooklyn, 18.9x100                | Interest due, paid January, 1877.  |
| 523 | June 21, 1869..  | 1870 | New York.  | 906 | 466 | 8,000 00  | .....    | 5,000   | 10,000  | 8,000  | S. side E. 79th st., 85 E. 3d ave., N. Y., 25x102.2                    | Interest due, paid January, 1877.  |
| 527 | June 21, 1869..  | 1870 | "          | 906 | 493 | 8,000 00  | .....    | 5,000   | 10,000  | 8,000  | S. side E. 79th st., 165 E. 3d ave., N. Y., 30x102.2                   | Interest due, paid January, 1877.  |
| 528 | June 21, 1869..  | 1870 | "          | 906 | 504 | 4,000 00  | .....    | 5,000   | 10,000  | 4,000  | S. side E. 79th st., 185 E. 3d ave., N. Y., 20x102.2                   | Interest due, paid January, 1877.  |
| 530 | June 21, 1869..  | 1870 | "          | 906 | 499 | 8,000 00  | .....    | 5,000   | 10,000  | 8,000  | S. side E. 79th st., 225 E. 3d ave., N. Y., 30x102.2                   | Interest due, paid January, 1877.  |
| 531 | June 21, 1869..  | 1870 | "          | 906 | 471 | 8,000 00  | 280 00   | 5,000   | 10,000  | 8,000  | S. side E. 79th st., 245 E. 3d ave., N. Y., 30x102.2                   | Interest due, paid January, 1877.  |
| 532 | June 21, 1869..  | 1870 | "          | 906 | 477 | 8,000 00  | .....    | 5,000   | 10,000  | 8,000  | S. side E. 79th st., 265 E. 3d ave., N. Y., 30x102.2                   | Interest due, paid January, 1877.  |
| 533 | June 21, 1869..  | 1870 | "          | 906 | 515 | 8,000 00  | .....    | 5,000   | 10,000  | 8,000  | S. side E. 79th st., 285 E. 3d ave., N. Y., 30x102.2                   | Interest due, paid January, 1877.  |
| 536 | June 21, 1869..  | 1870 | "          | 905 | 472 | 20,000 00 | 700 00   | 25,000  | 16,000  | 15,000 | S. side E. 19th st., 140 W. of Ave. A., N. Y., 11.3x92                 | Interest due, paid January, 1877.  |
| 538 | Nov. 28, 1868..  | 1871 | "          | 875 | 500 | 9,000 00  | .....    | 28,500  | .....   | .....  | S. side E. 100th st., 105 W. 3d ave., N. Y. (2 lots), 75x100.11        | Interest due, paid January, 1877.  |
| 541 | May 1, 1866..    | 1873 | Union..... | 5   | 120 | 5,500 00  | .....    | 4,060   | 11,500  | 5,500  | N. Y. (16 lots), 400x201.10  | Interest due, paid January, 1877.  |
| 543 | July 8, 1869..   | 1872 | New York.  | 937 | 31  | 25,000 00 | .....    | 15,000  | 40,000  | 25,000 | N. E. corner Elm and Cherry sts., Elizabeth, N. J., 110x180x104x150    | Interest due, paid January, 1877.  |
| 544 | July 8, 1869..   | 1872 | "          | 937 | 26  | 25,000 00 | .....    | 15,000  | 40,000  | 25,000 | N. side W. 57th st., 300 W. 8th ave., N. Y., 25x100.5                  | Interest due, paid January, 1877.  |
|     |                  |      |            |     |     |           |          |         |         |        | N. side W. 57th st., 225 W. 8th ave., N. Y., 25x100.5                  | Interest due, paid January, 1877.  |

SCHEDULE — (Continued).

| Number. | DATE OF MORTGAGE. |           | RECORD OF MORTGAGES. |       |       | Amount of principal unpaid. | Interest due. | Value of lands mortgaged. | Value of buildings. | Am't of ins. held by the society on the buildings. | LOCATION — STREET, NUMBER AND DESCRIPTION.                                   | Remarks.                          |
|---------|-------------------|-----------|----------------------|-------|-------|-----------------------------|---------------|---------------------------|---------------------|--|--|-----------------------------------|
|         | When given.       | When due. | County.              | Book. | Page. |                             |               |                           |                     |  |  |                                   |
| 546     | Nov. 20, 1868..   | 1871      | New York.            | 882   | 266   | \$3,000 00                  | \$10,500      | .....                     | .....               | .....  | W. side 2d ave., 50.7 S. E. 100th st., N. Y., 75 6x100.5                     |                                   |
| 547     | July 13, 1869..   | 1870      | Westch'ter           | 488   | 489   | 25,000 00                   | 42,500        | \$34,000                  | .....               | \$25,000   | N. side E. 99th st., 105 E. 3d ave., N. Y., about 75x100.11                  |                                   |
| 548     | July 22, 1869..   | 1870      | New York.            | 912   | 225   | 10,000 00                   | 5,500         | .....                     | .....               | 10,000   | Old Boston Road, Mamaroneck, N. Y., about 85 acres                           |                                   |
| 549     | July 24, 1869..   | 1870      | "                    | 917   | 478   | 22,000 00                   | 22,000        | .....                     | .....               | 22,000   | S. side W. 47th st., 216.8 E. 7th ave., N. Y., 16.8x100.4                    |                                   |
| 550     | Aug. 11, 1869..   | 1874      | Hudson...            | 67    | 337   | 40,000 00                   | 70,000        | 40,000                    | .....               | 40,000   | E. side Thompson st., 192 N. Broome st., N. Y., about 34x30                  |                                   |
| 551     | July 27, 1869..   | 1872      | Union.....           | 10    | 547   | 5,000 00                    | 4,000         | 8,000                     | .....               | 5,000  | S. W. cor. Montgomery and Hudson st., Jersey City, N. J., 100x100            |                                   |
| 552     | June 29, 1869..   | 1870      | Hudson...            | 67    | 468   | 5,000 00                    | 3,000         | 5,000                     | .....               | 5,000  | Main st. through to 3d st., Plainfield, N. J., about 113x289                 | Interest due, paid January, 1871. |
| 554     | Sept. 30, 1869..  | 1874      | New York.            | 928   | 294   | 30,000 00                   | 16,000        | 40,000                    | .....               | 30,000   | S. side York st., 250 E. Barrow st., Jersey City, N. J., 30.4x100            |                                   |
| 555     | Oct. 1, 1869..    | 1872      | "                    | 928   | 343   | 7,000 00                    | 3,500         | 10,000                    | .....               | 7,000  | N. side W. 49th st., 575 W. 5th ave., N. Y., 25x100.5                        |                                   |
| 556     | Oct. 8, 1869..    | 1870      | Westch'ter           | 494   | 498   | 8,500 00                    | 23,513        | .....                     | .....               | .....  | N. side E. 73d st., 175 W. 3d ave., N. Y., 30x102.2                          |                                   |
| 557     | Oct. 12, 1869..   | 1870      | Kings.....           | 885   | 523   | 4,000 00                    | 2,000         | 7,000                     | .....               | 4,000  | E. side Prospect av., 525 S. Gr. ave st., Morrisania, N. Y., 11.47-100 acres |                                   |
| 558     | Oct. 20, 1869..   | 1872      | New York.            | 949   | 92    | 10,000 00                   | 15,000        | 20,000                    | .....               | 10,000   | S. side Warren st., 312.1 E. 6th ave., Brooklyn, 18.9x100                    |                                   |
| 561     | April 15, 1868..  | 1873      | "                    | 848   | 417   | 9,000 00                    | 6,000         | 12,000                    | .....               | 9,000  | E. side 8th ave., 50 N. W. 36th st., N. Y., 34x100                           |                                   |
| 562     | Oct. 20, 1869..   | 1870      | Essex.....           | H 5   | 365   | 15,000 00                   | 42,000        | 10,000                    | .....               | 10,000   | S. side W. 36th st., 130 E. 7th ave., N. Y., 30x280.9                        | Interest due, paid January, 1871. |
| 563     | Nov. 1, 1869..    | 1871      | Kings.....           | 890   | 223   | 4,000 00                    | 2,500         | 6,000                     | .....               | 4,000  | Cor. N. Park st. and Springdale av., Orange, N. Y., 26.45-100 acres.         |                                   |
| 564     | Nov. 10, 1869..   | 1871      | New York.            | 919   | 655   | 14,000 00                   | 12,000        | 20,000                    | .....               | 14,000   | N. E. cor. Tompkins and Greene avs., Brooklyn, 35x110                        |                                   |
| 565     | June 6, 1864..    | 1869      | Kings.....           | 531   | 470   | 850 00                      | 1,000         | 1,000                     | .....               | 850  | W. side 8th ave., 60.5 N. of W. 49d st., N. Y., 90x75                        |                                   |
| 566     | Mar. 30, 1869..   | 1870      | New York.            | 922   | 488   | 16,000 00                   | 8,000         | 24,000                    | .....               | 16,000   | N. side Freeman st., 150 E. Union ave., Brooklyn, 55x100                     | Interest due, paid January, 1871. |
| 567     | Mar. 30, 1869..   | 1870      | "                    | 922   | 474   | 16,000 00                   | 8,000         | 24,000                    | .....               | 16,000   | N. side E. 74th st., 220 E. 5th ave., N. Y., 30x102.2                        |                                   |

Foreclosing.

| 500 | Nov. 18, 1869.. | 1874 | New York.  | 947 | 189 | 15,000 00 | 685 00   | 7,500  | 10,000 | 15,000 |
|-----|-----------------|------|------------|-----|-----|-----------|----------|--------|--------|--------|
| 570 | Nov. 18, 1869.. | 1874 | "          | 947 | 135 | 15,000 00 | 585 00   | 7,500  | 16,000 | 15,000 |
| 571 | Nov. 18, 1869.. | 1874 | "          | 947 | 140 | 7,000 00  | .....    | 7,500  | 16,000 | 7,000  |
| 572 | Nov. 18, 1869.. | 1874 | "          | 947 | 146 | 15,000 00 | .....    | 7,500  | 16,000 | 15,000 |
| 575 | Nov. 11, 1869.. | 1870 | Morris ... | R 2 | 448 | 30,000 00 | .....    | 25,000 | 40,000 | 30,000 |
| 576 | Nov. 9, 1869..  | 1872 | New York.  | 939 | 306 | 9,000 00  | .....    | 5,000  | 14,000 | 9,000  |
| 577 | Nov. 15, 1869.. | 1870 | "          | 939 | 314 | 9,000 00  | .....    | 10,000 | 30,000 | 9,000  |
| 578 | Nov. 17, 1869.. | 1870 | "          | 939 | 423 | 14,000 00 | 490 00   | 6,500  | 23,000 | 14,000 |
| 579 | Nov. 17, 1869.. | 1870 | "          | 939 | 423 | 14,000 00 | 400 00   | 4,500  | 30,000 | 14,000 |
| 580 | Nov. 17, 1869.. | 1870 | "          | 929 | 418 | 14,000 00 | 1,470 00 | 4,500  | 30,000 | 14,000 |
| 581 | Nov. 17, 1869.. | 1870 | "          | 929 | 427 | 12,000 00 | .....    | 4,500  | 30,000 | 12,000 |
| 583 | Nov. 15, 1869.. | 1872 | Bergen.... | 3   | 214 | 2,000 00  | .....    | 4,000  | 4,000  | 2,000  |
| 584 | Nov. 17, 1869.. | 1872 | New York.  | 927 | 469 | 14,000 00 | .....    | 12,000 | 20,000 | 14,000 |
| 585 | Nov. 17, 1869.. | 1870 | "          | 940 | 216 | 20,000 00 | .....    | 30,000 | 25,000 | 20,000 |
| 588 | Dec. 1, 1869..  | 1870 | Queens ... | 198 | 241 | 4,000 00  | .....    | 2,600  | 6,000  | 4,000  |
| 589 | Dec. 1, 1869..  | 1870 | "          | 198 | 264 | 4,000 00  | .....    | 2,600  | 6,000  | 4,000  |
| 590 | Dec. 1, 1869..  | 1870 | "          | 198 | 249 | 4,000 00  | .....    | 2,600  | 6,000  | 4,000  |
| 591 | Dec. 1, 1869..  | 1870 | "          | 198 | 256 | 1,500 00  | .....    | 3,600  | .....  | .....  |
| 592 | Dec. 1, 1869..  | 1870 | "          | 198 | 294 | 1,500 00  | .....    | 3,600  | .....  | .....  |
| 593 | Dec. 1, 1869..  | 1870 | New York.  | 943 | 311 | 15,000 00 | 525 00   | 6,500  | 23,000 | 15,000 |
| 595 | Nov. 19, 1869.. | 1871 | Essex....  | K 5 | 407 | 10,000 00 | .....    | 3,000  | 16,000 | 10,000 |
| 596 | Nov. 26, 1869.. | 1870 | New York.  | 934 | 373 | 35,000 00 | .....    | 65,000 | 70,000 | .....  |
| 597 | Dec. 15, 1869.. | 1871 | "          | 915 | 595 | 18,000 00 | .....    | 23,000 | 25,000 | 10,000 |

No. 656, \$5,000 —  
on same prop-  
erty.

SCHEDULE — (Continued).

| Name of Mortgagor. | DATE OF MORTGAGE. |           | RECORD OF MORTGAGE. |       |       | Amount of principal unpaid. | Interest due. | Value of lands mortgaged. | Value of buildings. | Am't of ins. held by the society on the buildings. | LOCATION — STREET, NUMBER AND DESCRIPTION.   | Remarks.  |
|--------------------|-------------------|-----------|---------------------|-------|-------|-----------------------------|---------------|---------------------------|---------------------|--|--|---|
|                    | When given.       | When due. | County.             | Book. | Page. |                             |               |                           |                     |  |  |   |
| 598                | Dec. 6, 1869..    | 1870      | Kings               | 868   | 305   | \$10,000 00                 | .....         | \$4,000                   | \$16,000            | \$10,000   | West side Clinton av., 161 south of Fulton av., Brooklyn, 20x120   | Loan paid off January, 1877.  |
| 600                | Dec. 18, 1869..   | 1873      | New York            | 922   | 622   | 20,000 00                   | .....         | 25,000                    | 25,000              | 20,000   | North side Pearl street, 88 east of Hanover, through to Beaver st., New York, 90.3 x about 75.             |   |
| 601                | Dec. 18, 1869..   | 1873      | "                   | 922   | 617   | 20,000 00                   | .....         | 25,000                    | 25,000              | 20,000   | North side Pearl st., 108.3 east of Hanover, through to Beaver st., New York, 20 about 65.                 |   |
| 602                | Dec. 24, 1869..   | 1871      | "                   | 941   | 239   | 20,000 00                   | .....         | 30,000                    | 35,000              | 20,000   | South side East 85th st., 125 east of Fifth av., New York, 25x38.9   |   |
| 603                | Dec. 1, 1869..    | 1874      | "                   | 925   | 603   | 9,000 00                    | .....         | 5,500                     | 12,000              | 9,000  | West side First av., 73.11 south of East 31st st., N. Y., 24.10x75   | { No. 1873, \$10,000 }<br>{ on same prop'y.   |
| 604                | Dec. 1, 1869..    | 1874      | "                   | 925   | 594   | 9,000 00                    | .....         | 5,500                     | 12,000              | 9,000  | West side First av., 49.3 south of East 31st st., N. Y., 24.9x75   |   |
| 605                | Dec. 1, 1869..    | 1874      | "                   | 925   | 600   | 9,000 00                    | .....         | 5,500                     | 12,000              | 9,000  | West side First av., 24.7 south of East 31st st., N. Y., 24.7x75   |   |
| 607                | Dec. 15, 1869..   | 1874      | Kings               | 900   | 255   | 6,000 00                    | .....         | 3,000                     | 12,000              | 6,000  | East side Lee av., 22 north of Rodney st., Brooklyn, 22x160  | { Int'e't due, paid }<br>{ Jan., 1877, No. }<br>{ 985, \$2,000 on }<br>{ same property. |
| 609                | Dec. 29, 1869..   | 1875      | Westch'er.          | 501   | 328   | 5,000 00                    | \$175 00      | 12,000                    | 12,000              | 5,000  | East side A street, through to B street, north of Main av., Irvington, N. Y., 12 lots, 100x100 and 100x200 |   |
| 611                | Dec. 1, 1869..    | 1876      | New York            | 923   | 446   | 20,000 00                   | .....         | 66,000                    | .....               | .....  | South side Worth st., 80 west of Elm st., N. Y., about 66.1x80   |   |
| 612                | Jan. 15, 1870..   | 1870      | Hudson              | 72    | 544   | 4,000 00                    | 280 00        | 2,500                     | 6,000               | 4,000  | South side 8 7th st., 125 east Erie st., Jersey City, N. J., 17.10x100                                     |   |
| 613                | Jan. 15, 1870..   | 1871      | "                   | 72    | 550   | 4,000 00                    | .....         | 2,500                     | 6,000               | 4,000  | South side 8, 7th st., 142.10 east Erie st., Jersey City, N. J., 17.10x100                                 |   |
| 614                | Jan. 15, 1870..   | 1871      | "                   | 72    | 556   | 4,000 00                    | .....         | 2,500                     | 6,000               | 4,000  | South side 8, 7th st., 160.9 east Erie st., Jersey City, N. J., 17.10x100                                  |   |
| 615                | Jan. 15, 1870..   | 1871      | "                   | 73    | 18    | 4,000 00                    | .....         | 2,500                     | 6,000               | 4,000  | South side 8, 7th st., 178.7 east Erie st., Jersey City, N. J., 17.10x100                                  |   |
| 616                | Jan. 15, 1870..   | 1871      | "                   | 73    | 23    | 4,000 00                    | .....         | 2,500                     | 6,000               | 4,000  | South side 8, 7th st., 106.5 east Erie st., Jersey City, N. J., 17.10x100                                  |   |
| 617                | Jan. 15, 1870..   | 1871      | "                   | 74    | 1     | 4,000 00                    | .....         | 2,500                     | 6,000               | 4,000  | South side 8, 7th st., 214.3 east Erie st., Jersey City, N. J., 17.10x100                                  |   |
| 618                | Jan. 15, 1870..   | 1871      | "                   | 74    | 6     | 4,000 00                    | .....         | 2,500                     | 6,000               | 4,000  | South side 8, 7th st., 232.1 east Erie st., Jersey City, N. J., 17.10x100                                  |   |
| 619                | Jan. 17, 1870..   | 1871      | New York            | 981   | 98    | 5,000 00                    | .....         | 6,000                     | \$4,000             | 5,000  | North side West 61st st., 285 west 9th av., New York, 30x100 5   |   |

Inte'st due, paid  
January, 1877.

Foreclosing.

|     |                  |      |             |     |     |           |        |        |       |        |       |        |       |        |  |
|-----|------------------|------|-------------|-----|-----|-----------|--------|--------|-------|--------|-------|--------|-------|--------|--|
| 620 | Jan. 20, 1870.   | 1871 | "           | 996 | 520 | 10,000 00 | .....  | 18,000 | ..... | 80,000 | ..... | 30,000 | ..... | 90,000 | North side East 40th st., 175 east Fifth av., N. Y., 25x94.9                   |
| 622 | Jan. 24, 1870    | 1870 | "           | 940 | 528 | 25,000 00 | .....  | 30,000 | ..... | 80,000 | ..... | 30,000 | ..... | 90,000 | West side Gold st., about 95 north John st., N. Y., 84 7x99.10                 |
| 624 | Feb. 8, 1870..   | 1870 | Westch'r.   | 504 | 273 | 4,000 00  | .....  | 22,400 | ..... | .....  | ..... | .....  | ..... | .....  | North side 138th st., 200 6 east Alexander av., N. Y., 200x220                 |
| 625 | Feb. 9, 1870..   | 1870 | Kings       | 909 | 79  | 5,000 00  | .....  | 2,000  | ..... | 8,000  | ..... | 8,000  | ..... | 5,000  | North side Pacific st., 489.8 west Fearsall st., Brooklyn, 2x100.              |
| 626 | Feb. 21, 1870..  | 1871 | New York.   | 945 | 355 | 4,500 00  | .....  | 1,750  | ..... | 8,500  | ..... | 8,500  | ..... | 4,500  | North side East 110th st., 200 west Second av., N. Y., 16 8x100.11.            |
| 629 | Feb. 21, 1870..  | 1871 | "           | 945 | 359 | 4,500 00  | .....  | 1,750  | ..... | 8,500  | ..... | 8,500  | ..... | 4,500  | North side E. 110th st., 215.8 west Second av., N. Y., 16 8x100.11.            |
| 630 | Feb. 21, 1870..  | 1871 | "           | 945 | 363 | 4,500 00  | .....  | 1,750  | ..... | 8,500  | ..... | 8,500  | ..... | 4,500  | North side E. 110th st., 233.4 west Second av., N. Y., 16 8x100.11.            |
| 631 | Feb. 21, 1870..  | 1871 | "           | 945 | 367 | 4,500 00  | .....  | 1,750  | ..... | 8,500  | ..... | 8,500  | ..... | 4,500  | North side E. 110th st., 250 west Second av., N. Y., 16 8x100.11.              |
| 632 | Feb. 21, 1870..  | 1871 | "           | 945 | 371 | 4,500 00  | .....  | 1,750  | ..... | 8,500  | ..... | 8,500  | ..... | 4,500  | North side E. 110th st., 265.8 west Second av., N. Y., 16 8x100.11.            |
| 633 | Feb. 21, 1870..  | 1871 | "           | 945 | 375 | 4,500 00  | .....  | 1,750  | ..... | 8,500  | ..... | 8,500  | ..... | 4,500  | North side E. 110th st., 283.4 west Second av., N. Y., 16 8x100.11.            |
| 634 | Feb. 21, 1870..  | 1871 | "           | 945 | 381 | 10,000 00 | .....  | 20,000 | ..... | 20,000 | ..... | 20,000 | ..... | 10,000 | South side East 36th st., 150 east Fifth av., N. Y., 25x98.9                   |
| 635 | Mar. 2, 1870..   | 1871 | "           | 943 | 468 | 27,500 00 | .....  | 30,000 | ..... | 25,000 | ..... | 25,000 | ..... | 20,000 | West side Fifth av., 50 south West 11th st., N. Y., 25x100                     |
| 636 | Mar. 1, 1870..   | 1871 | Kings       | 913 | 76  | 7,000 00  | 725 00 | 5,000  | ..... | 10,000 | ..... | 10,000 | ..... | 7,000  | East side Court st., 25 south Union st., Brooklyn, 30 x about 83.              |
| 641 | Mar. 11, 1870..  | 1871 | Richmond.   | 63  | 99  | 4,000 00  | 280 00 | 7,000  | ..... | .....  | ..... | .....  | ..... | .....  | South side Richmond av., 661 east Tompkins av., Clifton, N. Y., 3 1/2 acres    |
| 642 | Mar. 12, 1870..  | 1871 | New York.   | 929 | 617 | 14,000 00 | .....  | 7,500  | ..... | 16,000 | ..... | 16,000 | ..... | 14,000 | North side East 79th st., 225 east Fifth av., N. Y., 30x102.2                  |
| 644 | Mar. 12, 1870..  | 1871 | "           | 929 | 626 | 14,000 00 | .....  | 7,500  | ..... | 16,000 | ..... | 16,000 | ..... | 14,000 | North side East 79th st., 265 east Fourth av., N. Y., 30x100.2                 |
| 645 | Mar. 12, 1870..  | 1871 | "           | 929 | 613 | 14,000 00 | .....  | 7,500  | ..... | 16,000 | ..... | 16,000 | ..... | 14,000 | North side East 79th st., 285 east Fourth av., N. Y., 30x100.2                 |
| 646 | Mar. 17, 1870.   | 1872 | "           | 921 | 28  | 20,000 00 | .....  | 10,000 | ..... | 30,000 | ..... | 30,000 | ..... | 20,000 | South side West 46th st., 370 east Sixth av., N. Y., 21 6x100.5                |
| 647 | Mar. 18, 1870..  | 1870 | Passaic.... | T   | 220 | 22,000 00 | .....  | 8,000  | ..... | .....  | ..... | .....  | ..... | .....  | Passaic river, N. Clifton Station, Passaic, N. J., about 80 acres              |
| 649 | April 4, 1870..  | 1871 | Hudson...   | 71  | 737 | 9,000 00  | 680 00 | 5,000  | ..... | 12,500 | ..... | 12,500 | ..... | 9,000  | West side Washington st., 517 S. Sussex st., Jersey City, N. J., 25x100        |
| 650 | April 4, 1870..  | 1871 | Passaic.... | T   | 411 | 8,500 00  | .....  | 2,500  | ..... | 5,500  | ..... | 5,500  | ..... | 2,500  | South side Bloomfield road, 121.2 east Gregory av., Passaic, N. J., 52 3x171.4 |
| 652 | April 12, 1870.. | 1871 | New York.   | 929 | 70  | 11,000 00 | .....  | 7,000  | ..... | 15,000 | ..... | 15,000 | ..... | 11,000 | West side Lexington av., 59.3 south East 41st st., N. Y., 19 9x68              |
| 654 | April 7, 1870..  | 1871 | "           | 929 | 86  | 25,000 00 | .....  | 12,000 | ..... | 25,000 | ..... | 25,000 | ..... | 25,000 | North side West 34th st., 248 east Sixth av., N. Y., 24x98.9                   |
| 655 | April 14, 1870.. | 1871 | "           | 951 | 465 | 12,000 00 | .....  | 9,000  | ..... | 12,000 | ..... | 12,000 | ..... | 12,000 | North side West 28th st., 375 east Ninth av., N. Y., 25x96.9                   |

SCHEDULE — (Continued).

| Number. | DATE OF MORTGAGE. |           | RECORD OF MORTGAGE. |       |       | Amount of principal unpaid. | Interest due. | Value of lands mortgaged. | Value of buildings. | Am't of Ins. held by the society on the buildings. | LOCATION — STREET, NUMBER AND DESCRIPTION.   | Remarks.   |
|---------|-------------------|-----------|---------------------|-------|-------|-----------------------------|---------------|---------------------------|---------------------|--|--|--|
|         | When given.       | When due. | County.             | Book. | Page. |                             |               |                           |                     |  |  |  |
| 656     | April 24, 1870..  | 1870      | New York.           | 983   | 341   | \$8,000 00                  | ...           | [\$65,000]                | [\$70,000]          | \$14,000   | N side Grand st., 50 W. Elm st., N. Y., 50.4 x about 125.....                                      | No. 598, \$25,000 on same property.                          |
| 657     | April 18, 1870..  | 1871      | Westche'r.          | 510   | 260   | 6,000 00                    | \$210 00      | 10,000                    | 3,000               | 3,000  | W. side Boston road, through to Franklin ave., S. Spring place, Morrisania, N. Y., 72x316.....     | Foreclosing.   |
| 659     | April 19, 1870..  | 1871      | New York.           | 968   | 137   | 15,000 00                   | .....         | 8,000                     | 18,000              | 15,000   | N. side W. Ninth street, 430.11 W. Fifth ave., N. Y., 17.5x22.3.....                               |  |
| 660     | April 19, 1870..  | 1871      | "                   | 968   | 963   | 10,000 00                   | 350 00        | 6,500                     | 23,000              | 10,000   | S. W. cor. Fourth ave. and E. 86th st., N. Y., 22.2x70.....  | Interest due, paid January, 1871.                            |
| 661     | April 19, 1870..  | 1871      | "                   | 968   | 258   | 10,000 00                   | 350 00        | 4,500                     | 18,000              | 10,000   | W. side Fourth ave., 22.2 S. of E. 86th st., N. Y., 30x70.....                                     | Interest due, paid January, 1871.                            |
| 663     | April 19, 1870..  | 1871      | "                   | 968   | 247   | 10,000 00                   | .....         | 4,500                     | 18,000              | 10,000   | W. side Fourth ave., 62.2 S. of E. 86th st., N. Y., 30x70.....                                     |  |
| 664     | April 19, 1870..  | 1871      | "                   | 968   | 241   | 10,000 00                   | 350 00        | 4,500                     | 18,000              | 10,000   | W. side Fourth ave., 82.2 S. of E. 86th st., N. Y., 30x70.....                                     |  |
| 665     | April 25, 1870.   | 1871      | "                   | 948   | 593   | 15,000 00                   | .....         | 15,000                    | 18,000              | 15,000   | N. side Chatham st., bet. Duane & Pearl st., N. Y., 25 x about 108.8.....                          |  |
| 666     | April 20, 1870..  | 1871      | "                   | 947   | 606   | 22,500 00                   | .....         | 45,000                    | .....               | .....  | N. E. cor. W. 138th st. and Eleventh ave., N. Y., 13 lots.....                                     |  |
| 669     | April 19, 1870..  | 1871      | Essex.....          | O 5   | 37    | 5,000 00                    | .....         | 3,500                     | 10,000              | 5,000  | S. side V. 11th st., South Orange, N. J., 100x316.....   |  |
| 670     | April 30, 1870..  | 1871      | New York.           | 970   | 34    | 18,000 00                   | .....         | 12,000                    | 28,000              | 18,000   | S. side W. 29th st., 237.6 W. Fifth ave., N. Y., 15.9x28.3.....                                    |  |
| 671     | April 27, 1870..  | 1871      | Westche'r.          | 511   | 322   | 15,000 00                   | 585 00        | [\$2,000]                 | [\$28,000]          | 10,500   | N. E. side Mechanic st., 189 N. of W. 41st st., Yonkers, N. Y., 139 x about 305.....               | Int. due, pd. Jan. 1871; No. 312, \$10,000 on same property. |
| 672     | Dec. 30, 1864..   | 1874      | Hudson...           | 88    | 505   | 8,000 00                    | .....         | 20,000                    | 14,500              | 8,000  | N. side Clairmont ave., E. side Berkeley st. and W. side Vreeland st., Bergen, N. J., 250x290..... | Foreclosing.   |
| 673     | May 7, 1870..     | 1871      | Union....           | 14    | 113   | 3,000 00                    | .....         | 3,500                     | 4,000               | 3,000  | E. side Catherine, 75 S. Elizabeth st., Elizabeth, N. J., 37x107.7.....                            |  |
| 676     | May 10, 1870..    | 1871      | Westche'r.          | 514   | 260   | 1,300 00                    | 126 50        | 3,000                     | 800                 | 1,800  | Waverly pl., bet. Grove and Prospect avenues, Fairmount, N. Y., about 100x188.....                 |  |
| 679     | June 3, 1870..    | 1871      | New York.           | 945   | 581   | 25,000 00                   | .....         | 15,000                    | 25,000              | 25,000   | E. side Madison ave., 73.3 S. of E. 42d st., N. Y., 30.62x100.....                                 |  |
| 680     | June 1, 1870..    | 1873      | Bergen....          | A 3   | 334   | 25,000 00                   | .....         | 22,500                    | 75,000              | 25,000   | Engle st., bet. Clinton and New aves., Tenafly, N. J., 14½ acres.                                  | No. 803, \$10,000 on same property.                          |

| No. | Date             | City        | Block | Lot | Area      | Value    | Assessment | Notes  |
|-----|------------------|-------------|-------|-----|-----------|----------|------------|--|
| 681 | June 10, 1870..  | New York.   | 974   | 79  | 19,500 00 | 7,500    | 12,500     | N. side E. 79th street, 207E. Fourth ave., N. Y., 20x102.3   |
| 682 | June 10, 1870..  | "           | 974   | 74  | 19,500 00 | 7,500    | 12,500     | N. side E. 79th street, 45 E. Fourth ave., N. Y., 20x102.2   |
| 683 | June 10, 1870..  | "           | 974   | 84  | 10,000 00 | 7,500    | 10,000     | N. side E. 79th street, 65 E. Fourth ave., N. Y., 20x102.2   |
| 684 | June 10, 1870..  | "           | 974   | 68  | 12,500 00 | 7,500    | 12,500     | N. side E. 79th street, 85 E. Fourth ave., N. Y., 20x102.2   |
| 685 | June 13, 1870..  | Hudson...   | 76    | 99  | 4,000 00  | 1,000    | 4,000      | N. W. cor. N. Fourth and Erie sts., Jersey City, N. J., 60x30  |
| 686 | June 13, 1870..  | "           | 76    | 92  | 4,000 00  | 1,150    | 4,000      | W. side Erie st., 20 N. of N. Fourth st., Jersey City, N. J., 20x50  |
| 687 | June 13, 1870..  | "           | 73    | 571 | 4,000 00  | 1,150    | 4,000      | W. side Erie st., 40 N. of N. Fourth st., Jersey City, N. J., 20x50  |
| 688 | June 17, 1870..  | Queens ...  | 208   | 474 | 5,000 00  | 14,000   | 5,000      | S. side Woodside avenue, 105 W. Schroeder pl., Woodside, N. Y., 20x330   |
| 689 | June 27, 1870..  | Essex ..... | P 5   | 299 | 10,000 00 | 18,000   | 10,000     | N. E. cor. Park rd. and Engle Park rd., West Orange, N. J., 2 58-000 acres.  |
| 690 | June 28, 1870..  | Putnam...   | 37    | 205 | 7,000 00  | 86,000   | 15,000     | New Lake Mahapeck, Carmel, N. Y., about 6 acres  |
| 691 | July 15, 1870..  | Monmouth.   | T 2   | 571 | 15,000 00 | 10,000   | 15,000     | On South creek, Ocean Township, N. J., 5 47-000 acres.   |
| 692 | July 18, 1870..  | New York.   | 961   | 413 | 79,900 00 | 177,250  | 10,000     | S. side E. 125th st., 125 E. First ave., N. Y., about 35 city lots   |
| 693 | July 25, 1870..  | Saratoga... | 78    | 338 | 10,000 00 | 20,000   | 10,000     | E. side Broadway, 70 N. Division st., Saratoga, N. Y., 60x150  |
| 700 | Aug. 8, 1870..   | Suffolk.... | 97    | 461 | 3,500 00  | [10,000] | 3,500      | S. side L. I. R. R. and Fourth to Sixth aves., on Sixth and Seventh sts., Village of Islip, N. Y., 100 acres and 10 lots |
| 705 | Aug. 17, 1870..  | Westch'er.  | 582   | 166 | 5,000 00  | 14,000   | 15,000     | N. E. cor. Alexander ave. and 141st st., Morrisania, N. Y., 100x100.6  |
| 706 | Aug. 29, 1870..  | New York.   | 959   | 538 | 15,000 00 | 2,685 00 | 12,500     | N. W. cor. Lexington ave. and E. 79th st., N. Y., 102 2x30   |
| 707 | Aug. 29, 1870..  | "           | 959   | 538 | 12,500 00 | 6,500    | 18,000     | N. side E. 79th st., 30 W. Lexington ave., N. Y., 30x32.2  |
| 718 | Aug. 29, 1870..  | "           | 959   | 555 | 13,000 00 | 7,500    | 25,000     | N. side E. 79th st., 30 W. Lexington ave., N. Y., 20x102.2   |
| 716 | Sept. 12, 1870.. | "           | 982   | 117 | 25,000 00 | 15,000   | 10,000     | S. side E. 37th st., 202 E. Fifth ave., N. Y., 24x98.9   |
| 718 | Sept. 19, 1870.. | "           | 979   | 282 | 10,000 00 | 6,000    | 12,000     | E. side Seventh ave., 149 1 S. of W. 14th st., N. Y., 15.5x100   |
| 719 | Sept. 19, 1870.. | Kings. ...  | 961   | 283 | 12,000 00 | 8,000    | 4,000      | W. side Henry st., 285 S. Jeralmon st., Brooklyn, 25x181.6   |
| 720 | Sept. 20, 1870.. | "           | 952   | 92  | 5,000 00  | 5,000    | 50,000     | E. side Bedford ave., 58 N. Dekalb ave., Brooklyn, 25x200  |
| 721 | Sept. 26, 1870.. | "           | 977   | 385 | 50,000 00 | 42,000   | 50,000     | E. side Greenwlich st., 25 S. Hubert street, N. Y., 50x100 75x22 25x25   |

No. 42, \$3,500 on same property.

Foreclosing.



SCHEDULE — (Continued).

| Number. | DATE OF MORTGAGE. |           | RECORD OF MORTGAGE. |       |       | Amount of principal unpaid. | Interest due. | Value of lands mortgaged. | Value of buildings. | Am't of inc. held by the society on the buildings. | LOCATION — STREET, NUMBER AND DESCRIPTION.                                 | Remarks.     |
|---------|-------------------|-----------|---------------------|-------|-------|-----------------------------|---------------|---------------------------|---------------------|--|--|--------------|
|         | When given.       | When due. | County.             | Book. | Page. |                             |               |                           |                     |  |  |              |
| 723     | Oct. 1, 1870..    | 1871      | Hudson...           | 80    | 63    | \$5,000 00                  | \$3,080 00    | \$7,500                   | \$12,500            | \$8,000  | Corner Madison and Clinton avs., Bergen, N. J., 100x57.                    | Foreclosing. |
| 724     | Oct. 1, 1870..    | 1871      | Union....           | 14    | 574   | 6,000 00                    | .....         | 3,500                     | 10,000              | 6,000  | S. side Grove st., 150 W. S. Broad st., Elizabeth, N. J., 50x150.          |              |
| 726     | Oct. 5, 1870..    | 1871      | New York.           | 981   | 188   | 10,000 00                   | .....         | 11,000                    | 14,000              | 10,000   | N. side W. 12th st., 145 E. Sixth ave., N. Y., 25x103.                     |              |
| 727     | Oct. 12, 1870..   | 1871      | "                   | 965   | 417   | 25,000 00                   | .....         | 15,000                    | 35,000              | 25,000   | N. side W. 26th st., 300 E. Sixth ave., N. Y., 25x98 9.                    |              |
| 728     | Oct. 12, 1870..   | 1871      | Hudson...           | 80    | 150   | 6,000 00                    | 310 00        | 3,500                     | 12,000              | 6,000  | E. side Maple ave., 750 N. Bergen Plank Road, Greenville, N. J., 50x230 9. |              |
| 730     | Sept. 17, 1870..  | 1871      | Union....           | 14    | 555   | 6,000 00                    | 310 00        | 4,250                     | 9,000               | 6,000  | E. side Grier av., 350 S. Garden st., Elizabeth, N. J., 83x200.            |              |
| 731     | Oct. 13, 1870..   | 1871      | Monmouth            | B 2   | 220   | 8,000 00                    | .....         | 17,500                    | 3,500               | 3,500  | Ocean ave. to the ocean, Long Branch, N. J., 3/4 acres.                    |              |
| 732     | Oct. 14, 1870..   | 1871      | Kings....           | 935   | 109   | 6,000 00                    | .....         | 3,500                     | 9,000               | 6,000  | W. side Adelphi st., 316.10 south of 6th av., Brooklyn, 21.5x100.          |              |
| 735     | Oct. 14, 1870..   | 1871      | Union....           | 16    | 14    | 5,000 00                    | .....         | 3,000                     | 7,000               | 5,000  | E. side Grier av., 240 S. Garden st., Elizabeth, N. J., 55x200.            |              |
| 738     | Sept. 17, 1870..  | 1871      | "                   | 14    | 571   | 6,000 00                    | .....         | 3,250                     | 10,000              | 6,000  | E. side Grove st., 300 W. Grier st., Elizabeth, N. J., 50x200.             |              |
| 740     | Oct. 20, 1870..   | 1871      | New York.           | 980   | 304   | 14,000 00                   | .....         | 9,000                     | 18,000              | 14,000   | S. side W. 10th st., 392 5 W. Fifth ave., N. Y., 18.5x92.3.                |              |
| 743     | Oct. 10, 1870..   | 1871      | Hudson...           | 79    | 390   | 5,000 00                    | .....         | 5,500                     | 6,000               | 5,000  | S. W. corner Monticello ave. and Emory st., Bergen, N. J., 60x100.         |              |
| 744     | Oct. 12, 1870..   | 1871      | "                   | 79    | 343   | 4,500 00                    | .....         | 4,000                     | 6,500               | 4,500  | N. side Montgomery, n'r Grove st., Jersey City, N. J., 25x100.             |              |
| 746     | Oct. 26, 1870..   | 1871      | New York.           | 991   | 5     | 8,000 00                    | .....         | 4,500                     | 12,000              | 8,000  | S. side W. 45th st., 400 E. Eighth ave., N. Y., 12.8x100 5.                |              |
| 747     | Nov. 1, 1870..    | 1871      | Passaic ..          | U     | 591   | 5,000 00                    | 175 00        | 7,500                     | 7,500               | 5,000  | S. side Madison st., 130 E. Hamilton st., Passaic, N. J., about 140x175.   |              |
| 748     | Nov. 3, 1870..    | 1875      | "                   | U     | 596   | 4,500 00                    | 187 50        | 3,200                     | 5,000               | 4,500  | S. E. cor. Seventh ave. and West Second street, Paterson, N. J., 200x110.  |              |
| 749     | Sept. 17, 1870..  | 1871      | Union....           | 14    | 551   | 6,000 00                    | 480 00        | 3,500                     | 10,000              | 6,000  | S. side Garden st., 150 W. S. Broad st., Elizabeth, N. J., 50x125.         |              |
| 751     | Nov. 1, 1870..    | 1871      | Hudson...           | 79    | 578   | 4,000 00                    | .....         | 3,500                     | 6,500               | 4,000  | E. side Monticello av., 128 S. Vetterlin pl., Bergen, N. J., 21.6x140 3.   |              |
| 752     | Nov. 1, 1870..    | 1871      | New York.           | 986   | 286   | 12,000 00                   | .....         | 6,000                     | 16,000              | 12,000   | S. side W. 46th st., 80 W. Sixth ave., N. Y., 20x100.                      |              |

Interest due, paid January, 1877.

Interest due, paid January, 1877.

| No. | Date            | County      | Lot No. | Area | Value     | Interest due, paid | Remarks   |
|-----|-----------------|-------------|---------|------|-----------|--------------------|---|
| 763 | Oct. 1, 1870..  | "           | 969     | 475  | 4,000 00  | 13,000             | N. side W. 160th st., 423 E. Eighth ave., N. Y., 50 ft. through block.  |
| 764 | Nov 22, 1870..  | Passaic...  | V       | 3    | 10,000 00 | 13,000             | S. side B way 75 W. Straight st., Paterson, N. J., 75x300.  |
| 765 | Nov. 24, 1870.. | Kings.....  | 964     | 523  | 6,000 00  | 13,000             | S. E. side Ross st., 144 N. E. Bedford ave., Brooklyn, 23x100.  |
| 767 | Jan. 12, 1870.. | W'chester.  | 513     | 163  | 5,000 00  | 12,200             | W. side Alexander av., N. cor. 134th st., Morrisania, N. Y., 200x175.   |
| 768 | Dec. 30, 1870.. | Union ....  | 16      | 154  | 5,000 00  | 4,500              | S. E. cor. Washington av. & South st., Elizabeth, N. J., 56x153x475x118   |
| 769 | Dec. 10, 1870.. | New York.   | 981     | 387  | 45,700 00 | 45,000             | (769) N. side Canal st., 130 E. Division st., N. Y., about 56x80.   |
| 766 |                 |             |         |      |           |                    | (761) S. W. cor. E. Broadway and Pike st., 46.9x85  |
|     |                 |             |         |      |           |                    | (762) N. side Monroe st., 87.2 E. Market st., 25x100.   |
|     |                 |             |         |      |           |                    | (763) S. side Monroe st., 83.6 W. Jefferson st., and N. side Cherry st., 104.6 W. Jefferson st., 23.6x100 and 29.2 x about 113. |
|     |                 |             |         |      |           |                    | (764) E. side Rutgers slip, 34 N. Water st., 50x70.   |
|     |                 |             |         |      |           |                    | (765) W. side Jefferson st., whole front bet. Water and Cherry sts., 23x about 121.   |
|     |                 |             |         |      |           |                    | (766) N. side South L., 48 W. Clinton st., 24x about 74.4.  |
| 767 | Dec 13, 1870..  | Ocean ....  | 14      | 173  | 7,500 00  | 15,750             | Near Backenorr, Ocean Co., N. J., 721 35-100 acres.   |
| 769 | Dec. 14, 1870.. | New York.   | 988     | 297  | 10,000 00 | 4,500              | S. side E. 80th st., 110.10 W. Lexington ave., N. Y., 18.4x102.2.   |
| 770 | Dec. 14, 1870.. | "           | 988     | 308  | 10,000 00 | 4,500              | S. side E. 80th st., 120.2 W. Lexington ave., N. Y., 18.4x102.2.  |
| 772 | Dec. 14, 1870.. | "           | 988     | 314  | 10,000 00 | 4,500              | S. side E. 80th st., 165.10 W. Lexington ave., N. Y., 18.4x102.2.   |
| 773 | Dec. 14, 1870.. | "           | 988     | 319  | 10,000 00 | 4,500              | S. side E. 80th st., 184.2 W. Lexington ave., N. Y., 18.4x102.2.  |
| 774 | Dec. 17, 1870.. | Union ....  | 16      | 229  | 5,000 00  | 2,500              | N. side Grove st., 150 W. Grier av., Elizabeth, N. J., 50x175.  |
| 775 | Nov. 10, 1870.. | New York.   | 977     | 508  | 10,000 00 | 14,000             | N. side E. 30th st., 230 W. Second ave., N. Y., 20x98.9.  |
| 776 | Dec. 22, 1870.. | Passaic...  | V       | 114  | 6,000 00  | 20,000             | N. W. cor. Homestead Farm, n'r depot, Passaic, N. J., 46 acres  |
| 780 | Dec. 23, 1870.. | Kings. .... | 970     | 100  | 15,000 00 | 25,000             | N. E. cor. President and Court sts., Brooklyn, 55.1x21.10.  |
| 781 | Nov. 7, 1870..  | Onsego....  | 81      | 331  | 50,000 00 | 45,900             | Milford, Onsego Co., N. Y., about 998 acres   |
| 782 | Dec. 24, 1870.. | New York.   | 988     | 244  | 5,000 00  | 8,000              | N. side E. 39th st., 266.9 W. Second ave., N. Y., 19.7x98.9.  |

Foreclosing.

\$15 of interest due, paid Jan. 1877.

SCHEDULE — (Continued).

| Number. | DATE OF MORTGAGE. |           | RECORD OF MORTGAGE. |             | Amount of principal unpaid. | Interest due. | Value of lands mortgaged. | Value of buildings. | Am't of ins. held by the society on the buildings. | LOCATION—STREET, NUMBER AND DESCRIPTION.   | Remarks.                           |
|---------|-------------------|-----------|---------------------|-------------|-----------------------------|---------------|---------------------------|---------------------|--|--|------------------------------------|
|         | When given.       | When due. | County.             | Book. Page. |                             |               |                           |                     |  |  |                                    |
| 788     | Jan. 2, 1871..    | 1871      | Hudson...           | 82 285      | \$5,000 00                  | .....         | \$3,000                   | \$7,000             | \$5,000  | N. side Prospect ave., 260 W. Bergenwood ave., Hudson, N. J., 60 x 116..         |                                    |
| 784     | Dec. 27, 1870..   | 1871      | "                   | 82 281      | 5,000 00                    | .....         | 7,000                     | 6,800               | 4,000  | N. W. cor. Newark st. and Montgomery ave., Hudson, N. J., 145 x 100.             |                                    |
| 785     | Jan. 5, 1871..    | 1872      | Bergen ..           | B 3 544     | 20,000 00                   | .....         | 30,000                    | 23,700              | 20,000   | W. side Knickerbocker ave., Englewood, N. J., 25 acres.                          |                                    |
| 786     | Jan. 6, 1871..    | 1871      | New York.           | 1002 101    | 80,000 00                   | .....         | 31,000                    | 25,000              | 30,000   | N. W. cor. Third ave. and E. 79th st., N. Y., 88 x 70.                           |                                    |
| 789     | Dec. 24, 1870..   | 1871      | "                   | 1002 106    | 6,000 00                    | .....         | 4,000                     | 8,500               | 6,000  | N. side E. 39th st., 187.8 W. 3d av., N. Y., 19.15 x 98.9.                       |                                    |
| 790     | Jan. 7, 1871..    | 1871      | "                   | 965 692     | 6,500 00                    | .....         | 6,000                     | 7,000               | 6,500  | S. side W. 17th st., 363 E. 8th ave., N. Y., 25 x 84.                            |                                    |
| 791     | Jan. 10, 1871..   | 1871      | "                   | 974 672     | 2,400 00                    | .....         | [25,000]                  | [12,000]            | .....  | W. side Bowery, 148 N. Prince st., N. Y., 21 x 93.                               |                                    |
| 793     | Jan. 13, 1871..   | 1873      | Passaic ...         | V 223       | 10,000 00                   | .....         | 6,500                     | 22,500              | 10,000   | Manchester, Passaic Co., N. J., "Haledon," 14 acres.                             |                                    |
| 795     | Jan. 10, 1871..   | 1872      | Union ....          | 16 325      | 8,000 00                    | .....         | 5,000                     | 11,000              | 8,000  | E. side Newark road, 71 S. Thos. Butler's land, Elizabeth, N. J., 70 x 330.      | No. 44, \$13,000 on same property. |
| 796     | Jan. 18, 1871..   | 1872      | "                   | 16 329      | 4,000 00                    | .....         | 3,000                     | 5,000               | 4,000  | E. side Morris ave., joining W. B. Shipman's land, Elizabeth, N. J., 35.02 x 96. |                                    |
| 797     | Jan. 18, 1871..   | 1872      | New York.           | 983 415     | 7,000 00                    | .....         | 3,500                     | 11,000              | 7,000  | N. side E. 73d st., 210 E. 3d ave., N. Y., 15 x 102.2.                           |                                    |
| 798     | Jan. 18, 1871..   | 1872      | "                   | 983 420     | 7,000 00                    | .....         | 3,500                     | 11,000              | 7,000  | N. side E. 73d st., 226 E. 3d ave., N. Y., 15 x 102.2.                           |                                    |
| 799     | Jan. 25, 1871..   | 1872      | "                   | 979 449     | 15,000 00                   | .....         | 15,000                    | 12,000              | 10,600   | N. side W. 54th st., 92.2 W. Broadway, N. Y., 25 x 100.5.                        |                                    |
| 800     | Jan. 7, 1871..    | 1870      | Essex.....          | R 5 582     | 5,000 00                    | \$225 00      | 2,500                     | 7,500               | 5,000  | E. side Broad st., 92.2 N. Oriental st., Newark, N. J., abt. 46.9 x 90.          | Foreclosing.                       |
| 802     | Jan. 27, 1871..   | 1871      | Hudson ...          | 82 502      | 5,000 00                    | .....         | 25,400                    | .....               | .....  | N. W. cor. Day st., and lands of Erie R. Co., Hudson, N. J., 760 x 900 x 630.    |                                    |
| 808     | Jan. 27, 1871..   | 1871      | "                   | 82 490      | 4,000 00                    | .....         | 11,000                    | 4,000               | 4,000  | N. side Newark ave., 106.8 W. Cook st., Hudson, N. J., 50 x 280.                 |                                    |
| 804     | Jan. 27, 1871..   | 1871      | "                   | 82 496      | 3,000 00                    | .....         | 9,400                     | 3,000               | 3,000  | N. E. cor. Newark ave. and Cook st., Hudson, N. J., 47.9 x 105.7.                |                                    |
| 805     | Feb. 1, 1871..    | 1871      | New York.           | 992 523     | 7,000 00                    | .....         | 2,500                     | 9,000               | 7,000  | N. side E. 15th st., 187 E. 2d ave., N. Y., 16.4 x 100.5.                        |                                    |

No. 680, \$25,000 on same property.

| 804 | Feb. 1, 1871...  | 1871 | Hergen ... | C 2  | 80  | 10,000 00 | .....    | [29,500] | [70,000] | .....  | N. W. cor. Engle st. and land of Geo. D. Lyman, Tenafly, N. J., about 42x1700        |
|-----|------------------|------|------------|------|-----|-----------|----------|----------|----------|--------|--|
| 810 | Dec. 7, 1870...  | 1872 | Livingston | 53   | 45  | 1,200 00  | .....    | 3,600    | 1,500    | .....  | N. E. cor. Erie R. R. and Lakeville road to Canajoharie, Livonia, N. Y., 37.64 acres |
| 811 | Feb. 8, 1871...  | 1872 | Bergen ... | C 2  | 132 | 6,000 00  | .....    | 6,500    | 8,900    | 6,000  | W. side Third st., 300 N. Essex st., Hackensack, N. J., about 150x300                |
| 812 | Feb. 16, 1871... | 1872 | New York   | 1004 | 138 | 5,000 00  | .....    | 6,000    | 4,000    | 5,000  | S. side W. 129th st., 400 E. 7th av., N. Y., 50x99 ft.                               |
| 813 | Feb. 1, 1871...  | 1872 | "          | 1004 | 143 | 5,000 00  | .....    | 4,000    | 8,000    | 5,000  | W. side Gouverneur st., 49 2 S. Henry st., N. Y., 29.2x36.3                          |
| 814 | Feb. 8, 1871...  | 1871 | Hudson ... | 83   | 433 | 7,000 00  | 480 00   | 6,000    | 10,000   | 7,000  | W. side City Hall pl., 128 N. Newark av., Jersey City, N. J., 40x90                  |
| 815 | Feb. 8, 1871...  | 1871 | "          | 83   | 437 | 6,000 00  | 430 00   | 4,500    | 9,000    | 6,000  | N. W. cor. Harrison pl. and Pallsade av., Jersey City, N. J., 103.6x49               |
| 818 | Feb. 18, 1871... | 1871 | Somerset   | 44   | 688 | 10,000 00 | .....    | 41,000   | 6,000    | 6,000  | Near Menlo Park station, Pa. R. R., Raritan, N. J., abt. 153 acres                   |
| 819 | Feb. 9, 1871...  | 1871 | New York   | 996  | 157 | 30,000 00 | .....    | 59,600   | .....    | .....  | N. W. cor. 144th st. and 8th av., N. Y., 257.10x199.10                               |
| 820 | Feb. 23, 1871... | 1871 | "          | 996  | 53  | 20,000 00 | .....    | 20,000   | 20,000   | 20,000 | N. side E. 34th st., 105 W. 4th av., N. Y., 25x98.9                                  |
| 821 | Feb. 17, 1871... | 1871 | Hudson...  | 83   | 498 | 6,000 00  | .....    | 6,000    | 7,500    | 6,000  | S. side E. 38th st., 225 N. 3d av., N. Y., about 25x77.6                             |
| 822 | Feb. 25, 1871... | 1871 | New York   | 967  | 644 | 16,000 00 | .....    | 8,000    | 25,000   | 16,000 | N. W. cor. Reservoir and Washington avcs., Jersey City, N. J., 75x100                |
| 823 | Feb. 16, 1871... | 1871 | Kings....  | 981  | 546 | 10,000 00 | .....    | 10,000   | 13,000   | 10,000 | E. side Lexington ave., 44 N. of E. 34th st., N. Y., 21x80                           |
| 824 | Feb. 27, 1871... | 1871 | Hudson...  | 81   | 401 | 9,000 00  | .....    | 7,000    | 11,000   | 9,000  | Junction Fulton, Grand and Pulte man avcs., Brooklyn, 23.7x41.2                      |
| 825 | Mar. 1, 1871...  | 1871 | Bergen ... | C 2  | 183 | 8,000 00  | .....    | 8,750    | 8,000    | 8,000  | N. E. cor. Grand and Warren sts., Jersey City, N. J., 25x100                         |
| 827 | Mar. 7, 1871...  | 1871 | New York   | 1007 | 132 | 15,000 00 | .....    | 30,000   | .....    | .....  | N. W. cor. Hackensack road and Catalpa ave., New Barbadoes, N. J., 5 12-100 acres    |
| 828 | Mar. 11, 1871... | 1872 | Bergen ... | C 2  | 212 | 30,000 00 | .....    | 49,500   | 20,000   | 20,000 | E. side Madison ave., 50.5 S. of E. 59th street, N. Y., 50x100                       |
| 829 | Mar. 13, 1871... | 1871 | Union ...  | 17   | 110 | 11,500 00 | 2,013 50 | 11,000   | 18,000   | 6,000  | Saddle River, west of Lodi station, Erie R. R., N. J., 165 acres                     |
| 830 | Feb. 15, 1871... | 1872 | Livingston | 52   | 70  | 6,000 00  | .....    | 15,130   | 300      | .....  | Scotch Plains road, Plainfield, N. J., 6 acres                                       |
| 833 | Mar. 16, 1871... | 1871 | Kings....  | 985  | 241 | 4,500 00  | .....    | 14,000   | .....    | .....  | Two miles from Livonia station, Livonia, N. J., 174 acres                            |
| 833 | Mar. 16, 1871... | 1871 | "          | 985  | 246 | 4,500 00  | .....    | 14,000   | .....    | .....  | S. side Warren st., 190 E. Nostrand avenue, Brooklyn, 80x255                         |
| 833 | Mar. 16, 1871... | 1871 | "          | 985  | 246 | 4,500 00  | .....    | 14,000   | .....    | .....  | S. side Warren st., 270 E. Nostrand avenue, Brooklyn, 80, 255                        |

Foreclosing.

## SCHEDULE — (Continued).

| No. | DATE OF MORTGAGE. |           | RECORD OF MORTGAGE. |             | Amount of principal unpaid. | Interest due. | Value of lands mortgaged. | Value of buildings. | Am't of ins. held by the society on the buildings. | LOCATION — STREET, NUMBER AND DESCRIPTION.                                       | Remarks.                            |
|-----|-------------------|-----------|---------------------|-------------|-----------------------------|---------------|---------------------------|---------------------|--|--|-------------------------------------|
|     | When given.       | When due. | County.             | Book. Page. |                             |               |                           |                     |  |  |                                     |
| 834 | Mar. 17, 1871..   | 1871      | New York.           | 988 201     | \$19,000 00                 | .....         | \$16,000                  | \$80,000            | \$19,000   | N. side E. 43d st., 150 E. Fifth avenue, N. Y., 16x100.5                         |                                     |
| 835 | Mar. 15, 1871..   | 1871      | Passaic ...         | V 516       | 5,000 00                    | .....         | 3,600                     | 6,500               | 5,000  | S. E. cor. Pennington and Lafayette aves., Passaic, N. J., 100x180.              |                                     |
| 837 | Mar. 15, 1871..   | 1871      | New York.           | 1001 585    | 10,000 00                   | .....         | [30,000]                  | [30,000]            | .....  | S. side W. 13th street, 430 E. Sixth avenue, N. Y., about 50.1x153.9.            |                                     |
| 838 | Mar. 22, 1871..   | 1871      | "                   | 983 502     | 25,000 00                   | \$875 00      | 61,000                    | .....               | .....  | N. W. cor. Ninth ave. and W. 93d st., N. Y., 15 lots.                            | No. 249, \$30,000 on same property. |
| 839 | Mar. 24, 1871..   | 1871      | Kings....           | 986 304     | 20,000 00                   | .....         | 30,000                    | 19,000              | 20,000   | W. side Clinton ave., 180 2 S. 100x300.  |                                     |
| 840 | Mar. 22, 1871..   | 1871      | "                   | 986 506     | 6,000 00                    | .....         | 2,500                     | 9,500               | 6,000  | N. side Rodney st., 166 Bedford avenue, Brooklyn, 21x100.                        |                                     |
| 841 | Mar. 27, 1871..   | 1872      | New York.           | 984 665     | 10,000 00                   | .....         | 7,500                     | 12,000              | 10,000   | W. side Third ave., 80 S. of E. 68th street, N. Y., 42x38.                       |                                     |
| 842 | Mar. 28, 1871..   | 1871      | "                   | 1016 9      | 22,500 00                   | .....         | 38,000                    | 12,000              | 12,500   | Mountain road and W. 259th st., Hudson river, N. Y., 2 31-100 acres.             |                                     |
| 843 | Mar. 28, 1871..   | 1871      | Westch'er.          | 589 16      | 22,000 00                   | .....         | 22,500                    | 22,500              | 22,000   | N. side Spynyside road, W. Broadway, Irvington, N. Y., about 700x550.            |                                     |
| 846 | April 1, 1871..   | 1872      | "                   | 589 94      | 20,000 00                   | .....         | 26,000                    | 15,000              | 15,000   | W. side Albany post-road, about 100 S. Waller street, Sing Sing, N. Y., 313x400. |                                     |
| 847 | Mar. 31, 1871..   | 1871      | New York.           | 978 574     | 22,000 00                   | .....         | 15,000                    | 22,000              | 22,000   | N. side E. 53d st., 414 E. Fifth avenue, N. Y., 23x100.5                         |                                     |
| 848 | Mar. 27, 1871..   | 1871      | "                   | 978 696     | 25,000 00                   | .....         | 18,000                    | 22,000              | 25,000   | N. side E. 32d st., 170 W. Madison avenue, N. Y., 25x98.9.                       |                                     |
| 849 | April 1, 1871..   | 1872      | Kings....           | 988 398     | 5,000 00                    | .....         | 2,500                     | 9,000               | 5,000  | N. side Sackett st., 30 W. Hoyt street, Brooklyn, 20x100.                        |                                     |
| 850 | April 4, 1871..   | 1872      | New York.           | 996 247     | 8,000 00                    | .....         | 5,000                     | 12,000              | 8,000  | S. side E. 46th st., 100 W. Lexington avenue, N. Y., 17x100.5                    |                                     |
| 851 | Feb. 26, 1871..   | 1871      | "                   | 996 263     | 31,500 00                   | .....         | 37,000                    | 8,000               | 5,500  | N. E. Cor. James slip and South street, N. Y., 84x45                             |                                     |
| 852 | Mar. 29, 1871..   | 1871      | Passaic ...         | V 587       | 6,000 00                    | .....         | 6,500                     | 6,500               | 6,000  | W. cor. Gregory and Pennington avenues, Passaic, N. J., 62x300.                  |                                     |
| 853 | Mar. 31, 1871..   | 1872      | New York.           | 1014 124    | 6,000 00                    | .....         | 6,000                     | 6,000               | 6,000  | S. side W. 43d st., 320 E. Eighth avenue, N. Y., 20x100.4.                       |                                     |
| 855 | Mar. 27, 1871..   | 1871      | "                   | 1017 1      | 8,000 00                    | .....         | 7,000                     | 20,000              | 8,000  | S. E. cor. Grand and Elm streets, N. Y., 11.1x45.                                |                                     |

|     |                  |      |             |      |     |           |          |        |        |        |   |
|-----|------------------|------|-------------|------|-----|-----------|----------|--------|--------|--------|---|
| 860 | April 10, 1871.. | 1873 | "           | 1017 | 36  | 5,000 00  | .....    | 2,000  | 8,000  | 5,000  | N. side E. 114th st., 223 W. First avenue, N. Y., 16.8x100 10.....            |
| 867 | April 14, 1871.. | 1873 | Bergen ...  | C 3  | 344 | 6,000 00  | .....    | 7,000  | 7,500  | 6,000  | N. W. cor. Main st. and Passaic ave., Hackensack, N. J., about 63x150         |
| 868 | April 8, 1871..  | 1871 | New York.   | 1008 | 316 | 10,000 00 | .....    | 16,000 | 6,500  | 7,000  | E. side Greenwich st., 50 N. of N. Moore st., N. Y., 25x100                   |
| 869 | April 24, 1871.. | 1872 | Ontario...  | 81   | 1   | 6,000 00  | .....    | 13,660 | 1,600  | .....  | Victor and Palmyra roads, near New Salem, Farmington, N. Y., 152.28-100 acres |
| 860 | April 18, 1871.. | 1873 | New York.   | 1011 | 314 | 11,000 00 | .....    | 16,500 | 8,000  | 8,000  | N. W. cor. Eleventh ave., and W. 49th st., N. Y., 4 lots                      |
| 864 | April 14, 1871.. | 1871 | Passaic ... | W    | 7   | 5,500 00  | 192 50   | 8,000  | 7,000  | 5,500  | E. side River st., 275 N. Engle st., Paterson, N. J., 194.2x100               |
| 865 | April 1, 1871..  | 1873 | Livingston  | 28   | 87  | 4,000 00  | .....    | 11,070 | 2,800  | .....  | Marshack road, N. Hemlock lake, Conesus, N. Y., 267.26-100 acres.             |
| 866 | April 24, 1871.. | 1873 | Kings.....  | 968  | 63  | 7,500 00  | 263 50   | 3,000  | 12,000 | 7,500  | E. side Adelphi st., 31.1 S. De Kalb ave., Brooklyn, 22 x about 91.8          |
| 867 | April 13, 1871.. | 1873 | New York.   | 1003 | 390 | 9,000 00  | .....    | 10,500 | 14,000 | 9,000  | W. side Sixth ave., 41.9 N. of W. 38th street, N. Y., 19.60                   |
| 868 | April 22, 1871.. | 1873 | "           | 1021 | 104 | 5,000 00  | 175 00   | 3,500  | 6,500  | 5,000  | S. side W. 126th st., 166.3 E. Sixth avenue, N. Y., 18.9x100 11.              |
| 869 | April 8, 1871..  | 1871 | "           | 1021 | 174 | 22,000 00 | .....    | 35,000 | 10,100 | 10,000 | E. side Greenwich st., through to Harrison street, N. Y., 50x100              |
| 870 | April 27, 1871.. | 1873 | "           | 1007 | 331 | 4,000 00  | .....    | 3,500  | 5,500  | 4,000  | W. side Landow st., 155.4 S. River- ington street, N. Y., 18.9x37.6           |
| 872 | April 17, 1871.. | 1872 | Bergen ...  | C 2  | 380 | 24,000 00 | 4,760 00 | 80,000 | .....  | .....  | Toneck road, S. cor. J. Ackerman's land, Englewood, N. J., 112 1/2 acres      |
| 874 | April 28, 1871.. | 1873 | Union ...   | 17   | 340 | 5,000 00  | .....    | 3,575  | 6,500  | 5,000  | E. side Erie ave., 185 S. Garden st., Elizabeth, N. J., 50x200                |
| 875 | April 29, 1871.. | 1873 | Passaic ... | W    | 87  | 5,000 00  | .....    | 9,000  | 3,500  | 3,000  | E. side Main st., 107.6 S. Market st., Paterson, N. J., about 30x100.         |
| 876 | May 1, 1871..    | 1873 | New York.   | 1006 | 507 | 5,000 00  | .....    | 4,500  | 9,500  | 5,000  | N. side Charles st., 145 W. Factory st., N. Y., 20x95                         |
| 877 | May 1, 1871..    | 1873 | Hudson...   | 85   | 220 | 5,000 00  | 535 00   | 5,000  | 7,000  | 5,000  | N. side Prospect avenue, 50 W. Summit street, Jersey City, N. J., 50x100      |
| 878 | April 29, 1871.. | 1873 | Kings.....  | 965  | 390 | 9,000 00  | .....    | 14,000 | 9,500  | 9,000  | N. side Pacific st., 237.6 W. Hudson ave., Brooklyn, 112.6x200                |
| 879 | May 4, 1871..    | 1873 | New York.   | 1000 | 475 | 4,000 00  | .....    | 4,000  | 10,000 | 4,000  | N. side E. 53d st., 189.3 E. Lexington ave., N. Y., 17.10x100.5               |
| 882 | May 3, 1871..    | 1873 | Hudson...   | 84   | 333 | 10,000 00 | 350 00   | 15,000 | 10,000 | 10,000 | E. side Ocean ave., 450 N. Cataract ave., Jersey City, N. J., 150x340.        |
| 884 | April 1, 1871..  | 1873 | New York.   | 963  | 598 | 62,500 00 | .....    | 90,000 | 40,000 | 27,500 | E. side Broadway, 150 S. Spring st., N. Y., 25x100                            |
| 885 | May 9, 1871..    | 1873 | "           | 963  | 594 | 50,000 00 | .....    | 80,000 | 20,000 | 10,000 | W. side Groby st., 131.8 S. Spring st., N. Y., about 100x100                  |
| 886 | April 1, 1871..  | 1873 | Kings.....  | 968  | 65  | 5,000 00  | .....    | 3,000  | 10,000 | 5,000  | N. side Harrison st., 145.1 W. Clinton st., Brooklyn, 24.9x99.10              |

Interest due, paid January, 1877.

Interest due, paid January, 1877.

Foreclosing.

Foreclosure.

Interest due, paid January, 1877.

SCHEDULE -- (Continued).

| Number | DATE OF MORTGAGE. |           | RECORD OF MORTGAGE. |             | Amount of principal unpaid. | Interest due. | Value of lands mortgaged. | Value of buildings. | Am't of ins. held by the society on the buildings. | LOCATION -- STREET, NUMBER AND DESCRIPTION.                                    | Remarks.                           |
|--------|-------------------|-----------|---------------------|-------------|-----------------------------|---------------|---------------------------|---------------------|--|--|------------------------------------|
|        | When given.       | When due. | County.             | Book. Page. |                             |               |                           |                     |  |  |                                    |
| 887    | April 28, 1871..  | 1872      | Hudson...           | 84 446      | \$1,700 00                  | .....         | \$1,600                   | \$2,500             | \$1,700  | E. side Prospect ave., 172.7 S. Bergenwood ave., Hudson, N. J., 1/2x about 134 |                                    |
| 888    | May 9, 1871..     | 1873      | Kings.....          | 998 411     | 5,000 00                    | .....         | 2,500                     | 2,500               | 5,000  | N. E. cor. Macomb st. and Sixth ave., Brooklyn, 90x20                          |                                    |
| 890    | May 9, 1871..     | 1873      | "                   | 998 423     | 5,000 00                    | .....         | 2,000                     | 8,000               | 5,000  | E. side Sixth ave., 30 N. Macomb st., Brooklyn, 19x50                          |                                    |
| 891    | May 9, 1871..     | 1873      | "                   | 998 430     | 5,000 00                    | .....         | 2,000                     | 8,000               | 5,000  | E. side Sixth ave., 58 N. Macomb st., Brooklyn, 19x50                          |                                    |
| 892    | May 9, 1871..     | 1873      | "                   | 998 436     | 5,000 00                    | .....         | 2,000                     | 8,000               | 5,000  | E. side Sixth ave., 77 N. Macomb st., Brooklyn, 19x50                          |                                    |
| 894    | May 13, 1871..    | 1872      | Queens.....         | 225 95      | 5,000 00                    | \$175 00      | [26,967]                  | [6,000]             | .....  | N. side Newtown and North Hempstead plank-road, Flushing, N. Y., 77 acres      | No. 516, \$8,000 on same property. |
| 896    | May 11, 1871..    | 1872      | New York.           | 1010 248    | 7,500 00                    | .....         | 5,000                     | 12,000              | 7,500  | W. side Rutgers place, 26.6 N. Clinton st., N. Y., 36x130                      |                                    |
| 897    | May 12, 1871..    | 1872      | Kings.....          | 1001 139    | 7,000 00                    | .....         | 2,500                     | 12,000              | 7,000  | S. side First place, 225 E. Court st., Brooklyn, 35x133.5                      |                                    |
| 902    | May 27, 1871..    | 1872      | "                   | 1002 369    | 3,500 00                    | .....         | 2,000                     | 6,000               | 3,500  | W. side Hyerson st., 199.6 S. Myrtle ave., Brooklyn, 18.9x100.6                |                                    |
| 904    | May 22, 1871..    | 1872      | "                   | 1002 428    | 5,000 00                    | .....         | 6,000                     | 9,000               | 5,000  | N. side Ninth st., 367.11 E. Fifth ave., Brooklyn, 44.7x110                    |                                    |
| 905    | May 29, 1871..    | 1872      | "                   | 1002 459    | 5,000 00                    | .....         | 2,000                     | 8,000               | 5,000  | W. side Classon ave., 331.4 S. Gates ave., Brooklyn, 30x100                    |                                    |
| 906    | May 31, 1871..    | 1872      | Bergen...           | C 2 560     | 5,000 00                    | .....         | 1,900                     | 9,600               | 5,000  | E. side Engle st., 72 N. Chestnut st., Englewood, N. J., 72x126                |                                    |
| 907    | June 2, 1871..    | 1872      | Union....           | 16 199      | 13,000 00                   | .....         | 15,000                    | 16,000              | 13,000   | S. side W. Jersey st., 100 W. Chilton st., Elizabeth, N. J., 100x275           |                                    |
| 909    | April 17, 1871..  | 1871      | Essex.....          | 5 461       | 5,000 00                    | .....         | 8,400                     | 5,000               | 5,000  | Cor. Evergreen and Halsted place, E. Orange, N. J., 156.9x297                  |                                    |
| 911    | June 1, 1871..    | 1873      | Kings.....          | 1005 31     | 50,000 00                   | .....         | 167,000                   | .....               | .....  | S. E. cor. First st. and Eighth ave., Brooklyn, 497.10x300                     |                                    |
| 913    | June 9, 1871..    | 1872      | Essex.....          | U 5 516     | 18,000 00                   | 2,280 00      | 17,500                    | 27,500              | 18,000   | Tulip ave., Llewellyn park, N. J.  |                                    |
| 914    | June 8, 1871..    | 1872      | Union....           | 18 222      | 6,000 00                    | .....         | 4,250                     | 6,750               | 6,000  | Castlewood, 5.31 acres   |                                    |
| 916    | June 1, 1871..    | 1872      | Kings.....          | 1005 198    | 2,000 00                    | .....         | 2,000                     | 8,500               | 2,000  | E. side Madison ave., 250 S. Julia st., Elizabeth, N. J., 50x150               |                                    |
| 918    | June 15, 1871..   | 1872      | New York.           | 1008 545    | 6,000 00                    | .....         | 4,000                     | 8,000               | 6,000  | S. W. cor. Union and Hicks sts., Brooklyn, 75.50                               | Foreclosing.                       |
|        |                   |           |                     |             |                             |               |                           |                     |  | N. side W. 46th st., 118.9 W. Ninth ave., N. Y., 18.9x100.5                    |                                    |

|     |                 |      |             |      |     |           |       |        |        |        |  |
|-----|-----------------|------|-------------|------|-----|-----------|-------|--------|--------|--------|--|
| 919 | June 16, 1871.. | 1873 | New York.   | 908  | 411 | 8,000 00  | ..... | 7,500  | 11,000 | 8,000  | S. side E. 80th st., 302 W. Lexington ave., N. Y., 18.4x102.2                |
| 920 | June 16, 1871.. | 1873 | "           | 908  | 417 | 8,000 00  | ..... | 4,500  | 11,000 | 8,000  | S. side E. 80th st., 290 10 W. Lexington ave., N. Y., 18.4x102.2             |
| 921 | June 16, 1871.. | 1872 | "           | 908  | 422 | 8,000 00  | ..... | 4,500  | 11,000 | 8,000  | S. side E. 80th st., 289.2 W. Lexington ave., N. Y., 18.4x102.2              |
| 922 | June 16, 1871.. | 1872 | "           | 908  | 427 | 8,000 00  | ..... | 4,500  | 11,000 | 8,000  | S. side E. 80th st., 287.6 W. Lexington ave., N. Y., 18.4x102.2              |
| 923 | June 16, 1871.. | 1872 | "           | 908  | 433 | 8,000 00  | ..... | 4,500  | 11,000 | 8,000  | S. side E. 80th st., 275.10 W. Lexington ave., N. Y., 18.4x102.2             |
| 924 | June 16, 1871.. | 1872 | "           | 908  | 438 | 8,000 00  | ..... | 4,500  | 11,000 | 8,000  | S. side E. 80th st., 264.2 W. Lexington ave., N. Y., 18.4x102.2              |
| 925 | June 15, 1871.. | 1872 | Passaic.... | W    | 341 | 6,000 00  | ..... | 15,000 | 6,000  | 6,000  | E. side Main st., 49 N. Van Houten st., Paterson, N. J., 15x100 and 25x100.  |
| 926 | June 9, 1871..  | 1872 | Hudson....  | 87   | 3   | 4,500 00  | ..... | 2,500  | 7,000  | 4,500  | N. E. side Magnolia ave., 100 N. W. Waldo ave., Jersey City, N. J., 25x100   |
| 927 | May 22, 1872..  | 1872 | New York.   | 1008 | 499 | 14,000 00 | ..... | 12,000 | 20,000 | 14,000 | S. side W. 23d st., 220 feet E. 102d ave., N. Y., 24x98.9                    |
| 928 | June 3, 1871..  | 1872 | Kings....   | 1007 | 426 | 3,700 00  | ..... | 1,500  | 6,000  | 3,700  | E. side Cheever place, 260.7 N. Degraw st., Brooklyn, 19.4x88.6              |
| 929 | June 15, 1871.. | 1872 | Union....   | 18   | 362 | 6,000 00  | ..... | 6,500  | 6,500  | 6,000  | S. side W. Jersey st., near W. Grand st., Elizabeth, N. J., 83.4x90.3        |
| 930 | June 23, 1871.. | 1872 | Suffolk.... | 103  | 80  | 6,000 00  | ..... | 10,900 | 5,000  | 6,000  | S. E. cor. Huntington highway and Harbor road, Huntington, N. Y., 109 acres. |



BROOKLYN LIFE INSURANCE COMPANY OF NEW YORK, }  
 Nos. 320 AND 322 BROADWAY, NEW YORK, Feb. 19, 1877. }

No fees are paid to the attorney of this company as a consideration for the making of loans, neither have any been paid in the past. The fees *for searches and passing upon the titles* have been generally less, and *never to exceed* those established by the custom of the bar in Brooklyn, where most of the loans were located.

The amount of interest paid is seven per cent per annum.

There are but (4) four loans upon which interest is in default back of November, 1876, and the total interest so in default amounts to one thousand and thirty-two dollars and twenty-four cents (\$1,032.24). Three of these loans are in process of foreclosure.

There is the aggregate sum of twenty-nine hundred and three dollars and thirteen cents (\$2,903.13) of interest overdue three months on the total amount of (17) seventeen loans.

There is no further amount due and unpaid.

*SCHEDULE* containing a description of all the Bonds and Mortgages owned by the *Brooklyn Life Insurance Company* on the 31st day of December, A. D. 1876, with amount of principal unpaid, interest due and accrued thereon, and rate of interest, Company's valuation of the mortgaged premises, the amount of fire insurance policies held as collateral, location and dimensions of land.

| Number. | DATE OF MORTGAGE. |           | RECORD OF MORTGAGE. |       |       | AMOUNT of principal unpaid. | INTEREST. |          |              | Value of lands mortgaged. | Value of buildings. | Am't of ins. held by the company on the buildings. | LOCATION—STREET, NUMBER OR DESCRIPTION.                         |
|---------|-------------------|-----------|---------------------|-------|-------|-----------------------------|-----------|----------|--------------|---------------------------|---------------------|--|---|
|         | When given.       | When due. | County.             | Book. | Page. |                             | Due.      | Accrued. | Rate per ct. |                           |                     |  |   |
| 1       | June 1, 1867..    | 1868      | Kings               | ..... | ..... | \$2,000 00                  | .....     | \$10 88  | 7            | \$1,400                   | \$3,000             | \$2,000  | E. side Tompkins ave., 184 S. of Greene avenue, Brooklyn.       |
| 2       | June 1, 1867..    | 1868      | "                   | ..... | ..... | 2,000 00                    | .....     | 10 88    | 7            | 1,400                     | 3,000               | 2,000  | E. side Tompkins ave., 37.6 S. of Greene avenue, Brooklyn.      |
| 3       | June 1, 1877..    | 1868      | "                   | ..... | ..... | 2,000 00                    | .....     | 10 88    | 7            | 1,400                     | 3,000               | 2,000  | E. side Tompkins ave., 66.3 S. of Greene avenue, Brooklyn.      |
| 5       | June 15, 1867.    | 1868      | "                   | ..... | ..... | 5,000 00                    | .....     | 14 88    | 7            | 3,000                     | 8,000               | 5,000  | E. side Hall st., 60 south of Greene avenue, Brooklyn.          |
| 6       | July 1, 1867..    | 1868      | "                   | ..... | ..... | 2,750 00                    | .....     | 32 08    | 7            | 2,000                     | 4,000               | 2,750  | N. side Atlantic avenue, 40 west of Brooklyn avenue, Brooklyn.  |
| 7       | July 1, 1867..    | 1868      | "                   | ..... | ..... | 2,750 00                    | .....     | 32 08    | 7            | 2,000                     | 4,000               | 2,750  | N. side Atlantic avenue, 60 west of Brooklyn avenue, Brooklyn.  |
| 8       | July 1, 1867..    | 1868      | "                   | ..... | ..... | 2,750 00                    | .....     | 32 08    | 7            | 2,000                     | 4,000               | 2,750  | N. side Atlantic avenue, 80 west of Brooklyn avenue, Brooklyn.  |
| 9       | Aug. 1, 1867..    | 1868      | "                   | ..... | ..... | 40,000 00                   | .....     | 1,166 88 | 7            | 40,000                    | 50,000              | 40,000   | Corner of Court and State streets, Brooklyn.                    |
| 14      | Nov. 1, 1867..    | 1868      | "                   | ..... | ..... | 6,000 00                    | .....     | 70 00    | 7            | 5,000                     | 9,000               | 6,000  | E. side of Cumberland st., 38.6 S. of De Kalb avenue, Brooklyn. |
| 17      | Mar. 28, 1868..   | 1869      | "                   | ..... | ..... | 3,000 00                    | .....     | 35 00    | 7            | 1,500                     | 4,000               | 3,000  | N. side of Macon st., 300 east of Marcy avenue, Brooklyn.       |
| 20      | Mar. 28, 1868..   | 1869      | "                   | ..... | ..... | 3,000 00                    | .....     | 35 00    | 7            | 1,500                     | 4,000               | 3,000  | N. side of Macon st., 360 east of Marcy avenue, Brooklyn.       |
| 21      | Mar. 28, 1868..   | 1869      | "                   | ..... | ..... | 3,000 00                    | .....     | 35 00    | 7            | 1,500                     | 4,000               | 3,000  | N. side of Macon st., 280 east of Marcy avenue, Brooklyn.       |
| 22      | April 27, 1868..  | 1869      | "                   | ..... | ..... | 4,000 00                    | .....     | 46 87    | 7            | 2,000                     | 6,000               | 4,000  | Corner of Wyckoff st. and Carlton avenue, Brooklyn.             |
| 23      | April 27, 1868..  | 1869      | "                   | ..... | ..... | 4,000 00                    | .....     | 46 87    | 7            | 2,000                     | 6,000               | 4,000  | N. side of Wyckoff st., 20 west of Carlton avenue, Brooklyn.    |
| 24      | April 27, 1868..  | 1869      | "                   | ..... | ..... | 4,000 00                    | .....     | 46 87    | 7            | 2,000                     | 6,000               | 4,000  | N. side of Wyckoff st., 40 west of Carlton avenue, Brooklyn.    |
| 25      | April 27, 1868..  | 1869      | "                   | ..... | ..... | 4,000 00                    | .....     | 46 87    | 7            | 2,000                     | 6,000               | 4,000  | N. side of Wyckoff st., 60 west of Carlton avenue, Brooklyn.    |
| 26      | June 24, 1868..   | 1869      | "                   | ..... | ..... | 5,000 00                    | .....     | 58 33    | 7            | 3,000                     | 7,000               | 5,000  | W. side of Tompkins pl., 170 N. of Degraw street, Brooklyn.     |
| 27      | July 9, 1868..    | 1869      | "                   | ..... | ..... | 3,000 00                    | .....     | 39 37    | 7            | 2,000                     | 4,000               | 3,000  | S. side of Pacific st., 3.5 west of Brooklyn avenue, Brooklyn.  |

## SCHEDULE — (Continued).

| No. in Bill | DATE OF MORTGAGE. |           | RECORD OF MORTGAGE. |             | Amount of principal unpaid. | INTEREST. |          |              | Value of lands mortgaged. | Value of buildings. | Am't of Ins. held by the comp'y on the buildings. | LOCATION—STREET NUMBER OR DESCRIPTION.                            |
|-------------|-------------------|-----------|---------------------|-------------|-----------------------------|-----------|----------|--------------|---------------------------|---------------------|---|---|
|             | When given.       | When due. | County.             | Book. Page. |                             | Due.      | Accrued. | Rate per ct. |                           |                     |   |   |
| 28          | July 9, 1868..    | 1869      | Kings.....          | .....       | \$3,500 00                  | .....     | \$40 83  | 7            | \$2,000                   | \$4,000             | \$3,500   | S. side of Pacific st., 325 E. of New York avenue, Brooklyn.      |
| 29          | Aug. 28, 1868..   | 1869      | " .....             | 795 258     | 6,000 00                    | .....     | 70 00    | 7            | 3,000                     | 8,000               | 6,000   | E. side of Hall st., 60 N. of Greene avenue, Brooklyn.            |
| 30          | Aug. 28, 1868..   | 1869      | " .....             | 795 254     | 6,000 00                    | .....     | 70 00    | 7            | 3,000                     | 8,000               | 6,000   | E. side of Hall st., 80 N. of Greene avenue, Brooklyn.            |
| 34          | Sept. 9, 1868..   | 1869      | " .....             | .....       | 6,000 00                    | .....     | 70 00    | 7            | 4,000                     | 9,000               | 6,500   | N. side of De Kalb ave., 19 & 12 E. of Vanderbilt ave., Brooklyn. |
| 39          | Sept. 18, 1868..  | 1869      | " .....             | .....       | 6,000 00                    | .....     | 70 00    | 7            | 3,500                     | 8,500               | 6,000   | No. 13 Cambridge pl., Brooklyn.                                   |
| 40          | Sept. 18, 1868..  | 1869      | " .....             | .....       | 6,000 00                    | .....     | 70 00    | 7            | 3,500                     | 8,500               | 6,000   | No. 15 Cambridge pl., Brooklyn.                                   |
| 41          | Sept. 12, 1868..  | 1869      | " .....             | .....       | 2,500 00                    | .....     | 29 16    | 7            | 1,500                     | 4,000               | 2,500   | W. side of Nostrand ave., 40 S. of Willoughby ave., Brooklyn.     |
| 42          | Sept. 12, 1868..  | 1869      | " .....             | .....       | 2,500 00                    | .....     | 29 16    | 7            | 1,500                     | 4,000               | 2,500   | W. side of Nostrand ave., 60 S. of Willoughby ave., Brooklyn.     |
| 45          | Sept. 18, 1868..  | 1869      | " .....             | 813 413     | 6,000 00                    | .....     | 70 00    | 7            | 2,500                     | 8,500               | 6,000   | N. side of Greene ave., 160 east of Hall street, Brooklyn.        |
| 46          | Sept. 18, 1868..  | 1869      | " .....             | 813 417     | 6,000 00                    | .....     | 70 00    | 7            | 2,500                     | 8,500               | 6,000   | N. side of Greene ave., 180 east of Hall street, Brooklyn.        |
| 48          | Jan. 7, 1869..    | 1870      | " .....             | 882 409     | 3,000 00                    | .....     | 58 33    | 7            | 3,500                     | 5,500               | 3,000   | N. side of Dean st., 312.6 E. of New York ave., Brooklyn.         |
| 51          | Jan. 17, 1869..   | 1870      | " .....             | 825 148     | 5,500 00                    | .....     | 64 16    | 7            | 2,500                     | 8,000               | 5,500   | S. side of Greene ave., 325 east of Chasson avenue, Brooklyn.     |
| 55          | Feb. 5, 1869..    | 1870      | " .....             | 889 340     | 6,000 00                    | .....     | .....    | 7            | 2,500                     | 7,500               | 6,000   | S. side of Wyckoff st., 60 west of Carlton avenue, Brooklyn.      |
| 56          | Feb. 5, 1869..    | 1870      | " .....             | 889 338     | 6,000 00                    | 210 00    | 70 00    | 7            | 2,500                     | 7,500               | 6,000   | S. side of Wyckoff st., 80 west of Carlton avenue, Brooklyn.      |
| 57          | Feb. 12, 1869..   | 1870      | " .....             | 880 388     | 3,500 00                    | .....     | 40 83    | 7            | 2,000                     | 4,500               | 3,500   | N. side of Bergen street, 100 east of Nostrand avenue, Brooklyn.  |
| 58          | Feb. 12, 1869..   | 1870      | " .....             | 880 360     | 3,500 00                    | .....     | 40 83    | 7            | 2,000                     | 4,500               | 3,500   | N. side of Bergen street, 120 east of Nostrand avenue, Brooklyn.  |
| 60          | Feb. 12, 1869..   | 1870      | " .....             | 880 363     | 3,500 00                    | .....     | 40 83    | 7            | 2,000                     | 4,500               | 3,500   | N. side of Bergen street, 160 east of Nostrand avenue, Brooklyn.  |
| 61          | Feb. 12, 1869..   | 1870      | " .....             | 880 354     | 3,500 00                    | .....     | 40 83    | 7            | 2,000                     | 4,500               | 3,500   | N. side of Bergen street, 180 east of Nostrand avenue, Brooklyn.  |
| 63          | Feb. 20, 1869..   | 1870      | " .....             | 883 437     | 4,000 00                    | .....     | 46 67    | 7            | 3,000                     | 6,000               | 4,000   | Flatbush ave., 257.10 N. of Bergen street, Brooklyn.              |
| 64          | Feb. 20, 1869..   | 1870      | " .....             | 883 431     | 4,000 00                    | .....     | 46 67    | 7            | 3,000                     | 6,000               | 4,000   | Flatbush ave., 274.10 N. of Bergen street, Brooklyn.              |
| 65          | Feb. 20, 1869..   | 1870      | " .....             | 883 494     | 4,000 00                    | .....     | 46 67    | 7            | 3,000                     | 6,000               | 4,000   | Flatbush ave., 291.1 N. of Bergen street, Brooklyn.               |
| 66          | Feb. 12, 1866..   | 1867      | " .....             | 633 453     | 3,000 00                    | .....     | 35 00    | 7            | 3,000                     | 6,000               | 3,000   | No. 326 State street, Brooklyn.                                   |

|    |                  |      |     |     |           |        |        |   |        |        |        |  |
|----|------------------|------|-----|-----|-----------|--------|--------|---|--------|--------|--------|--|
| 69 | Mar. 30, 1869..  | 1870 | 840 | 318 | 3,500 00  | .....  | 40 88  | 7 | 3,000  | 4,500  | 3,500  | N. side Lafayette avenue, 330 west from Nostrand ave., Brooklyn.                                   |
| 70 | Mar. 30, 1869..  | 1870 | 840 | 326 | 3,500 00  | .....  | 40 88  | 7 | 3,000  | 4,500  | 3,500  | N. side Lafayette avenue, 337 west from Nostrand ave., Brooklyn.                                   |
| 71 | July 30, 1869..  | 1870 | 873 | 488 | 6,000 00  | .....  | 70 00  | 7 | 3,500  | 8,000  | 6,000  | N. side Wyckoff street, 583 west from Carlton ave., Brooklyn.                                      |
| 72 | Aug. 3, 1869..   | 1870 | 873 | 365 | 5,000 00  | .....  | 68 33  | 7 | 2,500  | 6,000  | 5,000  | N. side Jefferson street, 310 west from Bedford ave., Brooklyn.                                    |
| 73 | Aug. 3, 1869..   | 1870 | 874 | 8   | 5,500 00  | .....  | 64 16  | 7 | 2,500  | 6,500  | 5,500  | N. side Dean street, 350 east from New York ave., Brooklyn.  |
| 74 | Aug. 3, 1869..   | 1870 | 876 | 184 | 6,000 00  | .....  | 70 00  | 7 | 3,500  | 8,000  | 6,000  | N. side Wyckoff street, 540.6 west from Carlton ave., Brooklyn.                                    |
| 75 | Sept. 10, 1869.. | 1870 | 881 | 323 | 4,000 00  | .....  | 46 67  | 7 | 2,500  | 6,000  | 4,000  | N. side of Ryerson street, 280 south from Greene avenue, Brooklyn.                                 |
| 76 | Oct. 12, 1869..  | 1870 | 886 | 481 | 6,000 00  | .....  | 70 00  | 7 | 3,500  | 8,500  | 6,000  | S. side of Dean street, 130 east from Nostrand avenue, Brooklyn.                                   |
| 77 | Oct. 1, 1869..   | 1870 | 884 | 149 | 3,500 00  | .....  | 40 88  | 7 | 2,000  | 4,500  | 3,500  | S. side of Dean street, 140 east from Nostrand avenue, Brooklyn.                                   |
| 78 | Oct. 1, 1869..   | 1870 | 884 | 177 | 3,500 00  | .....  | 40 88  | 7 | 2,000  | 4,500  | 3,500  | S. side of Dean street, 160 east from Nostrand avenue, Brooklyn.                                   |
| 79 | Oct. 1, 1869..   | 1870 | 884 | 146 | 3,500 00  | .....  | 40 88  | 7 | 2,000  | 4,500  | 3,500  | S. side Kamson street, 225 east from Henry street, Brooklyn.                                       |
| 80 | Nov. 8, 1869..   | 1870 | 892 | 286 | 20,000 00 | 350 00 | 233 34 | 7 | 16,000 | 20,000 | 16,000 | N. side Dean street, 102.6 west of Novens street, Brooklyn.  |
| 81 | Dec. 13, 1869..  | 1870 | 897 | 292 | 2,000 00  | .....  | 28 33  | 7 | 2,500  | 6,000  | 4,500  | S. side of Greene ave., 185 east from Classon avenue, Brooklyn.                                    |
| 82 | Jan. 4, 1870..   | 1871 | 902 | 469 | 6,000 00  | .....  | 70 00  | 7 | 2,500  | 8,500  | 6,000  | W. side of Seventh ave., 120.4 south of Douglas street, Brooklyn.                                  |
| 83 | Mar. 30, 1870..  | 1871 | 917 | 99  | 6,000 00  | .....  | 70 00  | 7 | 3,500  | 8,500  | 6,000  | 218 Bergen street, Brooklyn.   |
| 84 | April 26, 1870.. | 1871 | 898 | 162 | 4,000 00  | .....  | 46 67  | 7 | 2,000  | 5,500  | 4,000  | S. side Lafayette avenue, 30 west of Oxford street, Brooklyn.                                      |
| 85 | June 11, 1870..  | 1871 | 935 | 508 | 6,000 00  | .....  | 70 00  | 7 | 4,000  | 5,500  | 6,000  | N. side of Jefferson street, 160 west of Bedford avenue, Brooklyn.                                 |
| 86 | June 24, 1870..  | 1871 | 937 | 70  | 5,000 00  | 350 00 | 58 33  | 7 | 2,500  | 6,000  | 5,000  | See item 85.   |
| 87 | May 30, 1870..   | 1871 | 929 | 506 | 2,500 00  | .....  | 29 17  | 7 | 1,000  | 3,000  | 2,500  | N. side of Herkimer st., 40 west of Albany avenue, Brooklyn.                                       |
| 88 | July 23, 1870..  | 1871 | 942 | 200 | 2,500 00  | .....  | 29 17  | 7 | 3,500  | 8,500  | 6,000  | W. side of Seventh ave., 97.8 south of Douglas street, Brooklyn.                                   |
| 89 | Aug. 4, 1870..   | 1871 | 944 | 96  | 6,000 00  | .....  | 70 00  | 7 | 2,500  | 8,500  | 5,000  | S. side Greene avenue, 225 east Classon avenue, Brooklyn.  |
| 90 | Aug. 8, 1870..   | 1871 | 944 | 404 | 5,000 00  | .....  | 70 00  | 7 | 4,000  | 8,500  | 7,000  | S. side of Dean street, 130 east from South-west corner of Green and Vanderbilt avenues, Brooklyn. |
| 91 | Nov. 1, 1869..   | 1870 | 889 | 228 | 7,000 00  | .....  | 70 00  | 7 | 3,000  | 8,000  | 7,000  | 70 Willowby street, Brooklyn.  |
| 92 | Aug. 31, 1870..  | 1871 | 947 | 548 | 6,000 00  | .....  | 81 76  | 7 | 4,000  | 8,500  | 7,000  | St. Mark's avenue, Brooklyn.   |
| 93 | Sept. 1, 1870..  | 1871 | 948 | 105 | 9,000 00  | .....  | 105 00 | 7 | 4,500  | 12,500 | 7,000  | 93 High street, Brooklyn.  |
| 94 | Sept. 16, 1870.. | 1871 | 930 | 338 | 6,000 00  | .....  | 70 00  | 7 | 3,500  | 8,500  | 6,000  | Jones st., Brighton, town of New Utrecht, Long Island.   |
| 95 | Sept. 19, 1870.. | 1871 | 932 | 320 | 3,000 00  | .....  | 35 00  | 7 | 3,000  | 6,000  | 3,000  |  |
| 96 | Sept. 29, 1870.. | 1871 | 933 | 124 | 5,000 00  | .....  | 58 33  | 7 | 5,000  | 5,000  | 5,000  |  |

SCHEDULE — (Continued).

| No. | DATE OF MORTGAGE. |           | RECORD OF MORTGAGE. |       |       | INTEREST.  |          | Value of lands mortgaged. | Value of buildings. | Am't of Ins. held by the comp'y on the buildings. | LOCATION — STREET, NUMBER OR DESCRIPTION.                        |
|-----|-------------------|-----------|---------------------|-------|-------|------------|----------|---------------------------|---------------------|---|--|
|     | When given.       | When due. | County.             | Book. | Page. | Due.       | Accrued. |                           |                     |   |  |
| 109 | Oct. 11, 1870     | 1871      | Kings               | 954   | 306   | \$6,000 00 | \$70 00  | 7                         | \$3,500             | \$6,000   | W. side of Cambridge place, 285 south of Greene ave., Brooklyn.  |
| 112 | Nov. 2, 1870      | 1871      | "                   | 959   | 318   | 6,000 00   | 70 00    | 7                         | 3,000               | 6,000   | N. side Baltic street, 274.7 east of Sixth avenue, Brooklyn.     |
| 113 | Nov. 2, 1870      | 1871      | "                   | 959   | 322   | 6,000 00   | 70 00    | 7                         | 3,000               | 6,000   | N. side Baltic street, 291.7 east of Sixth avenue, Brooklyn.     |
| 114 | Nov. 12, 1870     | 1871      | "                   | 962   | 166   | 3,000 00   | 35 00    | 7                         | 2,800               | 3,000   | W. side of Bridge street, 104 south of Tillary street, Brooklyn. |
| 115 | Dec. 9, 1870      | 1871      | "                   | 967   | 3     | 3,500 00   | 40 88    | 7                         | 1,500               | 3,500   | N. side of Auburn place, 60 1/2 east of Canton street, Brooklyn. |
| 116 | Dec. 9, 1870      | 1871      | "                   | 967   | 6     | 3,500 00   | 40 84    | 7                         | 1,500               | 3,500   | N. side of Auburn place, 80 1/2 east of Canton street, Brooklyn. |
| 117 | Dec. 9, 1870      | 1871      | "                   | 967   | 541   | 1,000 00   | 11 67    | 7                         | 3,000               | 2,000   | 265 Adelphi street, Brooklyn.                                    |
| 118 | Dec. 15, 1870     | 1871      | "                   | 968   | 184   | 6,000 00   | 70 00    | 7                         | 3,000               | 6,000   | 709 East Warren st., Brooklyn.                                   |
| 122 | Jan. 12, 1871     | 1872      | "                   | 973   | 311   | 4,333 36   | 50 56    | 7                         | 3,500               | 4,334   | W. side Cambridge place, Brooklyn.                               |
| 126 | Dec. 9, 1870      | 1871      | "                   | 969   | 584   | 2,500 00   | 29 17    | 7                         | 1,500               | 2,500   | 81 Madison street, Brooklyn.                                     |
| 126 | Nov. 1, 1868      | 1870      | "                   | 626   | 373   | 6,000 00   | 70 00    | 7                         | 4,000               | 6,000   | 16 Atlantic dock, Brooklyn.                                      |
| 128 | Jan. 31, 1871     | 1872      | "                   | 978   | 488   | 2,500 00   | 29 16    | 7                         | 1,500               | 2,500   | 114 Putnam avenue, Brooklyn.                                     |
| 130 | Mar. 10, 1871     | 1872      | "                   | 983   | 516   | 2,000 00   | 23 33    | 7                         | 1,000               | 2,000   | 129 Hoyt street, Brooklyn.                                       |
| 131 | Mar. 10, 1871     | 1872      | "                   | 983   | 509   | 2,000 00   | 23 33    | 7                         | 1,000               | 2,000   | 161 Hoyt street, Brooklyn.                                       |
| 132 | Mar. 10, 1871     | 1872      | "                   | 983   | 513   | 2,000 00   | 23 33    | 7                         | 1,000               | 2,000   | 103 Hoyt street, Brooklyn.                                       |
| 134 | May 13, 1871      | 1872      | "                   | 990   | 468   | 5,000 00   | 5 83     | 7                         | See bond            | .....   | 363 Adelphi street, Brooklyn.                                    |
| 135 | May 13, 1871      | 1872      | "                   | 998   | 481   | 5,000 00   | 5 83     | 7                         | 3,000               | 5,000   | 132 Union street, Brooklyn.                                      |
| 136 | May 13, 1871      | 1872      | "                   | 998   | 478   | 5,000 00   | 5 83     | 7                         | 2,000               | 7,000   | 284 Greene avenue, Brooklyn.                                     |
| 137 | May 22, 1871      | 1872      | "                   | 1001  | 433   | 4,000 00   | 70 00    | 7                         | 2,000               | 7,000   | 266 Greene avenue, Brooklyn.                                     |
| 138 | May 24, 1871      | 1872      | "                   | 1001  | 439   | 4,200 00   | 49 00    | 7                         | 2,000               | 4,200   | 266 Greene avenue, Brooklyn.                                     |
| 138 | June 1, 1871      | 1872      | "                   | 1004  | 41    | 6,000 00   | 70 00    | 7                         | 3,000               | 6,000   | S. side of Willoughby avenue, 34 east of Hamilton st., Brooklyn. |
| 141 | June 1, 1871      | 1872      | "                   | 1006  | 371   | 4,000 00   | 46 67    | 7                         | 2,500               | 4,000   | S. side of Fulton avenue, 212.6 west of Utica avenue, Brooklyn.  |
| 143 | June 1, 1871      | 1872      | "                   | 1006  | 367   | 4,000 00   | 46 67    | 7                         | 2,500               | 4,000   | S. side of Fulton avenue, 231.3 west of Utica avenue, Brooklyn.  |
| 143 | June 1, 1871      | 1872      | "                   | 1008  | 348   | 4,000 00   | 46 67    | 7                         | 2,500               | 4,000   | S. side of Fulton avenue, 175 west of Utica avenue, Brooklyn.    |
| 144 | July 24, 1871     | 1872      | "                   | 1015  | 119   | 4,500 00   | 53 50    | 7                         | 2,000               | 4,500   | E. side of Classon avenue, 79 south Quincy street, Brooklyn.     |
| 145 | July 24, 1871     | 1872      | "                   | 1015  | 111   | 4,500 00   | 53 50    | 7                         | 2,000               | 4,500   | E. side of Classon avenue, 95 south Quincy street, Brooklyn.     |
| 146 | July 24, 1871     | 1872      | "                   | 1015  | 115   | 4,500 00   | 52 50    | 7                         | 2,000               | 4,500   | E. side of Classon avenue, 111 south Quincy street, Brooklyn.    |

| No. | Date           | Parties  | Acres  | Value  | Assessment   | Notes |
|-----|----------------|--|--------|--------|--------------|-------|
| 147 | Aug. 9, 1871   | E. side Bedford avenue, 80 south of Putnam avenue, Brooklyn.   | 10 31  | 8,000  | Real estate. |       |
| 150 | Sept. 21, 1871 | 37 St. Mark's place, Brooklyn.   | 75 88  | 3,500  | Real estate. |       |
| 151 | Sept. 21, 1871 | 37 St. Mark's place, Brooklyn.   | 75 83  | 3,500  | Real estate. |       |
| 153 | Aug. 9, 1871   | E. side of Bedford avenue, 40 south of Putnam avenue, Brooklyn.  | 10 31  | 3,000  | Real estate. |       |
| 154 | Aug. 9, 1871   | E. side of Bedford avenue, 60 south of Putnam avenue, Brooklyn.  | 10 31  | 3,000  | Real estate. |       |
| 155 | Aug. 9, 1871   | E. side of Bedford avenue, 80 south of Putnam avenue, Brooklyn.  | 10 31  | 3,000  | Real estate. |       |
| 156 | Sept. 30, 1871 | On Warren and Wyckoff sts., bet. Carlton and Vanderbilt avenues, Brooklyn.                             | 280 00 | 87,000 | Real estate. |       |
| 157 | Oct. 11, 1871  | 184 Rodney street, Brooklyn.   | 70 00  | 2,500  | Real estate. |       |
| 159 | Oct. 11, 1871  | 186 Rodney street, Brooklyn.   | 68 44  | 3,500  | Real estate. |       |
| 160 | Nov. 1, 1871   | 328 Park place, Brooklyn.  | 70 00  | 1,500  | Real estate. |       |
| 161 | Nov. 1, 1871   | 328 Park place, Brooklyn.  | 70 00  | 1,500  | Real estate. |       |
| 162 | Oct. 24, 1871  | South-east cor. Classon and Greene avenues, Brooklyn.  | 98 38  | 4,000  | Real estate. |       |
| 163 | Nov. 23, 1871  | See bond 117.  | 5 88   | .....  | Real estate. |       |
| 168 | Nov. 30, 1871  | North-west side of Sixth ave., 275 north-west from north cor. First street and Sixth ave., Brooklyn.   | 26 94  | 13,000 | Real estate. |       |
| 169 | Nov. 30, 1871  | North-west side of First street, 356 north-west from north cor. First street and Sixth ave., Brooklyn. | 52 48  | 13,000 | Real estate. |       |
| 170 | Nov. 30, 1871  | On Macomb st. and Sixth avenue, Brooklyn.  | 70 00  | 13,000 | Real estate. |       |
| 171 | Jan. 17, 1873  | 292 Greene avenue, Brooklyn.   | 40 88  | 3,500  | Real estate. |       |
| 172 | Jan. 24, 1873  | 56 Adelphi street, Brooklyn.   | 17 50  | 1,500  | Real estate. |       |
| 173 | Nov. 1, 1867   | 219 Cumberland street, Brooklyn.   | 70 00  | 5,000  | Real estate. |       |
| 175 | Mar. 1, 1873   | 147 Bergen street, Brooklyn.   | 46 67  | 3,000  | Real estate. |       |
| 176 | Mar. 1, 1873   | 149 Bergen street, Brooklyn.   | 46 67  | 3,000  | Real estate. |       |
| 177 | Mar. 1, 1873   | 151 Bergen street, Brooklyn.   | 46 67  | 3,000  | Real estate. |       |
| 178 | Nov. 16, 1866  | 26 Livingston street, Brooklyn.  | 105 00 | 6,000  | Real estate. |       |
| 179 | May 1, 1873    | 411 Herkimer street, Brooklyn.   | 35 00  | 2,000  | Real estate. |       |
| 180 | April 27, 1873 | W. side of St. James' place, 261.1 south of Greene ave., Brooklyn.                                     | 56 38  | 3,300  | Real estate. |       |
| 188 | April 27, 1873 | W. side of St. James' place, 262.9 south of Greene ave., Brooklyn.                                     | 70 00  | 3,000  | Real estate. |       |
| 188 | May 4, 1873    | N. side of Pacific street, 175 west of Brooklyn avenue, Brooklyn.                                      | 35 00  | 1,700  | Real estate. |       |
| 185 | May 4, 1873    | N. side of Pacific street, 207.6 west of Brooklyn ave., Brooklyn.                                      | 35 00  | 1,700  | Real estate. |       |
| 186 | May 4, 1873    | N. side of Pacific street, 223.6 west of Brooklyn ave., Brooklyn.                                      | 35 00  | 1,700  | Real estate. |       |
| 187 | May 21, 1873   | 122 North Oxford street, Brooklyn.   | 52 50  | 5,000  | Real estate. |       |
| 188 | June 21, 1873  | N. side Hawthorne street, near Flatbush avenue, Flatbush, L. I.  | 46 67  | 2,000  | Real estate. |       |

\* Assigned April 30, 1873; recorded in Kings county, book 1066, page 166.

SCHEDULE — (Continued).

| Number. | DATE OF MORTGAGE. |           | RECORD OF MORTGAGE. |       |       | Amount of principal unpaid. | INTEREST. |          |              | Value of lands mortgaged. | Value of buildings. | Am't of ins. held by the comp'y on the buildings.                | LOCATION — STREET, NUMBER OR DESCRIPTION. |
|---------|-------------------|-----------|---------------------|-------|-------|-----------------------------|-----------|----------|--------------|---------------------------|---------------------|--|---|
|         | When given.       | When due. | County.             | Book. | Page. |                             | Due.      | Accrued. | Rate per ct. |                           |                     |  |   |
| 189     | July 17, 1872..   | 1873      | Kings               | 1088  | 404   | \$3,500 00                  | \$40 83   | 7        | \$1,500      | \$4,500                   | \$3,500             | North-east cor. of Nostrand av. and Monroe st., Brooklyn, N. Y.  |   |
| 190     | July 17, 1872.    | 1873      | "                   | 1088  | 408   | 3,500 00                    | 40 83     | 7        | 1,500        | 4,500                     | 3,500               | East side Nostrand av., 30 west of Monroe st., Brooklyn, N. Y.   |   |
| 191     | Sept. 2, 1872..   | 1873      | "                   | 1096  | 81    | 4,000 00                    | 46 87     | 7        | 2,000        | 6,000                     | 4,000               | South side Gates av., 23 4-12 west Bedford av., Brooklyn, N. Y.  |   |
| 192     | Sept. 3, 1872..   | 1873      | "                   | 1096  | 406   | 4,500 00                    | 52 50     | 7        | 2,500        | 6,000                     | 4,500               | South-east corner Classon av. and Quincy st., Brooklyn, N. Y.    |   |
| 193     | Sept. 3, 1872.    | 1873      | "                   | 1096  | 401   | 4,500 00                    | 52 50     | 7        | 2,500        | 6,000                     | 4,500               | East side Classon av., 31.10 south Quincy st., Brooklyn, N. Y.   |   |
| 194     | Sept. 3, 1872..   | 1873      | "                   | 1096  | 410   | 4,500 00                    | 52 50     | 7        | 2,500        | 6,000                     | 4,500               | East side Classon av., 47.7 south Quincy st., Brooklyn, N. Y.    |   |
| 195     | Sept. 3, 1872..   | 1873      | "                   | 1096  | 397   | 4,500 00                    | 52 50     | 7        | 2,500        | 6,000                     | 4,500               | East side Classon av., 63.4 south Quincy st., Brooklyn, N. Y.    |   |
| 197     | Sept. 14, 1872..  | 1873      | "                   | 1102  | 15    | 3,000 00                    | 35 00     | 7        | 5,000        | Real estate.              | Real estate.        | North-west corner Franklin av. and Butler st., Brooklyn, N. Y.   |   |
| 199     | Sept. 14, 1872..  | 1873      | "                   | 1102  | 96    | 3,000 00                    | 35 00     | 7        | 5,000        | Real estate.              | Real estate.        | North side Butler street, 300 west Franklin av., Brooklyn, N. Y. |   |
| 203     | Sept. 14, 1872..  | 1873      | "                   | 1102  | 19    | 3,000 00                    | 35 00     | 7        | 5,000        | Real estate.              | Real estate.        | West side Franklin av., 104.9 west Butler st., Brooklyn, N. Y.   |   |
| 205     | Nov. 12, 1872..   | 1873      | "                   | 1110  | 237   | 4,000 00                    | 46 87     | 7        | 2,500        | 6,000                     | 4,000               | North side Wyckoff st., 223.5 west Sixth av., Brooklyn, N. Y.    |   |
| 206     | Nov. 21, 1872..   | 1873      | "                   | 1111  | 468   | 3,250 00                    | 37 91     | 7        | 2,000        | 4,500                     | 3,250               | North side Jefferson st., 90 west Bedford av., Brooklyn, N. Y.   |   |
| 207     | Nov. 21, 1872..   | 1873      | "                   | 1111  | 463   | 3,250 00                    | 37 91     | 7        | 2,000        | 4,500                     | 3,250               | North side Jefferson st., 110 west Bedford av., Brooklyn, N. Y.  |   |
| 208     | Nov. 20, 1872..   | 1873      | "                   | 1111  | 472   | 1,500 00                    | 17 50     | 7        | 1,000        | 2,000                     | 1,500               | Bedford av., Brooklyn, N. Y.                                     |   |
| 210     | Nov. 20, 1872..   | 1873      | "                   | 1111  | 469   | 1,500 00                    | 17 50     | 7        | 1,000        | 2,000                     | 1,500               | South side Quincy street, 250 east Lewis av., Brooklyn, N. Y.    |   |
| 211     | Nov. 20, 1872..   | 1873      | "                   | 1111  | 478   | 1,500 00                    | 17 50     | 7        | 1,000        | 2,000                     | 1,500               | South side Quincy street, 283.4 east Lewis av., Brooklyn, N. Y.  |   |
| 212     | Dec. 3, 1872..    | 1873      | "                   | 1113  | 546   | 2,000 00                    | 23 33     | 7        | 1,000        | 4,000                     | 2,000               | South side Quincy street, 306.8 east Lewis av., Brooklyn, N. Y.  |   |
| 214     | Dec. 9, 1872..    | 1873      | "                   | 1115  | 59    | 5,000 00                    | 58 33     | 7        | 2,000        | 5,500                     | 5,000               | Coney Island rd., Flatbush, L. I.                                |   |
| 215     | Dec. 9, 1872..    | 1873      | "                   | 1115  | 63    | 5,000 00                    | 58 33     | 7        | 2,000        | 5,500                     | 5,000               | North side Herkimer st., 139 west New York av., Brooklyn, N. Y.  |   |
| 216     | Dec. 7, 1872..    | 1873      | "                   | 1115  | 56    | 2,000 00                    | 23 33     | 7        | 800          | 3,000                     | 2,000               | North side Herkimer st., 149 west New York av., Brooklyn, N. Y.  |   |

|      |                 |      |                 |      |     |           |        |        |   |        |        |         |   |
|------|-----------------|------|-----------------|------|-----|-----------|--------|--------|---|--------|--------|---------|---|
| 217  | Dec. 10, 1873.. | 1873 | Chenango        | 71   | 167 | 1,900 00  | .....  | 7 00   | 7 | 900    | 2,700  | 1,900   | Village of Norwich, N. Y.   |
| 218  | Dec. 10, 1873.. | 1873 | "               | 71   | 159 | 1,900 00  | 45 50  | 15 17  | 7 | 1,500  | 2,500  | 1,900   | Village of Norwich, N. Y.   |
| 219  | Dec. 10, 1873.. | 1873 | "               | 71   | 155 | 1,000 00  | .....  | 5 83   | 7 | 1,000  | 2,000  | 2,000   | Village of Norwich, N. Y.   |
| 220  | Dec. 11, 1873.. | 1873 | "               | 71   | 186 | 3,000 00  | .....  | 17 50  | 7 | 8,000  | 2,800  | 2,800   | Farm of 211 acres and buildings, Preston, Chenango Co., N. Y.   |
| 221  | Dec. 28, 1872.. | 1873 | Kings           | 1118 | 175 | 5,500 00  | .....  | 64 16  | 7 | 2,000  | 7,000  | 5,500   | Preston, Chenango Co., N. Y.<br>Classon ave., Brooklyn.<br>Village of Norwich, N. Y.                                |
| 222  | Dec. 14, 1872.. | 1873 | Chenango        | 71   | 161 | 800 00    | .....  | 4 67   | 7 | 800    | 1,700  | 800     | 168 acres of land and buildings, Pharsalia, Chenango Co., N. Y.   |
| 223  | Dec. 14, 1872.. | 1873 | "               | 71   | 184 | 1,500 00  | .....  | 8 75   | 7 | 3,666  | 1,000  | 1,000   | Farm of 320 acres of land and buildings, Pharsalia, Chenango co., N. Y.   |
| 224  | Dec. 18, 1872.. | 1873 | "               | 71   | 174 | 3,000 00  | .....  | 17 55  | 7 | 8,000  | 2,000  | 2,100   | Farm of 90 acres and dwellings, Middlebush, Somerset Co., N. J.   |
| 226  | Dec. 30, 1873.. | 1873 | Somerset, N. J. | 26   | 723 | 7,000 00  | .....  | 81 67  | 7 | 13,000 | 4,000  | 2,000   | Village of Norwich, N. Y.   |
| 227  | Jan. 4, 1873..  | 1874 | Chenango        | 71   | 196 | 500 00    | .....  | 2 92   | 7 | 1,000  | 1,000  | 500     | Town of Otselic, Chenango county, N. Y.   |
| 228  | Jan. 4, 1873..  | 1874 | "               | 71   | 315 | 500 00    | .....  | 2 92   | 7 | 250    | 1,250  | 500     | N. side Madison st., 155.3 W. Bedford ave., Brooklyn.   |
| *229 | July 1, 1867..  | 1870 | "               | 732  | 223 | 500 00    | 245 00 | 40 83  | 7 | 1,800  | 4,000  | 3,500   | Town of Otselic, Chenango county, N. Y.   |
| 233  | Jan. 11, 1873.. | 1874 | "               | 71   | 226 | 1,000 00  | .....  | 5 83   | 7 | 300    | 2,700  | 1,000   | Four lots on Albany ave., bet Atlantic ave and Pacific st.; 2 lots on Atlantic ave., 90 from Albany ave., Brooklyn. |
| 233  | Jan. 30, 1873.. | 1874 | Kings           | 1194 | 405 | 4,250 00  | 278 60 | 49 30  | 7 | 8,500  | Real   | estate. | S. side Champlain and Perkins sts., Rochester, N. Y.  |
| 234  | Jan. 22, 1873.. | 1874 | Monroe          | 168  | 458 | 1,000 00  | .....  | 11 67  | 7 | 3,500  | 2,600  | 1,000   | Nos. 1669 and 1671 Fulton ave., Brooklyn.   |
| 236  | Feb. 11, 1873.. | 1874 | Kings           | 1127 | 514 | 1,000 00  | .....  | 11 67  | 7 | 10,000 | 85,000 | 1,000   | S. E. cor. of Union and Meyer sts., Hackensack, N. J.   |
| 237  | Feb. 11, 1873.. | 1874 | "               | 1127 | 517 | 9,000 00  | .....  | 105 00 | 7 | 7,000  | 8,000  | 5,000   | Farm of 76 acres and buildings, Preston, Chenango county, N. Y.   |
| 239  | Feb. 17, 1873.. | 1874 | B't'n, N. J.    | 2    | 144 | 5,000 00  | .....  | 58 33  | 7 | 1,250  | 1,550  | 1,000   | N. W. cor. Clinton and President sts., Brooklyn.  |
| 240  | Feb. 11, 1873.. | 1874 | Chenango        | 71   | 316 | 1,000 00  | .....  | 5 83   | 7 | 26,000 | Real   | estate. | N. E. cor. Tompkins ave. and Madison st., Brooklyn.   |
| *241 | Dec. 27, 1871.. | 1873 | Kings           | 1047 | 384 | 15,000 00 | 525 00 | 175 00 | 7 | 1,500  | 4,500  | 3,000   | Farm of 160 acres and buildings, Afton, Chenango county, N. Y.  |
| 243  | Mar. 3, 1873..  | 1874 | "               | 1140 | 527 | 3,000 00  | .....  | 23 33  | 7 | 9,600  | 4,000  | 3,700   | No. 5 Sheldon st., Norwich, N. Y.   |
| 244  | Feb. 27, 1873.. | 1874 | Chenango        | 71   | 456 | 4,000 00  | .....  | 23 33  | 7 | 1,000  | 2,600  | 1,000   | N. side Stockton st., 300 E. Tompkins ave., Brooklyn.   |
| 245  | Mar. 8, 1873..  | 1874 | "               | 71   | 530 | 1,000 00  | .....  | 5 83   | 7 | 3,000  | 11,500 | 4,500   | Liberty street, Bath, Steuben Co., N. Y.  |
| 246  | May 12, 1873..  | 1874 | Kings           | 1146 | 313 | 2,000 00  | .....  | 53 50  | 7 | 2,500  | 5,500  | 2,500   | N. E. cor. N. Main and Rexford sts., Norwich, N. Y.   |
| 247  | May 9, 1873..   | 1874 | Steuben         | 63   | 227 | 4,500 00  | .....  | 14 53  | 7 | 2,500  | 5,500  | 2,500   |   |
| 248  | May 24, 1873..  | 1874 | Chenango        | 71   | 540 | 2,500 00  | .....  | 14 53  | 7 | 2,500  | 5,500  | 2,500   |   |

\* Assigned January 13, 1873; recorded in Kings county, book 1122, page 143.

† Assigned March 13, 1873, book 1123, page 231.



SCHEDULE — (Continued).

| Number | DATE OF MORTGAGE. |           | RECORD OF MORTGAGE. |       |       | Amount of principal unpaid. | INTEREST. |          |                | Value of lands mortgaged. | Value of buildings. | Am't of ins. held by the comp'y on the buildings.                        | LOCATION — STREET, NUMBER OR DESCRIPTION. |
|--------|-------------------|-----------|---------------------|-------|-------|-----------------------------|-----------|----------|----------------|---------------------------|---------------------|--|---|
|        | When given.       | When due. | County.             | Book. | Page. |                             | Due.      | Accrued. | Rate per cent. |                           |                     |  |   |
| 249    | June 16, 1873..   | 1874      | Kings.....          | 1155  | 491   | \$14,000 00                 | \$163 33  | 7        | \$9,000        | \$16,000                  | \$14,000            | S. side of Clinton st., 220 3/4 W. Harrison st., Brooklyn.               |   |
| 251    | July 7, 1873..    | 1874      | "                   | 1161  | 163   | 6,000 00                    | 70 00     | 7        | 2,000          | 7,500                     | 6,000               | S. side Quincy st., 165 W. Bedford ave., Brooklyn.                       |   |
| 253    | July 7, 1873..    | 1874      | "                   | 1161  | 169   | 6,000 00                    | 70 00     | 7        | 2,000          | 7,500                     | 6,000               | S. side Quincy st., 305 W. Bedford ave., Brooklyn.                       |   |
| 254    | Aug. 11, 1873..   | 1874      | "                   | 1166  | 216   | 4,500 00                    | 52 50     | 7        | 2,000          | 6,000                     | 4,500               | E. side Classon ave., 66.8 S. Green ave., Brooklyn.                      |   |
| 255    | Aug. 11, 1873..   | 1874      | "                   | 1166  | 213   | 4,500 00                    | 52 50     | 7        | 2,000          | 6,000                     | 4,500               | E. side Classon ave., 83.4 S. Green ave., Brooklyn.                      |   |
| 256    | Aug. 7, 1873..    | 1874      | "                   | 1167  | 452   | 5,000 00                    | 58 33     | 7        | 1,500          | 6,000                     | 5,000               | S. side Seventh st., 337.10% west Seventh ave., Brooklyn.                |   |
| *257   | Nov. 15, 1872..   | 1874      | "                   | 1111  | 136   | 3,000 00                    | 35 00     | 7        | 1,500          | 4,500                     | 3,000               | N. side Monroe st., 85 E. Nostrand ave., Brooklyn.                       |   |
| *258   | Nov. 15, 1872..   | 1874      | "                   | 1111  | 132   | 3,000 00                    | 35 00     | 7        | 1,500          | 4,500                     | 3,000               | N. side Monroe st., 105 E. Nostrand ave., Brooklyn.                      |   |
| 259    | Sept. 4, 1873..   | 1874      | Steuben..           | 63    | 397   | 1,100 00                    | 12 84     | 7        | 1,800          | 1,500                     | 1,100               | Farm of 90 acres and buildings, Canisteo, N. Y.                          |   |
| 260    | May 28, 1873..    | 1874      | Chenango.           | 76    | 96    | 4,000 00                    | \$369 24  | 7        | 8,550          | 3,750                     | 2,600               | Farm of 170 acres and buildings, Alton, Chenango Co., N. Y.              |   |
| 262    | Oct. 29, 1873..   | 1874      | Kings....           | 1180  | 474   | 6,500 00                    | 75 83     | 7        | 2,000          | 9,000                     | 6,500               | N. side St. Mark's ave., 259 5 W. Sixth ave., Brooklyn.                  |   |
| 265    | Nov. 26, 1873..   | 1874      | "                   | 1186  | 259   | 12,000 00                   | 140 00    | 7        | 15,000         | 10,000                    | 12,000              | N. side Fulton st., 80 W. Lawrence st., Brooklyn.                        |   |
| 266    | Nov. 27, 1873..   | 1874      | Chenango.           | 76    | 165   | 1,000 00                    | 5 83      | 7        | 1,000          | 3,500                     | 1,000               | Village of Norwich, N. Y.  |   |
| 268    | Dec. 26, 1873..   | 1874      | Kings....           | 1190  | 391   | 6,000 00                    | 70 00     | 7        | 2,500          | 8,500                     | 6,000               | N. E. cor. Franklin ave. and Jefferson st., Brooklyn.                    |   |
| 269    | Dec. 28, 1873..   | 1874      | "                   | 1190  | 388   | 6,000 00                    | 70 00     | 7        | 2,000          | 8,000                     | 6,000               | N. side Jefferson st., 30 E. Franklin ave., Brooklyn.                    |   |
| 270    | Dec. 28, 1873..   | 1874      | "                   | 1190  | 385   | 6,000 00                    | 70 00     | 7        | 2,000          | 8,000                     | 6,000               | N. side Jefferson st., 40 E. Franklin ave., Brooklyn.                    |   |
| 271    | Dec. 6, 1873..    | 1874      | Monroe...           | 180   | 90    | 1,200 00                    | 14 00     | 7        | 5,400          | Real                      | estate.             | Lot 188x405, Gates, Monroe Co., N. Y.                                    |   |
| 272    | Jan. 2, 1874..    | 1875      | Chenango.           | 76    | 222   | 1,000 00                    | 5 83      | 7        | 1,000          | 2,000                     | 2,000               | Division st., Norwich, N. Y.   |   |
| 274    | Dec. 27, 1873..   | 1874      | Steuben..           | 63    | 490   | 1,000 00                    | 11 67     | 7        | 2,000          | 1,000                     | 1,000               | Seven acres of ground and buildings, Hammondsport, Steuben Co., N. Y.    |   |
| 275    | Jan. 5, 1874..    | 1875      | Kings....           | 1196  | 261   | 6,000 00                    | 70 00     | 7        | 4,000          | 10,000                    | 6,000               | N. side DeKalb ave., 90 E. Cumberland st., Brooklyn.                     |   |
| 276    | Jan. 27, 1874..   | 1875      | "                   | 1196  | 480   | 10,000 00                   | 116 67    | 7        | 12,000         | 10,000                    | 5,500               | E. side of Flatbush turnpike, 132 N. E. of Clarkson st., Flatbush, L. I. |   |

| 377 | Feb. 4, 1874.   | 1873 | 1198 | 989 | 4,000 00  | 40 67  | 7 | 3,000  | 5,000          | 4,000  | 3,000  | 5,000          | 4,000  | S. side Greene ave., 41 E. R. Carl-<br>lavage, Brooklyn.             |
|-----|-----------------|------|------|-----|-----------|--------|---|--------|----------------|--------|--------|----------------|--|--|
| 378 | Feb. 7, 1874.   | 1875 | 1198 | 374 | 6,000 00  | 70 00  | 7 | 4,000  | 6,000          | 5,800  | 4,000  | 6,000          | 5,800  | S. side Pacific st., 334 W. Nostrand<br>avenue, Brooklyn.            |
| 380 | Mar. 13, 1874.  | 1875 | 68   | 542 | 1,000 00  | 11 67  | 7 | 1,000  | 2,300          | 1,000  | 1,000  | 2,300          | 1,000  | Ch. of William and Hornell sts.,<br>City of Albany, N. Y.            |
| 381 | Mar. 2, 1874.   | 1875 | 76   | 370 | 800 00    | 4 67   | 7 | 800    | 1,700          | 800    | 800    | 1,700          | 800  | Village of Norwich, N. Y.  |
| 383 | Mar. 1, 1874.   | 1875 | 73   | 553 | 1,500 00  | 35 00  | 7 | 1,000  | 4,000          | 1,500  | 1,000  | 4,000          | 1,500  | 53 and 55 Broad st., Lyons, Wayne<br>county, N. Y.                   |
| 384 | Mar. 27, 1874.  | 1875 | 76   | 367 | 1,000 00  | 5 38   | 7 | 500    | 2,500          | 1,000  | 500    | 2,500          | 1,000  | Main st., village of South Otwick,<br>Chenango county, N. Y.         |
| 385 | April 6, 1874.  | 1875 | 644  | 444 | 550 00    | 6 40   | 7 | 3,000  | 1,000          | 550    | 3,000  | 1,000          | Farm of 60 acres and buildings,<br>Locktown, N. Y. |  |
| 386 | April 23, 1874. | 1875 | 263  | 192 | 25,000 00 | 391 66 | 7 | 23,000 | 80,000         | 31,000 | 23,000 | 80,000         | 31,000   | N. W. cor. of Swan and Franklin<br>street, Buffalo, N. Y.            |
| 387 | Mar. 25, 1874.  | 1875 | 73   | 371 | 800 00    | 9 38   | 7 | 1,000  | 1,800          | 800    | 1,000  | 1,800          | 800  | Cor. of Catherine and Holley sts.,<br>Lyons, N. Y.                   |
| 388 | April 15, 1874. | 1875 | 76   | 517 | 500 00    | 3 93   | 7 | 700    | 1,300          | 500    | 700    | 1,300          | 500  | Lewis st., village of Norwich, N. Y.                                 |
| 389 | Mar. 17, 1874.  | 1875 | 73   | 435 | 2,500 00  | .....  | 7 | 5,500  | 2,500          | 2,500  | 5,500  | 2,500          | 2,500  | Town of Arcadia, Wayne county,<br>N. Y.                              |
| 390 | June 10, 1874.  | 1875 | 1234 | 127 | 6,000 00  | 70 00  | 7 | 4,000  | 8,000          | 6,000  | 4,000  | 8,000          | 6,000  | N. side of De Kalb ave., 123 E. of<br>Cumberland street, Brooklyn.   |
| 391 | June 10, 1874.  | 1875 | 1234 | 194 | 6,000 00  | 70 00  | 7 | 4,000  | 8,000          | 6,000  | 4,000  | 8,000          | 6,000  | N. side of De Kalb ave., 123 E. of<br>Cumberland street, Brooklyn.   |
| 392 | June 16, 1874.  | 1875 | 263  | 260 | 6,000 00  | 70 00  | 7 | 3,000  | 2,000          | 1,200  | 3,000  | 2,000          | 1,200  | No. 39 E. Main street, Norwich,<br>Chenango county, N. Y.            |
| 393 | June 1, 1874.   | 1875 | 76   | 553 | 1,200 00  | 7 00   | 7 | 8,000  | 8,500          | 6,000  | 8,000  | 8,500          | 6,000  | W. side of Cambridge place, 235<br>S. from Greene ave., Brooklyn.    |
| 394 | July 18, 1874.  | 1875 | 1233 | 16  | 6,000 00  | 70 00  | 7 | 3,500  | 13,000         | 10,000 | 3,500  | 13,000         | 10,000   | S. E. cor. of Myrtle avenue and<br>Hamilton street, Brooklyn.        |
| 395 | July 30, 1874.  | 1875 | 1233 | 810 | 10,000 00 | 116 66 | 7 | 7,000  | 11,000         | 10,000 | 7,000  | 11,000         | 10,000   | S. side of Myrtle ave., 23 E. Hamil-<br>ton street, Brooklyn.        |
| 396 | July 30, 1874.  | 1875 | 1233 | 813 | 10,000 00 | 116 66 | 7 | 5,000  | 5,000          | 10,000 | 5,000  | 5,000          | 10,000   | Birchall street, Norwich, N. Y.                                      |
| 397 | Sept. 12, 1874. | 1875 | 78   | 27  | 2,000 00  | 11 67  | 7 | 1,500  | 8,000          | 2,000  | 1,500  | 8,000          | 2,000  | W. side of Portland ave., 342 3 S.<br>of De Kalb avenue, Brooklyn.   |
| 398 | Oct. 10, 1874.  | 1875 | 1243 | 326 | 7,000 00  | 81 67  | 7 | 4,000  | 8,500          | 7,000  | 4,000  | 8,500          | 7,000  | S. side of Greene avenue, 20 E.<br>Adelphi street, Brooklyn.         |
| 399 | Nov. 4, 1874.   | 1875 | 1247 | 8   | 4,500 00  | 52 50  | 7 | 4,000  | 8,000          | 4,000  | 4,000  | 8,000          | 4,000  | Becken Point, Hudson county, N. J.                                   |
| 300 | Nov. 5, 1874.   | 1875 | 114  | 84  | 4,000 00  | 46 67  | 7 | 12,000 | Real<br>estate | 6,000  | 12,000 | Real<br>estate | 6,000  | S. side of Hewes street, 340 E. of<br>Bedford avenue, Brooklyn.      |
| 301 | Dec. 7, 1874.   | 1875 | 1252 | 127 | 6,000 00  | 70 00  | 7 | 3,000  | 8,000          | 6,000  | 3,000  | 8,000          | 6,000  | S. side of Hewes street, 340 E. of<br>Bedford avenue, Brooklyn.      |
| 302 | Dec. 7, 1874.   | 1875 | 1252 | 129 | 6,000 00  | 70 00  | 7 | 3,000  | 8,000          | 6,000  | 3,000  | 8,000          | 6,000  | S. side of Hewes street, 340 E. of<br>Bedford avenue, Brooklyn.      |
| 303 | Dec. 7, 1874.   | 1875 | 1254 | 238 | 6,000 00  | 70 00  | 7 | 3,000  | 8,000          | 6,000  | 3,000  | 8,000          | 6,000  | S. side of Hewes street, 320 E. of<br>Bedford avenue, Brooklyn.      |
| 304 | Dec. 30, 1874.  | 1875 | 1255 | 350 | 4,000 00  | 46 67  | 7 | 2,000  | 6,000          | 4,000  | 2,000  | 6,000          | 4,000  | S. side of Dean street, 195 W. of<br>Nerins street, Brooklyn.        |
| 305 | Jan. 20, 1875.  | 1876 | 64   | 103 | 4,000 00  | 46 67  | 7 | 10,000 | 5,000          | 4,000  | 10,000 | 5,000          | 4,000  | Twenty-one acres and buildings in<br>Rossville, Staten Island, N. Y. |

† See bond 268.

\* Assigned August 23, 1873; recorded in Kings county, book 1163, page 23.

SCHEDULE — (Continued).

| Number. | DATE OF MORTGAGE. |           | RECORD OF MORTGAGE. |       |       | Amount of principal unpaid. | INTEREST. |          |              | Value of lands mortgaged. | Value of buildings. | Am't of inc. held by the comp'y on the build-ings.   | LOCATION — STREET, NUMBER OR DESCRIPTION. |
|---------|-------------------|-----------|---------------------|-------|-------|-----------------------------|-----------|----------|--------------|---------------------------|---------------------|--|---|
|         | When given.       | When due. | County.             | Book. | Page. |                             | Due.      | Accrued. | Rate per ct. |                           |                     |  |   |
| 306     | Feb. 26, 1875..   | 1876      | Kings.....          | 1263  | 489   | \$4,000 00                  | \$46 67   | 7        | \$4,000      | \$4,000                   | \$3,900 00          | Clarkson st., nr. Flatbush Turnpike, L. I.   |   |
| 307     | Mar. 1, 1875..    | 1876      | Chenango.           | 78    | 183   | 1,500 00                    | 8 75      | 7        | 1,500        | 3,500                     | 1,500 00            | N. side Mitchell street, Norwich, N. Y.  |   |
| 308     | May 13, 1875..    | 1876      | "                   | 78    | 209   | 1,300 00                    | 15 16     | 7        | 700          | 3,400                     | 1,300 00            | Grove ave., Norwich, N. Y.   |   |
| 309     | June 16, 1875..   | 1876      | "                   | 1281  | 130   | 2,500 00                    | 29 17     | 7        | .....        | .....                     | .....               | S. side Carroll st., 301.4 W. Seventh  |   |
| 310     | June 16, 1875..   | 1876      | Kings.....          | 1281  | 132   | 2,500 00                    | 29 17     | 7        | 6,000        | .....                     | .....               | ave., Brooklyn.  |   |
| 311     | June 16, 1875..   | 1876      | "                   | 1281  | 135   | 2,500 00                    | 29 17     | 7        | 6,000        | Real                      | estate.             | S. side Carroll st., 136.4 W. Seventh  |   |
| 312     | June 19, 1873..   | 1876      | "                   | 1156  | 391   | 6,666 66                    | 15 55     | 7        | 2,500        | 8,000                     | 6,666 66            | ave., Brooklyn.  |   |
| 313     | June 25, 1873..   | 1876      | "                   | 1282  | 287   | 5,000 00                    | 58 33     | 7        | 12,500       | Real                      | estate.             | W. side Washington ave., 132.7 S. Fulton st., Brooklyn.  |   |
| 314     | July 7, 1875..    | 1876      | "                   | 1284  | 502   | 5,000 00                    | 58 33     | 7        | 8,000        | 7,000                     | .....               | Five lots on Bergen st., bet. Brooklyn and Kingslon aves.; 5 lots on St. Marks-ave., bet. Brooklyn and Kingslon aves., Brooklyn. |   |
| 315     | July 7, 1875..    | 1876      | "                   | 1284  | 505   | 4,000 00                    | 46 67     | 7        | 6,000        | 6,000                     | .....               | On Smith ave., bet. River rd. and Denyse st., Fort Hamilton, L. I.   |   |
| 316     | July 7, 1875..    | 1876      | "                   | 1286  | 18    | 6,000 00                    | 70 00     | 7        | 3,000        | 8,000                     | 6,000 00            | On Smith ave., bet. Clark and Denyse sts., Fort Hamilton, L. I.  |   |
| 317     | July 7, 1875..    | 1876      | "                   | 1286  | 15    | 5,000 00                    | 58 33     | 7        | 2,000        | 7,000                     | 5,000 00            | N. W. cor. Grand and Greene aves., Brooklyn.   |   |
| 318     | July 7, 1875..    | 1876      | "                   | 1286  | 21    | 6,000 00                    | 70 00     | 7        | 3,000        | 8,000                     | 6,000 00            | S. side Greene ave., 15 W. Grand ave., Brooklyn.   |   |
| 319     | Aug. 7, 1875..    | 1876      | "                   | 1288  | 496   | 5,000 00                    | 58 33     | 7        | 2,000        | 7,500                     | 5,000 00            | S. side Greene ave., 30 W. W. Grand ave., Brooklyn.  |   |
| 320     | Aug. 7, 1875..    | 1876      | "                   | 1288  | 499   | 5,000 00                    | 58 33     | 7        | 2,000        | 7,500                     | 5,000 00            | N. side Lincoln pl., 250 E. Sixth ave., Brooklyn.  |   |
| 321     | Aug. 7, 1875..    | 1876      | "                   | 1288  | 502   | 5,000 00                    | 58 33     | 7        | 2,000        | 7,500                     | 5,000 00            | N. side Lincoln pl., 266.8 E. Sixth ave., Brooklyn.  |   |
| 322     | Feb. 23, 1875..   | 1879      | "                   | 1263  | 83    | 2,500 00                    | 62 22     | 7        | 1,500        | 5,000                     | 2,500 00            | N. side Lincoln pl., 283.4 E. Sixth ave., Brooklyn.  |   |
| 323     | Aug. 21, 1875..   | 1876      | "                   | 1291  | 540   | 4,500 00                    | 52 50     | 7        | 3,000        | 6,000                     | 4,500 00            | E. side Hudson ave., 46.8 N. Water st., Brooklyn.  |   |
| 324     | Sept. 24, 1875..  | 1876      | "                   | 1294  | 514   | 3,000 00                    | 35 00     | 7        | 6,000        | Real                      | estate.             | N. side Gates ave., 324 E. Classon ave., Brooklyn.   |   |
| 325     | Nov. 6, 1875..    | 1876      | "                   | 1301  | 133   | 5,000 00                    | 58 33     | 7        | 2,000        | 8,000                     | 5,000 00            | W. side Classon ave., 100 N. Lafayet-ette ave.; E. side Franklin ave., 80 N. Jefferson st., Brooklyn.                            |   |
|         |                   |           |                     |       |       |                             |           |          |              |                           |                     | S. side Monroe st., 185 E. Bedford ave., Brooklyn.   |   |

| 389 | Nov. 6, 1876..   | 1877 | Kings..... | 1801 | 186 | 5,000 00 | .....  | 58 53 | 7 | 3,000  | 8,000        | 5,000 00 | S. side of Monroe st., 303 E. Bedford ave., Brooklyn.           |
|-----|------------------|------|------------|------|-----|----------|--------|-------|---|--------|--------------|----------|---|
| 387 | Nov. 10, 1875..  | 1877 | "          | 1801 | 428 | 5,000 00 | .....  | 58 23 | 7 | 3,000  | 8,000        | 5,000 00 | S. side of Quincy st., 125 W. Bedford ave., Brooklyn.           |
| 386 | Nov. 9, 1875..   | 1877 | "          | 1801 | 549 | 5,000 00 | .....  | 58 23 | 7 | 2,500  | 7,500        | 5,000 00 | N. W. cor. 4th ave. and Dean st., Brooklyn.                     |
| 389 | Dec. 15, 1875..  | 1877 | "          | 1807 | 21  | 6,000 00 | .....  | 70 00 | 7 | 3,000  | 8,000        | 6,000 00 | N. side of Greene ave., 50 W. Grand ave., Brooklyn.             |
| 380 | Jan. 11, 1876..  | 1877 | Chenango.  | 78   | 490 | 1,000 00 | .....  | 5 88  | 7 | 1,000  | 2,000        | 1,000 00 | S. side of Mitchell st., Norwich, N. Y.                         |
| 381 | Mar. 25, 1876..  | 1877 | "          | 78   | 684 | 1,000 00 | .....  | 5 88  | 7 | 1,000  | 2,500        | 1,000 00 | S. S. Mitchell st., Norwich, N. Y.                              |
| 382 | April 5, 1876..  | 1877 | Kings..... | -482 | 19  | 7,500 00 | .....  | 87 50 | 7 | 4,000  | 10,000       | 7,500 00 | Cor. Flatbush ave. and Sterling pl., Brooklyn.                  |
| 383 | April 5, 1876..  | 1877 | "          | 1822 | 21  | 7,500 00 | .....  | 87 50 | 7 | 4,000  | 10,000       | 7,500 00 | S. side of Flatbush ave., 64 9 W. from Sterling pl., Brooklyn.  |
| 384 | April 5, 1876..  | 1877 | "          | 1822 | 24  | 7,500 00 | .....  | 87 50 | 7 | 4,000  | 10,000       | 7,500 00 | S. side of Flatbush ave., 89 9 W. from Sterling pl., Brooklyn.  |
| 385 | April 5, 1876..  | 1877 | "          | 1822 | 27  | 7,500 00 | .....  | 87 50 | 7 | 4,000  | 10,000       | 7,500 00 | S. side of Flatbush ave., 109 9 W. from Sterling pl., Brooklyn. |
| 386 | April 5, 1876..  | 1877 | "          | 1822 | 29  | 7,500 00 | .....  | 87 50 | 7 | 4,000  | 10,000       | 7,500 00 | S. side of Flatbush ave., 129 9 W. from Sterling pl., Brooklyn. |
| 387 | April 5, 1876..  | 1877 | "          | 1822 | 32  | 7,500 00 | .....  | 87 50 | 7 | 4,000  | 10,000       | 7,500 00 | S. side of Flatbush ave., 149 9 W. from Sterling pl., Brooklyn. |
| 388 | April 8, 1876..  | 1877 | "          | 1822 | 287 | 4,000 00 | 154 78 | 46 67 | 7 | 8,000  | Real estate. | 7,500 00 | N. side of Fresh st., 279 9 E. of Sixth ave., Brooklyn.         |
| 389 | April 21, 1876.. | 1877 | New York.  | 1295 | 183 | 7,570 00 | .....  | 88 22 | 7 | 6,000  | 12,000       | 7,570 00 | W. side of Whitehall st., 27 S. of Bridge st., N. Y.            |
| 340 | April 27, 1876.. | 1877 | Monroe...  | 196  | 415 | 1,100 00 | .....  | 12 82 | 7 | 12,000 | 3,000        | 1,100 00 | N. side of Chiver park, 120 E. of Upton place, Brooklyn.        |
| 341 | May 6, 1876..    | 1877 | Kings..... | 1386 | 348 | 7,000 00 | .....  | 81 67 | 7 | 2,000  | 10,000       | 7,000 00 | N. side of St. Marks ave., 668 W. Carlton ave., Brooklyn.       |
| 342 | May 17, 1876..   | 1877 | "          | 1388 | 168 | 6,000 00 | .....  | 70 00 | 7 | 3,000  | 8,000        | 6,000 00 | E. side Fourth ave., 80 S. Dean st., Brooklyn.                  |
| 343 | May 1, 1876..    | 1877 | "          | 1388 | 480 | 2,000 00 | .....  | 23 28 | 7 | 1,500  | 3,500        | 1,400 00 | E. side Adams st., 50 N. Tillary st., Brooklyn.                 |
| 344 | May 23, 1876..   | 1877 | "          | 1389 | 178 | 4,000 00 | .....  | 46 67 | 7 | 2,000  | 6,000        | 4,000 00 | N. W. cor. of Grand ave. and Van Buren st., Brooklyn.           |
| 345 | May 23, 1876..   | 1877 | "          | 1389 | 181 | 4,000 00 | .....  | 46 67 | 7 | 2,000  | 6,000        | 4,000 00 | N. side of Van Buren st., 20 W. Grand ave., Brooklyn.           |
| 346 | May 23, 1876..   | 1877 | "          | 1389 | 194 | 4,000 00 | .....  | 46 67 | 7 | 2,000  | 6,000        | 4,000 00 | N. side of Van Buren st., 40 W. Grand ave., Brooklyn.           |
| 347 | May 23, 1876..   | 1877 | "          | 1389 | 176 | 4,000 00 | .....  | 46 67 | 7 | 2,000  | 6,000        | 4,000 00 | N. side of Van Buren st., 60 W. Grand ave., Brooklyn.           |
| 349 | June 1, 1876..   | 1877 | "          | 1380 | 127 | 3,000 00 | .....  | 35 00 | 7 | 800    | 4,500        | 3,000 00 | N. W. cor. of Albany ave. and Pacific st., Brooklyn.            |
| 350 | June 1, 1876..   | 1877 | "          | 1380 | 115 | 3,000 00 | .....  | 35 00 | 7 | 800    | 4,500        | 3,000 00 | W. side of Albany ave., 20 N. of Pacific st., Brooklyn.         |
| 351 | June 1, 1876..   | 1877 | "          | 1380 | 118 | 3,000 00 | .....  | 35 00 | 7 | 800    | 4,500        | 3,000 00 | W. side of Albany ave., 40 N. of Pacific st., Brooklyn.         |

\* Assigned June 28, 1876, book 1862, page 99.

+ Assigned August 31, 1876, book 1891, page 249.

SCHEDULE — (Continued).

| No. of Shares | DATE OF MORTGAGE. |           | RECORD OF MORTGAGE. |       |       | Amount of principal unpaid. | INTEREST.      |            |              | Value of lands mortgaged. | Value of buildings. | Am't of ins. held by the comp'y on the build- ings.             | LOCATION — STREET, NUM- BER OR DESCRIPTION. |
|---------------|-------------------|-----------|---------------------|-------|-------|-----------------------------|----------------|------------|--------------|---------------------------|---------------------|---|---|
|               | When given.       | When due. | County.             | Book. | Page. |                             | Due.           | Accrued.   | Rate per ct. |                           |                     |   |   |
| 333           | June 1, 1876..    | 1877      | Kings.....          | 1330  | 131   | \$3,000 00                  | \$35 00        | 7          | \$800        | \$4,500                   | \$3,000             | W. side of Albany ave., 60 N. of Pacific st., Brooklyn.         |   |
| 333           | June 1, 1876..    | 1877      | "                   | 1330  | 134   | 3,000 00                    | 35 00          | 7          | 800          | 4,500                     | 3,000               | W. side of Albany ave., 80 N. of Pacific st., Brooklyn.         |   |
| 334           | June 28, 1876..   | 1877      | Chen'go...          | 81    | 111   | 1,700 00                    | 9 91           | 7          | 1,000        | 4,000                     | 1,700               | S. side of Mitchell st., Norwich, N. Y.                         |   |
| 335           | July 28, 1876..   | 1877      | Kings.....          | 1333  | 155   | 4,300 00                    | 49 00          | 7          | 3,500        | 5,500                     | 4,300               | N. side of Dean st., 275 E. of New York ave., N. Y.             |   |
| 335           | July 27, 1876..   | 1878      | Chen'go...          | 81    | 129   | 1,300 00                    | 7 00           | 7          | 3,800        | 700                       | 735                 | Farm of 116 acres with buildings, Plymouth, Chenango Co., N. Y. |   |
| 337           | Aug. 30, 1876..   | 1877      | Kings.....          | 1341  | 510   | 8,000 00                    | 65 33          | 7          | 4,500        | 10,500                    | 8,000               | S. W. cor. of Atlantic st. and 4th ave., Brooklyn.              |   |
| 338           | Aug. 30, 1876..   | 1877      | "                   | 1341  | 508   | 8,000 00                    | 65 33          | 7          | 4,500        | 10,500                    | 8,000               | S. side of Atlantic st., 17.10 W. Fourth ave., Brooklyn.        |   |
| 339           | Aug. 30, 1876..   | 1877      | "                   | 1341  | 505   | 8,000 00                    | 65 33          | 7          | 4,500        | 10,500                    | 8,000               | S. side of Atlantic st., 37.10 W. Fourth ave., Brooklyn.        |   |
| 340           | Aug. 30, 1876..   | 1877      | "                   | 1341  | 508   | 8,000 00                    | 65 33          | 7          | 4,500        | 10,500                    | 8,000               | S. side of Atlantic st., 57.10 W. Fourth ave., Brooklyn.        |   |
| 341           | Aug. 30, 1868..   | 1877      | "                   | 1341  | 500   | 8,000 00                    | 65 33          | 7          | 4,500        | 10,500                    | 8,000               | S. side of Atlantic st., 77.10 W. Fourth ave., Brooklyn.        |   |
| 343           | Sept. 27, 1865..  | 1877      | "                   | 1344  | 241   | 1,000 00                    | 11 87          | 7          | .....        | .....                     | .....               | See Bond 171.   |   |
| 343           | Nov. 8, 1876..    | 1877      | "                   | 1349  | 460   | 5,500 00                    | 49 19          | 7          | .....        | .....                     | .....               | E. side of St. James place, 90 N. of Greene ave., Brooklyn.     |   |
| Total.....    |                   |           |                     |       |       |                             | \$1,358,440 02 | \$3,985 37 | \$14,327 31  | \$995,056                 | \$1,643,650         | \$1,147,698   |   |

UNIVERSAL LIFE INSURANCE COMPANY, }  
Nos. 17 AND 19 WARREN STREET, }  
NEW YORK, Feb. 17, 1877. }

EDWARD M. JOHNSON, Esq., *Clerk of the Assembly of the State of  
New York:*

DEAR SIR.— Herewith I hand you the statement for this company  
called for under the resolution of the Hon. Hamilton Fish, Jr.,  
and am

Very respectfully yours.

HENRY J. FURBER,  
*Vice-President.*

*STATEMENT of all money loaned on real estate, where such real estate is situated, the amount of interest paid thereon from date of said loans, and amount of interest defaulted thereon.*

| LOCATION OF PROPERTY.  | Original amount of loan. | Present amount of loan. | Date of loan.     | Amount of interest paid. | Interest past due. |
|--|--------------------------|-------------------------|-------------------|--------------------------|--------------------|
| On Palisades, Bergen county, New Jersey.....                         | \$14,000 00              | \$12,000 00             | May 1, 1873.      | \$4,435 00               | .....              |
| Lots in township of Harrington, Bergen county, New Jersey.....       | 4,000 00                 | 1,500 00                | Dec. 5, 1871.     | 1,131 66                 | .....              |
| Land in township of Harrington, say Hackensack, New Jersey.....      | 5,000 00                 | 5,580 89                | Sept. 14, 1867.   | 3,630 89                 | .....              |
| On Palisades, Bergen county, New Jersey.....                         | 5,000 00                 | 5,000 00                | June 1, 1871.     | 1,925 00                 | .....              |
| Lot A, block 4, Geddies, Onondaga county, New York.....              | 850 00                   | 350 00                  | July 18, 1871.    | 123 31                   | \$19 35            |
| Part of lot 3, town of Salina.....                                   | 8,000 00                 | 8,000 00                | Sept. 1, 1870.    | 1,013 87                 | 430 00             |
| Farmlot 219, Syracuse, New York.....                                 | 2,500 00                 | 2,500 00                | May 2, 1866.      | 1,739 85                 | 87 50              |
| Lot 71, Freeman's tract, Syracuse, New York.....                     | 1,000 00                 | 1,000 00                | April 16, 1870.   | 1,440 82                 | .....              |
| 366 acres Onondaga reservation, New York.....                        | 3,500 00                 | 3,500 00                | June 25, 1870.    | 1,456 81                 | .....              |
| Lot in town of Solby, New York.....                                  | 1,400 00                 | 350 00                  | April 1, 1868.    | 564 11                   | .....              |
| Lot 94, town of Pompey, New York.....                                | 1,500 00                 | 3,000 00                | August 2, 1869.   | 725 00                   | 32 50              |
| Lot in town of Liverpool, New York.....                              | 3,000 00                 | 3,000 00                | October 2, 1871.  | 1,015 83                 | .....              |
| Lot No. 29, town of Barre, New York.....                             | 1,800 00                 | 1,600 00                | April 21, 1871.   | 516 13                   | 86 00              |
| House and lot of land, Staten Island, New York.....                  | 1,800 00                 | 6,000 00                | April 20, 1871.   | 3,008 87                 | .....              |
| House and lot, One Hundred and Thirteenth street, New York city..... | 2,000 00                 | 2,000 00                | July 10, 1871.    | 2,797 32                 | .....              |
| House and lot, One Hundred and First street, Brooklyn, New York..... | 2,000 00                 | 2,000 00                | May 14, 1868.     | 1,056 32                 | * 140 00           |
| Land on north side Sackett street, Brooklyn, New York.....           | 7,500 00                 | 7,500 00                | October 8, 1871.  | 2,708 12                 | .....              |
| House and lot, Spring Valley, Bergen county, New Jersey.....         | 6,000 00                 | 6,000 00                | Sept. 5, 1873.    | 1,565 30                 | 700 00             |
| House and lot, Nyack, Rockland county, New York.....                 | 14,000 00                | 14,000 00               | June 1, 1873.     | 1,890 00                 | * 310 00           |
| Land in Hackensack, Bergen county, New Jersey.....                   | 3,500 00                 | 3,500 00                | Sept. 18, 1867.   | 6,393 00                 | .....              |
| House and lot in Closter, Bergen county, New Jersey.....             | 3,500 00                 | 3,500 00                | Sept. 20, 1873.   | 980 00                   | .....              |
| House and lot in Hackensack, Bergen county, New Jersey.....          | 10,000 00                | 10,000 00               | April 1, 1873.    | 2,216 87                 | .....              |
| Property in Gloversville, Fulton county, New York.....               | 10,000 00                | 10,000 00               | Nov. 11, 1873.    | 2,336 84                 | .....              |
| Property in Gloversville, Fulton county, New York.....               | 8,000 00                 | 8,000 00                | Nov. 11, 1873.    | 2,369 55                 | .....              |
| House and lot on Gates avenue, Brooklyn.....                         | 3,500 00                 | 3,500 00                | January 24, 1873. | 580 75                   | .....              |
| House and lot on One Hundred and First street, New York.....         | 5,000 00                 | 5,000 00                | Feb. 10, 1873.    | 1,06 84                  | * 1,235 00         |
| House and lot on One Hundred and First street, New York.....         | 5,000 00                 | 5,000 00                | Feb. 10, 1873.    | 1,06 84                  | * 1,235 00         |
| House and lot on One Hundred and First street, New York.....         | 5,000 00                 | 5,000 00                | Feb. 10, 1873.    | 1,06 84                  | * 1,235 00         |
| Lots in Ridgfield, Bergen county, New Jersey.....                    | 7,500 00                 | 7,500 00                | April 22, 1873.   | 1,837 50                 | .....              |
| House and land in Greene, Chenango county, New York.....             | 4,800 00                 | 5,200 00                | April 22, 1873.   | 698 35                   | 672 35             |
| Land in Englewood, Bergen county, New Jersey.....                    | 20,000 00                | 15,000 00               | May 15, 1873.     | 3,800 87                 | 535 00             |
| Land in Englewood, Rockland county, New York.....                    | 30,000 00                | 37,000 00               | July 24, 1873.    | 2,860 85                 | 2,585 00           |
| Land in Englewood, Bergen county, New Jersey.....                    | 10,000 00                | 10,000 00               | Nov. 28, 1873.    | 2,108 69                 | .....              |
| Land in Englewood, Bergen county, New Jersey.....                    | 6,500 00                 | 6,500 00                | Nov. 28, 1873.    | 1,367 53                 | .....              |
| Land in Englewood, Bergen county, New Jersey.....                    | 3,000 00                 | 3,500 00                | Nov. 28, 1873.    | 736 86                   | .....              |
| Land in Englewood, Bergen county, New Jersey.....                    | 3,000 00                 | 10,000 00               | Dec. 6, 1873.     | 2,092 32                 | .....              |
| Land on Palisades, Bergen county, New Jersey.....                    | 22,000 00                | 22,000 00               | Dec. 8, 1873.     | 4,565 36                 | .....              |
| Land on Harrington township, New Jersey.....                         | 13,000 00                | 13,000 00               | Dec. 8, 1873.     | 2,514 93                 | .....              |
| Land on Palisades township, New Jersey.....                          | 14,000 00                | 14,000 00               | Dec. 8, 1873.     | 2,929 11                 | .....              |

|  |           |        |           |
|--|-----------|--------|-----------|
| Land on Ballinasloe township, N. J.                                  | 15,000 00 | 8,1873 | 3,847 00  |
| Land on Pallades township, N. J.                                     | 10,000 00 | Dec.   | 2,084 83  |
| Land in Harrington township, N. J.                                   | 8,000 00  | Dec.   | 1,870 07  |
| Land in Harrington township, N. J.                                   | 10,000 00 | Dec.   | 1,948 82  |
| Land in Closter township, N. J.                                      | 3,878 88  | Dec.   | 3,878 80  |
| Land in Orangetown, Rockland county, N. Y.                           | 19,890 00 | Nov.   | 1,995 00  |
| Land in Orangetown, Rockland county, N. Y.                           | 20,000 00 | Nov.   | 2,005 90  |
| Land in Orangetown, Rockland county, N. Y.                           | 55,000 00 | Nov.   | 2,100 00  |
| Land in Orangetown, Rockland county, N. Y.                           | 61,430 00 | Dec.   | 10,888 47 |
| Land in Orangetown, Rockland county, N. Y.                           | 10,000 00 | June   | 2,460 00  |
| Land in Orangetown, Rockland county, N. Y.                           | 15,000 00 | Jan.   | 3,021 66  |
| Land in Orangetown, Rockland county, N. Y.                           | 2,400 00  | Jan.   | 312 50    |
| Land in Orangetown, Rockland county, N. Y.                           | 2,400 00  | Oct.   | 863 98    |
| House and lot 563 Yates avenue, Brooklyn                             | 1,760 00  | Oct.   | 260 70    |
| Houses and lot on Park avenue, Brooklyn                              | 1,500 00  | June   | 268 50    |
| Houses and lot on Park avenue, Brooklyn                              | 1,500 00  | June   | 268 50    |
| Houses and lot on Park avenue, Brooklyn                              | 1,500 00  | June   | 268 50    |
| Houses and lot on Park avenue, Brooklyn                              | 1,500 00  | June   | 268 50    |
| House and lot Orchard street, Newark, N. J.                          | 6,000 00  | June   | 1,050 00  |
| House and lot Bergen street, Brooklyn                                | 3,500 00  | June   | 612 50    |
| Land at Long Branch, N. J.   | 8,000 00  | April  | 2,270 00  |
| Rockland County Female Institute, Rockland county, N. Y.             | 80,000 00 | June   | 4,800 00  |
| House and land in East Orange, N. J.                                 | 8,000 00  | Dec.   | 507 60    |
| House and lot 67 De Graw st., Brooklyn                               | 1,200 00  | Dec.   | 311 08    |
| Houses and lot 100 Third street, Brooklyn                            | 2,000 00  | March  | 488 77    |
| Houses and lot 419 Elizabeth avenue, Elizabeth, N. J.                | 2,000 00  | July   | 6,860 00  |
| Houses and lot 98 Third street, Brooklyn                             | 2,000 00  | Nov.   | 490 00    |
| St. Luke's church, W. Bloomfield, N. J.                              | 15,000 00 | Sept.  | 7,673 58  |
| House and lot on William street, Elizabeth, N. J.                    | 6,000 00  | March  | 2,705 68  |
| House and lot on Third street, Morrisania, N. Y.                     | 2,000 00  | May    | 1,089 50  |
| House and lot on Bankers, N. Y.                                      | 2,000 00  | Nov.   | 1,242 50  |
| House and lot Flatbush, N. Y.  | 2,800 00  | Nov.   | 966 00    |
| House and lot corner Eighty-first street and Fourth avenue, New York | 12,000 00 | Jan.   | 1,680 00  |
| House and lot on Eighty-third street, New York                       | 12,000 00 | Dec.   | 1,900 00  |
| House and lot on Eighty-fourth street, New York                      | 12,864 00 | Dec.   | 26,1873   |
| House and lot on Eighty-first street, New York                       | 8,000 00  | June   | 8,1874    |
| House and lot on Eighty-fourth street, New York                      | 8,667 00  | Jan.   | 1,875     |
| House and lot on Eighty-fourth street, New York                      | 8,667 00  | Nov.   | 12,1874   |
| House and lot on Eighty-fourth street, New York                      | 8,666 00  | Nov.   | 12,1874   |
| House Portland, Chautauqua county, N. Y.                             | 1,500 00  | Jan.   | 1,874     |
| House Portland, Chautauqua county, N. Y.                             | 2,000 00  | Jan.   | 1,871     |
| Lots in Clifton, Ill.  | 1,869 49  | Jan.   | 1,871     |
| House and land in Prince George county, Maryland                     | 363 38    | April  | 268 88    |
| Land in District of Columbia   | 1,500 00  | Dec.   | 1,500 00  |
| House and land in Piscataway, Middlesex county                       | 7,000 00  | Nov.   | 16,1871   |
| House and land in Port Henry, N. Y.                                  | 15,000 00 | Feb.   | 16,1876   |
| House and land in Port Henry, N. Y.                                  | 6,500 00  | Jan.   | 16,1876   |
| House in town Moriah, Essex county, N. Y.                            | 6,500 00  | Jan.   | 16,1876   |
| Lot in city of Albany, N. Y.   | 1,800 00  | April  | 14,3875   |
| House and lot on One Hundred and Twenty-seventh street, New York     | 4,500 00  | Nov.   | 15,1876   |
|  |           |        | 185 50    |
|  |           |        | 644 87    |
|  |           |        | 297 01    |
|  |           |        | 549 72    |
|  |           |        | 156 47    |
|  |           |        | 680 00    |
|  |           |        | 394 00    |
|  |           |        | *490 00   |
|  |           |        | 233 75    |
|  |           |        | 1,971 66  |
|  |           |        | 657 23    |
|  |           |        | 743 16    |
|  |           |        | 135 50    |
|  |           |        | 644 87    |
|  |           |        | 297 01    |
|  |           |        | 549 72    |
|  |           |        | 156 47    |
|  |           |        | 680 00    |
|  |           |        | 394 00    |
|  |           |        | *490 00   |
|  |           |        | 233 75    |
|  |           |        | 1,971 66  |
|  |           |        | 657 23    |
|  |           |        | 743 16    |
|  |           |        | 135 50    |
|  |           |        | 644 87    |



## STATEMENT — (Continued).

| LOCATION OF PROPERTY.   | Original amount of loan. | Present amount of loan. | Date of loan.  | Amount of interest paid. | Interest past due. |
|---|--------------------------|-------------------------|----------------|--------------------------|--------------------|
| House and lot on Cumberland street, Brooklyn .....                  | \$3,000 00               | \$3,000 00              | Dec. 1, 1874   | \$490 00                 | ..... \$175 00     |
| House and lot on Deane street, Brooklyn .....                       | 2,500 00                 | 2,500 00                | April 15, 1873 | 646 53                   | ..... 175 00       |
| House and lot on Deane street, Brooklyn .....                       | 2,500 00                 | 2,500 00                | April 15, 1873 | 646 37                   | ..... 87 50        |
| House and lot on Deane street, Brooklyn .....                       | 2,500 00                 | 2,500 00                | April 15, 1873 | 732 36                   | ..... 87 50        |
| House and lot on Deane street, Brooklyn .....                       | 2,500 00                 | 2,500 00                | April 15, 1873 | 733 87                   | ..... 245 00       |
| House and lot on Deane street, Brooklyn .....                       | 2,500 00                 | 2,500 00                | March 30, 1876 | .....                    | ..... 168 15       |
| Land in Northfield, Staten Island .....                             | 7,464 00                 | 7,464 00                | Aug. 10, 1870  | .....                    | ..... 287 50       |
| Land in Northfield, Staten Island .....                             | 650 00                   | 650 00                  | Oct. 1, 1870   | .....                    | ..... 700 00       |
| Land in South Oyster Bay, Long Island, N. Y. ....                   | 2,000 00                 | 2,000 00                | Dec. 28, 1871  | .....                    | .....              |
| Land in town of Saranac and Black Brook, Clinton county, N. Y. .... | 30,000 00                | 30,000 00               | Jan. 17, 1876  | 2,004 83                 | .....              |
| House and land in Englewood, N. J. ....                             | 5,000 00                 | 5,000 00                | July 17, 1876  | 188 19                   | .....              |
| House and land in Yonkers, N. Y. ....                               | 5,000 00                 | 5,000 00                | April 30, 1871 | .....                    | ..... \$950 00     |
| Land in Harrington, Bergen county .....                             | 17,000 00                | 17,000 00               | Dec. 10, 1873  | 1,575 00                 | .....              |
| Property on Palisades, Bergen county .....                          | 30,000 00                | 30,000 00               | Dec. 1, 1873   | 3,546 00                 | .....              |
| Property on Palisades, Bergen county .....                          | 18,000 00                | 15,600 00               | Dec. 1, 1873   | 6,300 00                 | .....              |
| House and lot 71 East Sixty-first street, New York .....            | 19,000 00                | 14,500 00               | Jan. 27, 1876  | .....                    | ..... 541 40       |
| House and lot 53 East Sixty-first street, New York .....            | 20,000 00                | 20,000 00               | Jan. 27, 1876  | .....                    | ..... 1,400 00     |
| Totals .....  | \$388,378 26             | \$391,397 75            | .....          | \$184,041 40             | \$98,344 43        |

† Foreclosure.

\* In foreclosure.

There has been no payment of counsel fees for the above loans made by this company; parties obtaining the loans arrange with counsel for search of title, and we have no knowledge of fees so paid by them.

H. J. FURBER, *Vice-President.*

New York, February 17, 1876.

WESTERN NEW YORK LIFE INSURANCE COMPANY.

On the motion of Mr. FISH :

*Resolved*, That all life insurance companies of this State be directed to report to this House, within fifteen days, the amount of all money loaned on real estate, where such real estate is situated, when such loans were made, the amount of interest paid thereon from date of said loans, and the amount of interest defaulted thereon ; also, what amount of counsel fees were paid to or received by the counsel of any such company upon such loan made.

By order of the Assembly.

To the Honorable the Assembly of the State of New York :

In accordance with the above resolution, I have the honor to report as follows :

C. H. HOWARD,  
Secretary Western New York Life Ins. Co.

REPORT of Real Estate Loans made by the Western New York Life Insurance Company.

| RECORDED.    |       |       | Amount of mortgage. | Where real estate is situated. | Date when loan was made. | Amount of interest received. | Amount of interest defaulted. |
|--------------|-------|-------|---------------------|--------------------------------|--------------------------|------------------------------|-------------------------------|
| County.      | Book. | Page. |                     |                                |                          |                              |                               |
| Genesee      | 66    | 158   | \$4,000 00          | Batavia, N. Y.                 | Sept. 1, 1868..          | \$2,333 33                   | .....                         |
| Genesee      | 65    | 317   | 1,100 00            | Oakfield, N. Y.                | Sept. 1, 1868..          | 863 33                       | .....                         |
| Genesee      | 65    | 316   | 5,000 00            | Byron, N. Y.                   | Sept. 1, 1868..          | 2,916 67                     | .....                         |
| Erie         | 315   | 199   | 5,000 00            | Buffalo, N. Y.                 | Sept. 1, 1868..          | 2,916 67                     | .....                         |
| Erie         | 312   | 349   | 5,000 00            | Buffalo, N. Y.                 | Sept. 1, 1868..          | 2,916 67                     | .....                         |
| Genesee      | 64    | 322   | 4,000 00            | Batavia, N. Y.                 | Sept. 1, 1868..          | 2,796 16                     | .....                         |
| Genesee      | 65    | 323   | 5,000 00            | Batavia, N. Y.                 | Sept. 16, 1868           | 2,901 38                     | .....                         |
| Erie         | 315   | 191   | 5,000 00            | Buffalo, N. Y.                 | Sept. 1, 1868..          | 2,916 67                     | .....                         |
| Erie         | 315   | 205   | 2,000 00            | Buffalo, N. Y.                 | Sept. 1, 1868..          | 1,026 67                     | † \$140 00                    |
| Genesee      | 65    | 36    | 2,500 00            | Batavia, N. Y.                 | Sept. 11, 1868..         | 1,443 75                     | .....                         |
| Genesee      | 65    | 344   | 650 00              | Pembroke, N. Y.                | Oct. 9, 1868..           | 374 32                       | .....                         |
| Erie *       | 312   | 383   | 5,000 00            | Buffalo, N. Y.                 | Sept. 1, 1868..          | 1,166 67                     | *1,750 00                     |
| Genesee      | 65    | 345   | 2,000 00            | Byron, N. Y.                   | Oct. 9, 1868..           | 1,151 77                     | .....                         |
| Genesee      | 66    | 169   | 4,000 00            | Batavia, N. Y.                 | Sept. 1, 1868..          | 2,333 33                     | .....                         |
| Genesee      | 66    | 416   | 2,800 00            | Batavia, N. Y.                 | Feb. 16, 1870..          | 1,358 99                     | .....                         |
| Genesee      | 66    | 421   | 2,800 00            | Elba, N. Y.                    | Feb. 16, 1870..          | 1,359 66                     | .....                         |
| Genesee      | 69    | 33    | 1,700 00            | Batavia, N. Y.                 | July 16, 1870..          | 770 57                       | .....                         |
| Genesee      | 69    | 41    | 1,000 00            | Batavia, N. Y.                 | April 8, 1871..          | 405 84                       | .....                         |
| Genesee      | 60    | 111   | 800 00              | Batavia, N. Y.                 | April 4, 1871..          | 325 07                       | .....                         |
| Oneida       | 188   | 276   | 20,000 00           | Utica, N. Y.                   | Jan. 23, 1871..          | 6,468 40                     | .....                         |
| Cattaraugus. | 47    | 314   | 5,000 00            | Conewango, N. Y.               | May 4, 1871..            | 1,337 75                     | .....                         |
| Erie         | 246   | 569   | 4,000 00            | Buffalo, N. Y.                 | Jan. 5, 1872..           | 1,116 50                     | † 280 00                      |
| Erie         | 246   | 568   | 4,000 00            | Buffalo, N. Y.                 | Jan. 5, 1872..           | 1,116 50                     | † 280 00                      |
| Erie         | 231   | 361   | 2,500 00            | West Seneca, N. Y.             | July 15, 1872..          | 817 25                       | .....                         |
| Genesee      | 69    | 303   | 400 00              | Batavia, N. Y.                 | Aug. 28, 1872..          | 131 50                       | † 14 00                       |
| Seneca       | 61    | 412   | 730 84              | Hornellsville, N. Y.           | July 30, 1872..          | 274 56                       | † 25 59                       |
| Genesee      | 73    | 34    | 100 00              | Batavia, N. Y.                 | June 21, 1873..          | 24 85                        | .....                         |
| Oneida       | 305   | 196   | 5,000 00            | Utica, N. Y.                   | May 18, 1874..           | 497 84                       | 377 16                        |
| Erie         | 272   | 217   | 700 00              | Buffalo, N. Y.                 | June 10, 1874..          | 125 24                       | .....                         |
| Erie         | 268   | 314   | 700 00              | Buffalo, N. Y.                 | Aug. 31, 1874..          | 113 88                       | .....                         |
| Oneida       | 208   | 26    | 2,800 00            | Utica, N. Y.                   | Sept. 9, 1874..          | 455 49                       | .....                         |
| Erie         | 268   | 389   | 1,300 00            | Buffalo, N. Y.                 | Oct. 17, 1874..          | 161 23                       | .....                         |
| Genesee      | 75    | 188   | 1,500 00            | Batavia, N. Y.                 | Mar. 4, 1875..           | 156 43                       | .....                         |
| Erie         | 256   | 946   | 550 00              | Buffalo, N. Y.                 | April 13, 1875..         | 37 23                        | .....                         |

† Due January 1, 1877.

\* This case with attorney for foreclosure.

## REPORT—(Continued).

| RECORDED.     |       |       | Amount of mortgage. | Where real estate is situated. | Date when loan was made. | Amount of interest received. | Amount of interest defaulted. |
|---------------|-------|-------|---------------------|--------------------------------|--------------------------|------------------------------|-------------------------------|
| County.       | Book. | Page. |                     |                                |                          |                              |                               |
| Chautauqua..  | 93    | 328   | \$1,000 00          | Hanover, N. Y.....             | April 22, 1875..         | \$102 12                     | .....                         |
| Genesee ..... | 75    | 261   | 1,400 00            | Batavia, N. Y.....             | July 6, 1875..           | 147 00                       | .....                         |
| Genesee ..... | 75    | 275   | 598 95              | Batavia, N. Y.....             | July 17, 1875..          | 68 95                        | .....                         |
| Genesee ..... | 75    | 311   | 200 00              | Batavia, N. Y.....             | Oct. 13, 1875..          | 16 76                        | .....                         |
| Erie .....    | 268   | 560   | 1,000 00            | Buffalo, N. Y.....             | Oct. 26, 1875..          | 47 25                        | *\$35 00                      |
| Genesee ..... | 71    | 46    | 2,000 00            | Batavia, N. Y.....             | Oct. 29, 1875..          | 140 00                       | .....                         |
| Genesee ..... | 78    | 32    | 2,500 00            | Batavia, N. Y.....             | Sept. 11, 1878..         | .....                        | .....                         |
| Genesee ..... | 78    | 55    | 5,000 00            | Batavia, N. Y.....             | Oct. 3, 1878..           | .....                        | .....                         |
| Genesee ..... | 78    | 33    | 3,000 00            | Hethany, N. Y.....             | Sept. 26, 1878..         | .....                        | .....                         |
| Erie .....    | 193   | 100   | 800 00              | Buffalo, N. Y.....             | Oct. 4, 1878..           | .....                        | .....                         |
| Genesee ..... | 69    | 38    | 300 00              | Buffalo, N. Y.....             | Oct. 23, 1878..          | .....                        | .....                         |
| Erie .....    | 193   | 111   | 2,500 00            | Buffalo, N. Y.....             | Dec. 13, 1878..          | .....                        | .....                         |
| Erie .....    | 193   | 110   | 2,000 00            | Buffalo, N. Y.....             | Dec. 13, 1878..          | .....                        | .....                         |
| Wyoming.....  | 36    | 475   | 5,400 00            | Middleburgh, N. Y..            | Jan. 30, 1877..          | .....                        | .....                         |
| Wyoming.....  | 36    | 477   | 1,400 00            | Middleburgh, N. Y..            | Jan. 30, 1877..          | .....                        | .....                         |
| Totals .....  | ...   | ...   | \$137,629 79        | .....                          | .....                    | \$45,678 74                  | \$2,901 75                    |

By the foregoing report, eight mortgages are shown to be backward in payment of interest; but six of that number are only behind since January 1, 1877, and will undoubtedly pay soon.

In reference to counsel fees, we would report: We have paid no counsel fees on the mortgages described. The company's attorney has received attorney's fees for drawing papers, etc., from the mortgagors, averaging about five dollars (\$5) on each mortgage.

All of which is respectfully submitted.

Your obedient servant.

C. H. HOWARD,

Secretary Western New York Life Insurance Co.

NORTH AMERICAN LIFE INSURANCE COMPANY,  
17 AND 19 WARREN STREET, NEW YORK, Feb. 17, 1877. }

EDWARD M. JOHNSON, Esq., Clerk of the Assembly of the State of New York:

DEAR SIR.—Herewith we send you statement of this company as called for by resolution of Hon. Hamilton Fish, Jr.

Very respectfully,

Your obedient servant.

H. J. FURBER,  
President.

• Due January 1, 1877.

*SCHEDULE showing the present amount of mortgages, the date thereof and location of property covered by same; also, the actual amount remaining unpaid on each of said mortgages, and the total amount of interest paid on the present (or remaining) amount of said mortgages from the date thereof; also, amount of interest in arrears on the same; also, the original amount of the loan.*

| Number. | Date of mortgage. | LOCATION OF PROPERTY.                        | Amount of loan. | Amount of interest paid thereon from date. | Amount of interest defaulted. | Original amount of mortgage. |
|---------|-------------------|--|-----------------|--|-------------------------------|------------------------------|
| 13      | Dec. 6, 1877.     | Cor. Clinton and Carroll streets, Brooklyn   | \$60,000 00     | \$16,164 77                                |                               | \$60,000                     |
| 14      | May 10, 1868.     | Cor. Clinton and Carroll streets, Brooklyn   | 30,000 00       | 11,359 44                                  | \$39,717 55                   | 30,000                       |
| 17      | Nov. 19, 1868.    | Schermerhorn st., near Neving, Brooklyn.     | 30,000 00       | 4,443 33                                   |                               | 30,000                       |
| 189     | Aug. 31, 1869.    | 106 East Sixty-first street, N. Y.           | 1,000 00        | 4,363 41                                   | 397 50                        | 10,000                       |
| 199     | Aug. 31, 1869.    | 108 East Sixty-first street, N. Y.           | 1,000 00        | 5,919 66                                   |                               | 10,000                       |
| 183     | Dec. 13, 1869.    | 188 East Sixty-first street, N. Y.           | 15,000 00       | 5,734 56                                   | 4,300 00                      | 20,000                       |
| 187     | Dec. 13, 1869.    | 180 East Sixty-first street, N. Y.           | 15,000 00       | 5,764 60                                   |                               | 20,000                       |
| 172     | April 7, 1870.    | 101 East Sixty-first street, N. Y.           | 15,000 00       | 6,185 36                                   |                               | 16,000                       |
| 324     | June 16, 1870.    | 170 East Sixty-first street, N. Y.           | 16,000 00       | 6,185 41                                   |                               | 16,000                       |
| 323     | June 16, 1870.    | 168 East Sixty-first street, N. Y.           | 16,000 00       | 6,185 41                                   |                               | 16,000                       |
| 326     | June 16, 1870.    | 164 East Sixty-first street, N. Y.           | 16,000 00       | 6,185 41                                   |                               | 16,000                       |
| 325     | June 16, 1870.    | 166 East Sixty-first street, N. Y.           | 16,000 00       | 6,185 41                                   |                               | 16,000                       |
| 320     | June 16, 1870.    | 156 East Sixty-first street, N. Y.           | 10,000 00       | 4,977 23                                   |                               | 16,000                       |
| 343     | June 16, 1870.    | 34 East Seventy-fourth street, N. Y.         | 14,000 00       | 6,163 10                                   |                               | 17,500                       |
| 345     | June 16, 1870.    | 40 East Seventy-fourth street, N. Y.         | 17,500 00       | 3,364 87                                   | 3,875 00                      | 17,500                       |
| 346     | June 16, 1870.    | 42 East Seventy-fourth street, N. Y.         | 17,500 00       | 3,364 87                                   | 3,875 00                      | 17,500                       |
| 349     | June 16, 1870.    | 48 East Seventy-fourth street, N. Y.         | 17,500 00       | 6,385 98                                   | 613 50                        | 17,500                       |
| 370     | Jan. 13, 1871.    | 69 East Sixty-first street, N. Y.            | 15,000 00       | 6,999 97                                   |                               | 19,000                       |
| 373     | Jan. 13, 1871.    | 65 East Sixty-first street, N. Y.            | 9,000 00        | 2,599 75                                   |                               | 19,000                       |
| 374     | Jan. 13, 1871.    | 59 East Sixty-first street, N. Y.            | 15,000 00       | 6,199 56                                   |                               | 19,000                       |
| 375     | Jan. 13, 1871.    | 53 East Sixty-first street, N. Y.            | 15,000 00       | 1,199 56                                   |                               | 19,000                       |
| 368     | Feb. 10, 1871.    | 51 East Sixty-first street, N. Y.            | 19,000 00       | 1,474 91                                   |                               | 19,000                       |
| 367     | Feb. 23, 1871.    | 47 East Sixty-first street, N. Y.            | 7,000 00        | 2,743 63                                   | 1,330 00                      | 19,000                       |
| 314     | Sept. 11, 1871.   | 43 East Sixty-first street, N. Y.            | 20,000 00       | 6,703 84                                   |                               | 21,500                       |
| 319     | July 1, 1871.     | 39 East Seventy-third street, N. Y.          | 30,000 00       | 7,466 66                                   |                               | 25,000                       |
| 321     | July 1, 1871.     | 37 East Seventy-third street, N. Y.          | 32,500 00       | 7,363 31                                   |                               | 25,000                       |
| 322     | July 1, 1871.     | 35 East Seventy-third street, N. Y.          | 30,000 00       | 7,466 66                                   |                               | 25,000                       |
| 323     | July 1, 1871.     | 33 East Seventy-third street, N. Y.          | 22,500 00       | 8,370 00                                   |                               | 25,000                       |
| 329     | July 1, 1871.     | 30 East Seventy-third street, N. Y.          | 25,000 00       | 6,673 73                                   | 1,750 00                      | 25,000                       |
| 331     | July 1, 1871.     | Madison ave., 80 N. Seventy-third st., N. Y. | 25,000 00       | 7,576 12                                   | 7,860 00                      | 25,000                       |
| 338     | July 1, 1871.     | 36 East Seventy-fourth street, N. Y.         | 22,500 00       | 7,643 67                                   |                               | 22,500                       |
| 339     | May 19, 1871.     | 871 Madison avenue, N. Y.                    | 45,000 00       | 12,368 85                                  |                               | 45,000                       |
| 341     | May 19, 1871.     | 667 Madison avenue, N. Y.                    | 25,000 00       | 7,210 14                                   | 875 00                        | 25,000                       |
| 343     | May 19, 1871.     | 665 Madison avenue, N. Y.                    | 25,000 00       | 7,060 00                                   |                               | 25,000                       |
| 344     | May 19, 1871.     | 48 East Sixty-first street, N. Y.            | 30,000 00       | 8,657 51                                   |                               | 30,000                       |
| 345     | May 19, 1871.     | 50 East Sixty-first street, N. Y.            | 30,000 00       | 8,657 51                                   |                               | 30,000                       |

In foreclosure.

In foreclosure.  
In foreclosure.

In foreclosure.

SCHEDULE — (Continued).

| No. of mortg. | Date of mortgage. | LOCATION OF PROPERTY.                          | Amount of loan. | Amount of interest paid thereon from date. | Amount of interest defaulted. | Original amount of mortgage. |  |
|---------------|-------------------|--|-----------------|--|-------------------------------|------------------------------|--|
| 351           | May 19, 1871.     | 62 East Sixty-first street, N. Y.              | \$15,000 00     | \$5,355 60                                 | .....                         | \$30,000                     |  |
| 352           | May 19, 1871.     | 68 East Sixty-first street, N. Y.              | 16,000 00       | 6,100 00                                   | .....                         | 30,000                       |  |
| 353           | May 19, 1871.     | 70 East Sixty-first street, N. Y.              | 30,000 00       | 7,000 00                                   | .....                         | 30,000                       |  |
| 354           | May 19, 1871.     | 72 East Sixty-first street, N. Y.              | 30,000 00       | 7,000 00                                   | .....                         | 30,000                       |  |
| 355           | May 19, 1871.     | 74 East Sixty-first street, N. Y.              | 15,000 00       | 5,955 50                                   | .....                         | 30,000                       |  |
| 356           | Oct. 10, 1872.    | 1071 Madison avenue, N. Y.                     | 35,000 00       | 8,000 00                                   | .....                         | 35,000                       |  |
| 357           | Oct. 10, 1872.    | 1069 Madison avenue, N. Y.                     | 30,000 00       | 8,077 76                                   | .....                         | 30,000                       |  |
| 358           | Oct. 10, 1872.    | 1065 Madison avenue, N. Y.                     | 27,500 00       | 8,054 92                                   | .....                         | 27,500                       |  |
| 359           | Oct. 10, 1872.    | 76 East Eighty-first street, N. Y.             | 22,000 00       | 8,056 52                                   | .....                         | 22,000                       |  |
| 360           | Oct. 10, 1872.    | 78 East Eighty-first street, N. Y.             | 22,000 00       | 8,165 58                                   | .....                         | 22,000                       |  |
| 361           | Oct. 10, 1872.    | 80 East Eighty-first street, N. Y.             | 22,000 00       | 8,165 58                                   | .....                         | 22,000                       |  |
| 362           | Oct. 10, 1872.    | 166 Macau street, Brooklyn.                    | 5,000 00        | 1,414 56                                   | .....                         | 5,000                        |  |
| 363           | Oct. 1, 1873.     | 673 Madison avenue, N. Y.                      | 47,500 00       | 10,068 94                                  | .....                         | 47,500                       |  |
| 364           | Oct. 1, 1873.     | 675 Madison avenue, N. Y.                      | 32,500 00       | 7,474 58                                   | .....                         | 32,500                       |  |
| 365           | Oct. 1, 1873.     | 679 Madison avenue, N. Y.                      | 36,000 00       | 7,301 40                                   | .....                         | 36,000                       |  |
| 366           | Oct. 1, 1873.     | 681 Madison avenue, N. Y.                      | 32,500 00       | 8,612 08                                   | .....                         | 32,500                       |  |
| 406           | Dec. 26, 1873.    | Eighty-third st., 341.8 from Ninth ave., N. Y. | 9,000 00        | .....                                      | 9,530 00                      | 9,000                        | In foreclosure.                          |
| 407           | Dec. 26, 1873.    | Eighty-third st., 338.4 from Ninth ave., N. Y. | 10,000 00       | .....                                      | 2,850 84                      | 10,000                       | In foreclosure.                          |
| 408           | Dec. 26, 1873.    | Eighty-third st., 338.4 from Ninth ave., N. Y. | 3,000 00        | .....                                      | .....                         | 3,000                        | In foreclosure.                          |
| 416           | Dec. 26, 1873.    | Eighty-third st., 448.9 from Ninth ave., N. Y. | 12,000 00       | .....                                      | 1,000 00                      | 16,000                       | In foreclosure.                          |
| 417           | Dec. 26, 1873.    | Eighty-third st., 448.9 from Ninth ave., N. Y. | 16,000 00       | .....                                      | 1,489 35                      | 16,000                       | In foreclosure.                          |
| 431           | Jan. 27, 1873.    | Cor. Gates and Clason avenues, Brooklyn.       | 15,000 00       | .....                                      | .....                         | 15,000                       | In foreclosure.                          |
| 435           | May 27, 1873.     | Peekskill, N. Y.                               | 9,000 00        | .....                                      | .....                         | 9,000                        | In foreclosure.                          |
| 439           | Oct. 1, 1870.     | 317 Smith street, Brooklyn.                    | 4,500 00        | .....                                      | 630 00                        | 4,500                        | In foreclosure.                          |
| 440           | Nov. 29, 1873.    | 351 Gates avenue, Brooklyn.                    | 4,500 00        | .....                                      | .....                         | 4,500                        | In foreclosure.                          |
| 471           | Jan. 2, 1874.     | White Plains, N. Y.                            | 22,700 00       | .....                                      | 1,589 00                      | 22,700                       | Assigned to this company Jan. 23, 1873.  |
| 483           | Nov. 2, 1874.     | No. 8 East Forty-sixth street, N. Y.           | 40,000 00       | .....                                      | .....                         | 40,000                       | Assigned to this company Feb. 1, 1874.   |
| 490           | Mar. 31, 1866.    | 368 Ninth avenue, N. Y.                        | 4,000 00        | .....                                      | .....                         | 4,000                        | Assigned to this company July 7, 1875.   |
| 493           | July 1, 1871.     | 93 East Seventy-fourth street, N. Y.           | 18,500 00       | .....                                      | .....                         | 18,500                       | Assigned to this company July 14, 1875.  |
| 494           | July 1, 1871.     | 94 East Seventy-fourth street, N. Y.           | 22,500 00       | .....                                      | .....                         | 22,500                       | Assigned to this company July 14, 1875.  |
| 497           | May 3, 1870.      | 68 West Forty-seventh street, N. Y.            | 15,000 00       | .....                                      | .....                         | 15,000                       | Assigned to this company Feb. 29, 1875.  |
| 499           | Aug. 4, 1873.     | Shug Sing, N. Y.                               | 20,000 00       | .....                                      | .....                         | 20,000                       | Assigned to this company April 9, 1875.  |
| 501           | July 1, 1875.     | Caton, Madison county, N. Y.                   | 8,000 00        | .....                                      | 840 00                        | 8,000                        | In foreclosure.                          |
| 504           | April 22, 1875.   | Catletton, S. I.                               | 16,000 00       | .....                                      | 500 00                        | 16,000                       | Assigned to this company Sept. 15, 1875. |
| 506           | Feb. 3, 1869.     | 92 Vanderbilt avenue, Brooklyn.                | 2,250 00        | .....                                      | .....                         | 2,250                        | Assigned to this company Jan. 1, 1876.   |
| 507           | Feb. 3, 1869.     | 94 Vanderbilt avenue, Brooklyn.                | 2,250 00        | .....                                      | .....                         | 2,250                        | Assigned to this company Jan. 1, 1876.   |
| 512           | Mar. 13, 1876.    | Terryville, Conn.                              | 10,000 00       | .....                                      | 363 61                        | 10,000                       | Assigned to this company Jan. 1, 1876.   |
|               |                   |  | \$1,875,900 00  | \$291,780 84                               | \$65,463 85                   | \$14,649                     |  |

NEW YORK, *February 17, 1877.*

No counsel fees paid by the company for any of the above loans.

H. J. FURBER,  
*President.*

THE UNITED STATES LIFE INSURANCE CO., IN THE CITY OF }  
NEW YORK, NOS, 261, 262 AND 263 BROADWAY, }  
CORNER WARREN STREET, NEW YORK, *February 9th, 1877.* }

EDWARD M. JOHNSON, Esq., *Clerk of the Assembly, etc., Albany, N. Y.:*

DEAR SIR.—Herewith find inclosed the report of this company, made in pursuance of resolution passed the Assembly on motion of Mr. Fish.

Will you be kind enough to see that the same is properly presented to the Assembly in due form, and acknowledge the receipt of the report at your convenience.

Yours, respectfully.

CHARLES P. FRALEIGH,  
*Secretary.*

REPORT OF THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK TO THE ASSEMBLY OF THE STATE OF NEW YORK, AS TO MORTGAGE LOANS, INTEREST, ETC., FEBRUARY, 1877.

*To the Assembly of the State of New York:*

The United States Life Insurance Company in the city of New York beg leave herewith to present its report, made in accordance with the requisition to that effect made and contained in the resolution heretofore passed by your honorable body, to wit:

*Resolved*, That all life insurance companies of this State be directed to report to this House, within fifteen days, the amount of all money loaned on real estate, where such real estate is situated, when such loans were made, the amount of interest paid thereon from date of said loans, and the amount of interest defaulted thereon.

Also, what amount of counsel fees were paid to or received by the counsel of any such company upon such loan made.

A copy of which resolution said company received on or about January 25, 1877, from and duly attested by the Clerk of said Assembly.

I. The amount of all money loaned on real estate, where such real estate is situated, when such loans were made, the amount of interest paid thereon from date of said loans and the amount of interest defaulted thereon, is shown and appears in detail in and by the following schedule:

## STATEMENT of the amount of money loaned on real estate, etc.

| Date of mortgage. | Amount. | LOCATION.                            | Interest payable. | Interest paid from date of mortgage.          | Interest unpaid. | Remarks. |
|-------------------|---------|--------------------------------------|-------------------|---|------------------|----------|
| Dec. 28, 1882     | \$3,500 | Atlantic st. n'r Columbia, B'klyn.   | June 1 & Dec. 1.  | All p'd at 7 p. ct. including last int. date. | .....            |          |
| Aug. 6, 1885      | 8,000   | Stanton and Attorney sta., city      | "                 | "   | .....            |          |
| June 15, 1883     | 3,000   | Jamaica, L. I.                       | "                 | "   | .....            |          |
| Feb. 24, 1877     | 5,000   | Lexington ave. n'r 34th st., city    | "                 | "   | .....            |          |
| June 22, 1888     | 3,000   | 36th st. near Ninth ave., city       | "                 | "   | .....            |          |
| Dec. 13, 1888     | 12,000  | West near Fulton st., city           | "                 | "   | .....            |          |
| Nov. 10, 1889     | 9,000   | 12th st. near First ave., city       | "                 | "   | .....            |          |
| Dec. 23, 1889     | 2,500   | Adelphi st. n'r Lafayette av. B'klyn | "                 | "   | .....            |          |
| Dec. 16, 1889     | 2,300   | Lewis near Houston st., city         | "                 | "   | .....            |          |
| Oct. 25, 1890     | 1,500   | Sullivan near Prince st., city       | "                 | "   | .....            |          |
| Nov. 2, 1890      | 10,000  | Gouverneur st. near Madison, city    | "                 | "   | .....            |          |
| Nov. 7, 1890      | 8,600   | Bleecker and Carmine sts., city      | "                 | "   | .....            |          |
| Dec. 4, 1890      | 10,000  | Avenue A near Second st., city       | "                 | "   | .....            |          |
| Dec. 28, 1890     | 12,000  | Monroe pl. n'r Pierrepont st., B'lyn | "                 | "   | .....            |          |
| Jan. 23, 1890     | 12,500  | Dey near Greenwich st., city         | "                 | "   | .....            |          |
| Nov. 16, 1891     | 2,000   | 13th st. near Eighth ave., city      | "                 | "   | .....            |          |
| Jan. 13, 1892     | 5,000   | Rutgers pl. near Clinton st., city   | "                 | "   | .....            |          |
| May 23, 1885      | 5,000   | Reade near Washington st., city      | "                 | "   | .....            |          |
| Sept. 21, 1893    | 3,000   | Van Brunt near Carroll st., B'lyn.   | "                 | "   | .....            |          |
| Dec. 9, 1893      | 3,000   | Jamaica, L. I.                       | "                 | "   | .....            |          |
| April 12, 1894    | 6,500   | Lexington ave. and 82d st., city     | "                 | "   | .....            |          |
| April 9, 1894     | 6,000   | Nassau near Fulton st., city         | "                 | "   | .....            |          |
| July 14, 1894     | 5,000   | 48th st. near Sixth ave., city       | "                 | "   | .....            |          |
| Aug. 12, 1895     | 7,000   | Mott Haven, N. Y.                    | "                 | "   | .....            |          |
| Jan. 17, 1897     | 7,500   | 26th st. near Fourth ave., city      | "                 | "   | .....            |          |
| Jan. 23, 1897     | 5,000   | 45th st. near Seventh ave., city     | "                 | "   | .....            |          |
| Mar. 18, 1897     | 4,000   | Henry st. near Montgomery, city      | "                 | "   | .....            |          |
| April 27, 1897    | 3,000   | 123d st. near Sixth ave., city       | "                 | "   | .....            |          |
| April 27, 1897    | 3,000   | Canal st. near Elm, city             | "                 | "   | .....            |          |
| Mar. 29, 1897     | 25,000  | Canal st. near Elm, city             | "                 | "   | .....            |          |
| Mar. 29, 1897     | 25,000  | Canal st. near Elm, city             | "                 | "   | .....            |          |
| Mar. 29, 1897     | 25,000  | Canal st. near Elm, city             | "                 | "   | .....            |          |
| April 27, 1897    | 4,000   | 123d st. near Sixth ave., city       | "                 | "   | .....            |          |
| April 27, 1897    | 3,000   | 39th st. near Second st., B'lyn.     | "                 | "   | .....            |          |
| May 18, 1897      | 4,500   | Broadway near Second st., B'lyn.     | "                 | "   | .....            |          |
| May 28, 1897      | 4,500   | 39th st. near Third ave., city       | "                 | "   | .....            |          |
| Dec. 10, 1896     | 10,000  | Crosby near Prince st., city         | "                 | "   | .....            |          |
| May 14, 1897      | 8,000   | 12th st. near Second ave., city      | "                 | "   | .....            |          |
| June 22, 1897     | 6,000   | Walker st. near Elm, city            | "                 | "   | .....            |          |
| June 22, 1897     | 5,000   | Walker st. near Elm, city            | "                 | "   | .....            |          |
| June 22, 1897     | 5,000   | Walker st. near Elm, city            | "                 | "   | .....            |          |

| Month | Year     | Address  | Amount | Notes | Due Date | Instructions |
|-------|----------|--|--------|-------|----------|--------------|
| April | 1867     | Twelve st., near 6th ave., Brooklyn.             | 4,000  |       |          |              |
| Oct.  | 5, 1867  | Canal st., near Mulberry st., city.              | 2,500  |       |          |              |
| Jan.  | 9, 1868  | Wilmington st., near Yates av., B'k'n            | 2,500  |       |          |              |
| Feb.  | 7, 1868  | Forty-fourth st., near 6th ave., city            | 10,000 |       |          |              |
| April | 10, 1868 | Twenty-seventh st., n 7th ave., city             | 7,500  |       |          |              |
| April | 10, 1868 | Forty-fifth st., near 7th ave., city             | 16,000 |       |          |              |
| Mar.  | 27, 1868 | Third place and Court st., Brook'n.              | 4,500  |       |          |              |
| April | 25, 1868 | Mt. Vernon, N. Y.                                | 2,000  |       |          |              |
| May   | 6, 1868  | Barrow st., near Bleeker st., city.              | 1,000  |       |          |              |
| May   | 13, 1868 | Hicks st., near State st., Brooklyn              | 1,000  |       |          |              |
| Mar.  | 1, 1869  | Bastings, N. Y.                                  | 2,800  |       |          |              |
| June  | 3, 1868  | Forty-first st., near 3d ave., city.             | 6,000  |       |          |              |
| May   | 14, 1868 | New Brighton, S. I.                              | 6,000  |       |          |              |
| July  | 29, 1868 | Factoryville, S. I.                              | 5,000  |       |          |              |
| Dec.  | 9, 1868  | Forty-fourth st., near 9th ave., city.           | 10,000 |       |          |              |
| Dec.  | 18, 1868 | South Nyack, N. Y.                               | 1,000  |       |          |              |
| Feb.  | 18, 1869 | Orangetown, N. Y.                                | 1,100  |       |          |              |
| Sept. | 17, 1869 | Pt. Greene place, near Hanson place Brooklyn     | 2,750  |       |          |              |
| Mar.  | 8, 1869  | Lafayette avenue, near Adelphi st., Brooklyn     | 1,500  |       |          |              |
| Feb.  | 27, 1869 | Jamaica, L. I.                                   | 3,500  |       |          |              |
| April | 30, 1869 | Twenty-ninth st., near 3d ave., city             | 5,000  |       |          |              |
| June  | 4, 1869  | Duane st., near Broadway, city                   | 60,000 |       |          |              |
| July  | 1, 1869  | Thirty-fourth st., near 8th ave., city           | 9,000  |       |          |              |
| July  | 28, 1869 | Thirteenth st., near 8th ave., city              | 2,500  |       |          |              |
| Aug.  | 3, 1869  | Bleeker and Ferry streets, city                  | 2,000  |       |          |              |
| Aug.  | 14, 1869 | Forty-fourth st., near 9th ave., city            | 5,000  |       |          |              |
| Aug.  | 30, 1869 | Orangetown, N. Y.                                | 7,500  |       |          |              |
| Sept. | 1, 1869  | Seventh ave., near 4th st., city                 | 10,000 |       |          |              |
| Sept. | 11, 1869 | Lexington avenue, near Bergen avenue Jersey City | 3,000  |       |          |              |
| Sept. | 20, 1869 | Clinton st., near Delancy st., city              | 5,000  |       |          |              |
| Sept. | 27, 1869 | Orangetown N. Y.                                 | 13,500 |       |          |              |
| Sept. | 30, 1869 | Clinton st., near State st., Brooklyn            | 5,000  |       |          |              |
| Oct.  | 1, 1869  | Bowery near Second st., city                     | 15,000 |       |          |              |
| Oct.  | 29, 1869 | Eighteenth st., near 3d ave., city               | 19,000 |       |          |              |
| Oct.  | 13, 1866 | Forty-fifth st., near 6th ave., city             | 10,000 |       |          |              |
| Oct.  | 19, 1869 | Cannon near Honston st., city                    | 1,000  |       |          |              |
| Nov.  | 6, 1869  | Adelphi street, near Lafayette ave., Brooklyn    | 5,500  |       |          |              |
| Nov.  | 8, 1869  | Third st., near Avenue D, city                   | 4,000  |       |          |              |
| Nov.  | 11, 1869 | 86th and 87th sts. and Boulevard c'y             | 20,000 |       |          |              |
| Nov.  | 19, 1869 | Bridges st., near Delancy st., city              | 8,000  |       |          |              |
| June  | 28, 1865 | Pearl st., near Center st., city                 | 2,000  |       |          |              |
| Dec.  | 27, 1869 | Lafayette av. and Oxford st., B'k'n.             | 8,000  |       |          |              |
| Jan.  | 4, 1870  | Station and Forsyth streets, city                | 10,000 |       |          |              |
| Jan.  | 12, 1870 | Twenty-fifth st., near 9th ave., city            | 9,000  |       |          |              |
| Jan.  | 20, 1870 | Thirtieth st., near 5th ave., city               | 30,000 |       |          |              |
| Jan.  | 23, 1870 | Fifty-first st., near 4th ave., city             | 4,000  |       |          |              |

In hands of counsel with instructions to collect prin. and int.

In hands of counsel with instructions to collect prin. and int.

In hands of counsel with instructions to collect prin. and int.  
In hands of counsel with instructions to collect prin. and int.

\$175 due Dec. 1876

\$345 due J'e & Dec. '76

\$1,400 due J'e & Dec. '76

\$608 due J'e & Dec. '76

All p'd at 7 per ct., including June 1, 1876.  
All p'd at 7 per ct., including last int. date.

All p'd at 7 per ct., including Dec. 3, 1875.  
All p'd at 7 per ct., including last int. date.

All p'd at 7 per ct., including Dec. 1, 1876.  
All p'd at 7 per ct., including last int. date.  
All p'd at 7 per ct., including Dec. 1, 1876.



## STATEMENT — (Continued).

| Date of mortgage. | Amount.  | LOCATION.                             | Interest payable. | Interest paid from date of mortgage.         | Interest unpaid. | Remarks. |
|-------------------|----------|---------------------------------------|-------------------|--|------------------|----------|
| Feb. 4, 1870.     | \$12,000 | Greenwich and Carlisle sts., city     | June 1, Dec. 1    | All p'd @ 7 per ct., including Dec. 1, 1876. |                  |          |
| April 1, 1869.    | 5,000    | Willow and Clark sts., Brooklyn       | "                 | "  |                  |          |
| March 3, 1870.    | 7,500    | Avenue A and 118th st., city          | "                 | "  |                  |          |
| March 9, 1870.    | 3,500    | Eightieth st., near 3d ave., city     | "                 | "  |                  |          |
| March 3, 1870.    | 3,500    | Morrisania, N. Y.                     | "                 | "  |                  |          |
| March 17, 1870.   | 7,000    | Rivington st., n. Attorney st., city  | "                 | "  |                  |          |
| March 25, 1870.   | 5,080    | E. Broadway, near Rutgers st., city   | "                 | "  |                  |          |
| March 28, 1870.   | 10,000   | Glen Cove, L. I.                      | "                 | "  |                  |          |
| April 3, 1870.    | 2,000    | W. 44th st., near 6th ave., city      | "                 | "  |                  |          |
| April 3, 1870.    | 5,000    | W. 44th st., near 6th ave., city      | "                 | "  |                  |          |
| Mar. 29, 1870.    | 17,000   | VanAllen st., near Broadway, city     | "                 | "  |                  |          |
| April 15, 1870.   | 14,000   | Variok st., near Charlton, city       | "                 | "  |                  |          |
| April 18, 1870.   | 3,250    | 57th st., near 9th ave., city         | "                 | "  |                  |          |
| June 4, 1866.     | 25,000   | 59d st., near 8th ave., city          | "                 | "  |                  |          |
| April 30, 1870.   | 3,000    | Jay, near High st., Brooklyn          | "                 | "  |                  |          |
| April 13, 1870.   | 20,000   | W. 94th st., near 9th st., city       | "                 | "  |                  |          |
| May 2, 1870.      | 8,500    | Sixth ave., near Houston st., city    | "                 | "  |                  |          |
| April 6, 1870.    | 5,000    | First ave., near Houston st., city    | "                 | "  |                  |          |
| May 10, 1870.     | 2,000    | Front, near Fulton st., city          | "                 | "  |                  |          |
| May 4, 1870.      | 9,500    | Fifty-eighth st., near 3d ave., city  | "                 | "  |                  |          |
| Dec. 10, 1866.    | 15,000   | Crosby, near Broome st., city         | "                 | "  |                  |          |
| June 23, 1870.    | 10,000   | Broadway, near Marketfield st., city  | "                 | "  |                  |          |
| June 26, 1870.    | 3,000    | Livington, near Essex st., city       | "                 | "  |                  |          |
| Sept. 14, 1870.   | 5,000    | Livington st., n. Hanover pl., Blyn   | "                 | "  |                  |          |
| Dec. 31, 1870.    | 3,000    | W. 64th st., near 9th ave., city      | "                 | "  |                  |          |
| Dec. 27, 1870.    | 3,000    | W. 64th st., near 8th ave., city      | "                 | "  |                  |          |
| Jan. 10, 1871.    | 5,000    | Fifty-fourth st., near 6th ave., city | "                 | "  |                  |          |
| Dec. 1, 1871.     | 15,000   | Third ave., near 99th st., city       | "                 | "  |                  |          |
| Feb. 24, 1871.    | 8,000    | Day, near Washington st., city        | "                 | "  |                  |          |
| April 6, 1871.    | 8,000    | Forty-eighth st., near 8th ave., city | "                 | "  |                  |          |
| May 24, 1871.     | 10,000   | Twelfth st., near 3d ave., city, city | "                 | "  |                  |          |
| May 30, 1871.     | 2,250    | Willoughby st., n. Fleet st., B'klyn. | "                 | "  |                  |          |
| June 21, 1871.    | 10,000   | Lexington ave., near 38th st., city   | "                 | "  |                  |          |
| June 1, 1871.     | 1,500    | Division, near Forty st., city        | "                 | "  |                  |          |
| Oct. 11, 1871.    | 10,000   | Kent ave., n. Lafayette ave., B'klyn. | "                 | "  |                  |          |
| Oct. 4, 1871.     | 9,000    | Forty-second st., near 9th ave., city | "                 | "  |                  |          |
| May 20, 1864.     | 2,300    | Rivington, near Eldridge st., city    | "                 | "  |                  |          |
| Nov. 18, 1871.    | 2,000    | Eldridge st., near Livingston, city   | "                 | "  |                  |          |
| Nov. 27, 1871.    | 12,000   | Washington st., near Morris, city     | "                 | "  |                  |          |
| May 15, 1847.     | 15,000   | Essex st., near Stanton, city         | "                 | "  |                  |          |

|                 |   |           |    |    |    |    |   |                        |  |
|-----------------|---|-----------|----|----|----|----|---|------------------------|--|
| Dec. 11, 1871.  | 17th st., near Fifth ave., city.....    | 15,000 00 | .. | .. | .. | .. |   |                        |  |
| Dec. 31, 1871.  | Fifth ave., near 19th st., city.....    | 45,000 00 | .. | .. | .. | .. | All p'd at 7 per ct., including last in. date   | ..                     | ..   |
| Dec. 31, 1871.  | Flatbush av. n. Lanayctio av., Bklyn    | 5,000 00  | .. | .. | .. | .. | ..  | ..                     | ..   |
| Dec. 31, 1873.  | 33th st., near Fifth ave., city.....    | 21,500 00 | .. | .. | .. | .. | ..  | ..                     | ..   |
| Mar. 1, 1873.   | Madison ave. near 68th st., city.....   | 18,000 00 | .. | .. | .. | .. | ..  | ..                     | ..   |
| Nov. 10, 1868.  | Avenue D, near 8th st., city.....       | 8,000 00  | .. | .. | .. | .. | ..  | ..                     | ..   |
| Dec. 28, 1865.  | Navy st., near Merile ave, Bklyn..      | 3,500 00  | .. | .. | .. | .. | ..  | ..                     | ..   |
| April 8, 1873.  | 44th st., near Fifth ave., city.....    | 15,000 00 | .. | .. | .. | .. | All p'd at 7 per ct., including June 1, 1876.   | \$335 due Dec., 1876.. | Time for payment extended, by special agreement, to Feb. 15, 1877.   |
| April 19, 1873. | Fourth st., n. Grove st., Jersey City   | 2,000 00  | .. | .. | .. | .. | ..  | ..                     | ..   |
| May 1, 1872.    | 48th st., near Second ave., city.....   | 4,000 00  | .. | .. | .. | .. | All p'd at 7 per ct., including last in. date.  | ..                     | ..   |
| April 18, 1873. | 44th st., near Ninth ave., city.....    | 5,500 00  | .. | .. | .. | .. | ..  | ..                     | ..   |
| Mar. 23, 1863.  | Willoughby st., n. Hudson av., Bk n.    | 2,000 00  | .. | .. | .. | .. | All p'd at 7 per ct., including June 1, 1876.   | \$70 due Dec., 1876..  | Time for payment extended, per special agreement, to Feb. 30, 1877.  |
| May 10, 1873.   | Cambridge pl., n. Fulton av., Bk n.     | 2,000 00  | .. | .. | .. | .. | ..  | ..                     | ..   |
| May 11, 1873.   | Division st., near Suffolk st., city..  | 30,000 00 | .. | .. | .. | .. | ..  | ..                     | ..   |
| May 25, 1873.   | E. 29th st., n. Lexington av., city..   | 11,000 00 | .. | .. | .. | .. | All p'd at 7 per ct., including last in. date.. | ..                     | ..   |
| May 20, 1873.   | Greenburgh, N. Y.....                   | 20,000 00 | .. | .. | .. | .. | ..  | ..                     | ..   |
| May 20, 1873.   | Second st., near Houston st., city..... | 22,500 00 | .. | .. | .. | .. | ..  | ..                     | ..   |
| May 20, 1873.   | Second st., near Second st., city.....  | 12,500 00 | .. | .. | .. | .. | ..  | ..                     | ..   |
| May 20, 1873.   | Greenwich st., near Edgar st., city..   | 11,000 00 | .. | .. | .. | .. | ..  | ..                     | ..   |
| May 20, 1873.   | 130th st., near Ninth ave., city.....   | 5,000 00  | .. | .. | .. | .. | ..  | ..                     | ..   |
| May 31, 1873.   | Park ave., near 41st st., city.....     | 19,000 00 | .. | .. | .. | .. | ..  | ..                     | ..   |
| May 24, 1873.   | 58th st., near Third ave., city.....    | 1,500 00  | .. | .. | .. | .. | ..  | ..                     | ..   |
| May 24, 1873.   | 64th st., near Eighth ave., city.....   | 3,000 00  | .. | .. | .. | .. | ..  | ..                     | ..   |
| May 13, 1873.   | Grand ave., near Gates av., Bklyn.      | 5,000 00  | .. | .. | .. | .. | ..  | ..                     | ..   |
| June 4, 1873.   | 76th st., near Eleventh ave., city..... | 5,000 00  | .. | .. | .. | .. | ..  | ..                     | ..   |
| June 10, 1873.  | S. Fifth ave., near Prince st., city..  | 5,000 00  | .. | .. | .. | .. | All p'd at 7 per ct., including June 1, 1876.   | Due Dec., 1876.....    | Check, \$13,571.66, received February 5, 1877, in payment of this mortgage and accrued interest; in hands of counsel, with instructions to collect principal and interest. |
| June 17, 1873.  | Rutgers pl., near Jefferson st., city.  | 3,000 00  | .. | .. | .. | .. | ..  | ..                     | ..   |
| June 31, 1873.  | Bonlevard st., near 99th st., city..... | 30,000 00 | .. | .. | .. | .. | All p'd at 7 per ct., including last in. date.. | ..                     | ..   |
| April 13, 1873. | Hicks st., near Orange st., Bklyn..     | 4,000 00  | .. | .. | .. | .. | ..  | ..                     | ..   |
| June 20, 1873.  | Third ave., near 87th st., city.....    | 6,000 00  | .. | .. | .. | .. | ..  | ..                     | ..   |
| June 22, 1873.  | Union st., n. Bergen av., Jersey City   | 2,000 00  | .. | .. | .. | .. | ..  | ..                     | ..   |
| July 10, 1873.  | First pl., near Court st., Brooklyn.    | 5,000 00  | .. | .. | .. | .. | ..  | ..                     | ..   |
| July 9, 1873.   | Englewood, N. J.....                    | 3,000 00  | .. | .. | .. | .. | ..  | ..                     | ..   |
| July 17, 1873.  | 131st and 132d sts., near 6th av., city | 6,405 72  | .. | .. | .. | .. | ..  | ..                     | ..   |
| July 17, 1873.  | 131st and 132d sts., near 6th av., city | 6,405 72  | .. | .. | .. | .. | ..  | ..                     | ..   |
| July 17, 1873.  | 131st and 132d sts., near 6th av., city | 6,405 72  | .. | .. | .. | .. | ..  | ..                     | ..   |
| July 17, 1873.  | 131st and 132d sts., near 6th av., city | 6,405 72  | .. | .. | .. | .. | ..  | ..                     | ..   |

STATEMENT — (Continued).

| Date of mortgage. | Amount.  | LOCATION.                             | Interest payable. | Interest paid from date of mortgage.         | Interest unpaid. | Remarks. |
|-------------------|----------|---------------------------------------|-------------------|--|------------------|----------|
| Feb 4, 1870       | \$12,000 | Greenwich and Carlisle sts., city     | June 1, Dec. 1    | All p'd @ 7 per ct., including Dec. 1, 1876. | .....            |          |
| April 1, 1869     | 5,000    | Willow and Charles, Brooklyn          | "                 | "  | .....            |          |
| March 3, 1870     | 7,500    | Avenue A and 118th st., city          | "                 | "  | .....            |          |
| March 9, 1870     | 2,500    | Eighth st., near 3d ave., city        | "                 | "  | .....            |          |
| March 3, 1870     | 2,500    | Morrisania, N. Y.                     | "                 | "  | .....            |          |
| March 17, 1870    | 7,000    | Livington st., n. Attorney st., city  | "                 | "  | .....            |          |
| March 25, 1870    | 8,000    | E. Broadway, near Rutgers st., city   | "                 | "  | .....            |          |
| March 25, 1870    | 10,000   | Glen Cove, L. J.                      | "                 | "  | .....            |          |
| April 9, 1870     | 8,000    | W. 44th st., near 6th ave., city      | "                 | "  | .....            |          |
| April 9, 1870     | 8,000    | W. 44th st., near 6th ave., city      | "                 | "  | .....            |          |
| Mar. 29, 1870     | 17,000   | Franklin st., near Broadway, city     | "                 | "  | .....            |          |
| April 15, 1870    | 14,000   | Variok st., near Charlton, city       | "                 | "  | .....            |          |
| April 18, 1870    | 3,250    | 57th st., near 9th ave., city         | "                 | "  | .....            |          |
| June 4, 1866      | 25,000   | 33d st., near 8th ave., city          | "                 | "  | .....            |          |
| April 30, 1870    | 8,000    | Jay, near High st., Brooklyn          | "                 | "  | .....            |          |
| April 13, 1870    | 20,000   | Sixth ave., near 28th st., city       | "                 | "  | .....            |          |
| May 2, 1870       | 8,500    | W. 34th st., near 9th ave., city      | "                 | "  | .....            |          |
| April 6, 1870     | 8,000    | First ave., near Houston st., city    | "                 | "  | .....            |          |
| May 5, 1870       | 10,000   | Front, near Fulton st., city          | "                 | "  | .....            |          |
| May 10, 1870      | 2,000    | Fifty-eighth st., near 3d ave., city  | "                 | "  | .....            |          |
| May 4, 1870       | 9,500    | Crosby, near Broome st., city         | "                 | "  | .....            |          |
| Dec 10, 1866      | 15,000   | Broadway, near Marketfield st., city  | "                 | "  | .....            |          |
| June 23, 1870     | 10,000   | Livington, near Marketfield st., city | "                 | "  | .....            |          |
| June 23, 1870     | 10,000   | Livington, near Essex st., city       | "                 | "  | .....            |          |
| Sept 14, 1870     | 5,000    | W. 54th st., near 9th ave., city      | "                 | "  | .....            |          |
| Dec 21, 1870      | 2,000    | W. 64th st., near 8th ave., city      | "                 | "  | .....            |          |
| Dec 27, 1870      | 8,000    | Fifty-fourth st., near 6th ave., city | "                 | "  | .....            |          |
| Jan. 1, 1871      | 6,000    | Third ave., near 96th st., city       | "                 | "  | .....            |          |
| Dec. 1, 1871      | 16,000   | Eighth ave., near 47th st., city      | "                 | "  | .....            |          |
| Feb. 24, 1871     | 8,000    | Dey, near Washington st., city        | "                 | "  | .....            |          |
| April 6, 1871     | 8,000    | Forty-eighth st., near 8th ave., city | "                 | "  | .....            |          |
| May 9, 1871       | 10,000   | Twelfth st., near 3d ave., city       | "                 | "  | .....            |          |
| May 24, 1871      | 2,250    | Willoughby st., n. Fleet st., B'klyn. | "                 | "  | .....            |          |
| May 20, 1871      | 10,000   | Lexington ave., near 58th st., city   | "                 | "  | .....            |          |
| June 21, 1871     | 10,000   | Division, near Forsyth st., city      | "                 | "  | .....            |          |
| July 1, 1871      | 1,500    | Kent ave., n. Lafayette ave., B'klyn. | "                 | "  | .....            |          |
| Oct 11, 1871      | 10,000   | Forty-second st., near 9th ave., city | "                 | "  | .....            |          |
| Oct. 4, 1871      | 9,000    | Forty-fourth st., near 6th ave., city | "                 | "  | .....            |          |
| May 20, 1864      | 2,300    | Livington, near Eldridge st., city    | "                 | "  | .....            |          |
| Nov. 18, 1871     | 2,000    | Eldridge st., near Livington, city    | "                 | "  | .....            |          |
| Nov. 27, 1871     | 12,000   | Washington st., near Morris, city     | "                 | "  | .....            |          |
| May 15, 1847      | 15,000   | Essex st., near Stanton, city         | "                 | "  | .....            |          |

|                |           |   |     |     |  |                |  |
|----------------|-----------|---|-----|-----|--|----------------|--|
| Dec. 11, 1871. | 19,800 00 | 17th st., near Fifth ave., city         | " " | " " | All p'd at 7 per ct., including last in. date  | " "            | Time for payment extended, by special agreement, to Feb. 15, 1877.   |
| Dec. 28, 1871. | 45,000 00 | Fifth ave., near 19th st., city         | " " | " " | " "  | " "            | " "  |
| Dec. 31, 1871. | 8,000 00  | Flatbush av. n. Lafayette av., B'klyn   | " " | " " | " "  | " "            | " "  |
| Feb. 27, 1872  | 24,500 00 | 5th st., near Fifth ave., city          | " " | " " | " "  | " "            | " "  |
| Mar. 3, 1873   | 18,000 00 | Madison ave., near 66th st., city       | " " | " " | " "  | " "            | " "  |
| Nov. 9, 1873   | 5,000 00  | Avenue D., near 8th st., city           | " " | " " | " "  | " "            | " "  |
| Dec. 28, 1868  | 3,500 00  | Navy st., near Merile av., B'klyn       | " " | " " | " "  | " "            | " "  |
| April 8, 1873  | 15,000 00 | 44th st., near Fifth ave., city         | " " | " " | All p'd at 7 per ct., including June 1, 1876,  | " "            | Time for payment extended, by special agreement, to Feb. 15, 1877.   |
| April 19, 1873 | 2,000 00  | Fourth st., n. Grove st., Jersey City   | " " | " " | " "  | " "            | " "  |
| May 1, 1873    | 4,000 00  | 48th st., near Second ave., city        | " " | " " | All p'd at 7 per ct., including last in. date. | " "            | " "  |
| April 13, 1873 | 2,500 00  | 4th st., near Ninth ave., city          | " " | " " | " "  | " "            | " "  |
| Mar. 28, 1868  | 3,500 00  | Willoughby st., n. Hudson av., BK n.    | " " | " " | All p'd at 7 per ct., including June 1, 1876,  | " "            | Time for payment extended, per special agreement, to Feb. 30, 1877.  |
| May 10, 1873   | 2,000 00  | Cambridge pl., n. Fulton av., BK n.     | " " | " " | " "  | " "            | " "  |
| May 11, 1873   | 30,000 00 | Division st., near Suffolk st., city    | " " | " " | All p'd at 7 per ct., including last in. date. | " "            | " "  |
| May 25, 1873   | 11,000 00 | E. 29th st., n. Lexington av., city     | " " | " " | " "  | " "            | " "  |
| May 28, 1873   | 30,000 00 | Greenburgh, N. Y.                       | " " | " " | " "  | " "            | " "  |
| May 29, 1873   | 24,500 00 | Second st., near Houston st., city      | " " | " " | " "  | " "            | " "  |
| May 30, 1873   | 12,500 00 | Second ave., near Second st., city      | " " | " " | " "  | " "            | " "  |
| May 30, 1873   | 11,000 00 | Greenwich st., near Edgar st., city     | " " | " " | " "  | " "            | " "  |
| May 30, 1873   | 5,500 00  | 130th st., near Ninth ave., city        | " " | " " | " "  | " "            | " "  |
| May 30, 1873   | 18,000 00 | Park ave., near 41st st., city          | " " | " " | " "  | " "            | " "  |
| May 28, 1873   | 1,500 00  | 66th st., near Third ave., city         | " " | " " | " "  | " "            | " "  |
| May 28, 1873   | 2,000 00  | 64th st., near Eighth ave., city        | " " | " " | " "  | " "            | " "  |
| May 13, 1873   | 5,000 00  | Grand ave., near Gates av., B'klyn.     | " " | " " | " "  | " "            | " "  |
| June 4, 1873   | 5,000 00  | 76th st., near Eleventh ave., city      | " " | " " | All p'd at 7 per ct., including June 1, 1876,  | " "            | Check \$19,571.64 received February 6, 1877, in payment of this mortgage and accrued interest; in hands of counsel, with instructions to collect principal and interest. |
| June 10, 1873  | 5,000 00  | S. Fifth ave., near Prince st., city    | " " | " " | " "  | Due Dec., 1876 | " "  |
| June 17, 1873  | 3,000 00  | Rutgers pl., near Jefferson st., city   | " " | " " | All p'd at 7 per ct., including last in. date. | " "            | " "  |
| June 21, 1873  | 30,000 00 | Bonlevard st., near 99th st., city      | " " | " " | " "  | " "            | " "  |
| April 13, 1873 | 4,000 00  | Hicks st., near Orange st., B'klyn.     | " " | " " | " "  | " "            | " "  |
| June 30, 1873  | 6,000 00  | Third ave., near 87th st., city         | " " | " " | " "  | " "            | " "  |
| June 29, 1873  | 2,500 00  | Union st., n. Bergen av., Jersey City   | " " | " " | " "  | " "            | " "  |
| July 10, 1873  | 5,000 00  | First pl., near Court st., Brooklyn     | " " | " " | " "  | " "            | " "  |
| July 9, 1873   | 3,000 00  | Englewood, N. J.                        | " " | " " | " "  | " "            | " "  |
| July 17, 1873  | 6,405 72  | 131st and 132d sts., near 6th av., city | " " | " " | " "  | " "            | " "  |
| July 17, 1873  | 6,405 72  | 131st and 132d sts., near 6th av., city | " " | " " | " "  | " "            | " "  |
| July 17, 1873  | 6,405 72  | 131st and 132d sts., near 6th av., city | " " | " " | " "  | " "            | " "  |

STATEMENT — (Continued).

| Date of mortgage. | Amount.    | LOCATION.                                | Interest payable.  | Interest paid from date of mortgage.            | Interest unpaid.            | Remarks.   |
|-------------------|------------|--|--------------------|---|-----------------------------|--|
| July 17, 1873.    | \$6,405 78 | 131st and 138d sts., nr. 6th ave., city. | June 1 & Dec. 1..  | All p'd at 7 per ct. including last int. date.  | .....                       |  |
| July 17, 1873.    | 6,405 78   | 131st and 138d sts., nr. 6th ave., city. | " " " " " "        | " " " " " "                                     | .....                       |  |
| July 17, 1873.    | 6,485 70   | 131st and 138d sts., nr. 6th ave., city. | " " " " " "        | " " " " " "                                     | .....                       |  |
| July 16, 1866.    | 4,800 00   | 237 S. First st., Jersey City.....       | " " " " " "        | " " " " " "                                     | .....                       |  |
| July 16, 1873.    | 20,000 00  | Elghth ave., nr. 62d st., city.....      | " " " " " "        | " " " " " "                                     | .....                       |  |
| July 30, 1873.    | 9,000 00   | Greenwich, nr. Vestry st., city.....     | " " " " " "        | " " " " " "                                     | .....                       |  |
| July 19, 1873.    | 9,000 00   | Third ave., nr. 129th st., city.....     | " " " " " "        | " " " " " "                                     | .....                       |  |
| June 30, 1873.    | 46,000 00  | Elghth ave., nr. 62d st., city.....      | " " " " " "        | " " " " " "                                     | .....                       |  |
| Nov. 6, 1873.     | 14,821 41  | 85th st., nr. Third ave., city.....      | " " " " " "        | " " " " " "                                     | .....                       |  |
| Nov. 1, 1873.     | 2,500 00   | Pulaski st., nr. Marcy ave., P.Klyn..... | " " " " " "        | " " " " " "                                     | .....                       |  |
| April 17, 1869..  | 3,000 00   | York, nr. Warron st., Jersey City.....   | Apr. 16 & Oct. 16. | All p'd at 7 per ct., including April 16, '76.  | \$105 due Oct., 1876..      | Guaranteed by Int'l Trust Co., Jersey City; time for payment extended by spec'l agreement to March 1, 1877.  |
| June 1, 1869.     | 5,000 00   | Henderson, nr. York st., Jersey city.    | June 1 & Dec. 1..  | All p'd at 7 per ct., including last int. date  | .....                       |  |
| April 23, 1860.   | 8,000 00   | Newark av., nr. Warren st., Jersey C.    | Apr. 23 & Oct. 23. | " " " " " "                                     | .....                       |  |
| Aug. 21, 1866..   | 5,800 00   | Fairmount ave., S. Bergen, N. J.....     | Feb. 21 & Aug. 21. | All p'd at 7 per ct., including Aug. 21, '75.   | \$371, due Feb. & Aug. '76. | Guaranteed by Int'l Trust Co., Jersey City; property sold Jan. 23, 1877, under foreclose to suit br't by Ch. for \$7,000 case, subject to all taxes and ass'm'ts; not yet closed by counsel. |
| Aug. 30, 1869.    | 1,500 00   | Belmont, nr. Bergen av., Jersey C'Y.     | Feb. 28 & Aug. 30. | All p'd at 7 per ct., including last int. date. | .....                       |  |
| Aug. 30, 1869.    | 1,500 00   | Belmont, nr. Bergen av., Jersey C'Y.     | " " " " " "        | " " " " " "                                     | .....                       |  |
| Aug. 30, 1869.    | 1,500 00   | Belmont, nr. Bergen av., Jersey C'Y.     | " " " " " "        | " " " " " "                                     | .....                       |  |
| Aug. 30, 1869.    | 1,500 00   | Belmont, nr. Bergen av., Jersey C'Y.     | " " " " " "        | " " " " " "                                     | .....                       |  |
| Aug. 30, 1869.    | 1,500 00   | Belmont & Bergen av., Jersey C'Y.        | " " " " " "        | " " " " " "                                     | .....                       |  |
| Aug. 30, 1869.    | 1,500 00   | Belmont & Bergen av., Jersey C'Y.        | " " " " " "        | " " " " " "                                     | .....                       |  |
| Aug. 30, 1869.    | 1,500 00   | Belmont & Bergen av., Jersey C'Y.        | " " " " " "        | " " " " " "                                     | .....                       |  |
| Aug. 30, 1869.    | 1,500 00   | Belmont & Bergen av., Jersey C'Y.        | " " " " " "        | " " " " " "                                     | .....                       |  |
| Sept. 29, 1869.   | 2,000 00   | Mercer, nr. Grove st., Jersey City..     | Mh. 28 & Sep. 28.  | All p'd at 7 per ct., including Mar. 28, '76..  | \$70, due Sept., 1876..     | Guaranteed by Int'l Trust Co., Jersey City; time for payment extended by spec'l agreement to March 1, 1877.  |

|                |           |   |                   |   |                       |  |
|----------------|-----------|---|-------------------|---|-----------------------|--|
| Nov. 6, 1869   | 0,700 00  | Harrington, N. J.                               | June 1, Dec. 1    | All p'd at 7 per ct., including last int. date. |                       |  |
| May 23, 1869   | 700 00    | Kearney avenue, near Vine street, Jersey City   | May 23, Nov. 23   |   |                       |  |
| Sept. 14, 1869 | 3,800 00  | Allentown, N. J.                                | Mar. 14, Sept. 14 |   |                       |  |
| Jan. 24, 1866  | 11,750 00 | Town of Union, N. J.                            | June 17, Dec. 17  |   |                       |  |
| April 30, 1866 | 5,750 00  | Town of Union, N. J.                            |                   |   |                       |  |
| Jan. 30, 1867  | 4,831 53  | Town of Union, N. J.                            |                   |   |                       |  |
| Jan. 13, 1873  | 20,000 00 | Englewood, N. J.                                | June 1, Dec. 1    |   |                       |  |
| Jan. 30, 1873  | 8,000 00  | Island, near Eighth avenue, New York city       |                   |   |                       |  |
| June 6, 1873   | 5,000 00  | Fourth avenue, near 108th street, New York city |                   | All p'd at 7 per ct., including June 1, 1876.   | \$176 dne Dec., 1876. | In hands of counsel, with instruction to collect prin. and int.  |
| June 30, 1873  | 10,000 00 | 22d street, near Second ave., New York city     |                   |   |                       |  |
| June 30, 1873  | 2,000 00  | Myrtle, near Rates ave., Brooklyn               |                   | All p'd at 7 per ct., including last int. date. |                       |  |
| June 3, 1873   | 3,800 00  | Syracuse, N. Y.                                 | Jan. 1, May 1     | All p'd at 7 per ct., including May 1, 1876.    |                       | Check for \$49 rec'd Feb. 8, '77, in pay't of this int.; \$100 pd. on acct of prin. of bond Jan. 3, '77; paym't of int. ext'd to Feb. 10, '77. |
| July 16, 1873  | 10,500 00 | Englewood, N. J.                                | June 1, Dec. 1    | All p'd at 7 per ct., including last int. date. |                       |  |
| July 31, 1873  | 7,500 00  | Bergen, near Mandeville avenue, Jersey City     |                   |   |                       |  |
| Sept. 1, 1873  | 4,000 00  | Bank, near Greenwich street, New York city      |                   |   |                       |  |
| Oct. 13, 1873  | 20,000 00 | Morris, near West st., N. Y. city               |                   |   |                       |  |
| Nov. 30, 1873  | 20,000 00 | 28th st., near Sixth ave., N. Y. city           | May 30, Nov 30    |   |                       |  |
| Sept. 23, 1873 | 35,000 00 | 29th st., near Madison avenue, New York city    |                   |   |                       |  |
| Aug. 6, 1873   | 12,000 00 | Syracuse, N. Y.                                 | Mar. 23, Sept. 23 |   |                       |  |
| Aug. 6, 1873   | 12,000 00 | Syracuse, N. Y.                                 | June 1, Dec. 1    |   |                       |  |
| Nov. 13, 1873  | 3,500 00  | Lockport, N. Y.                                 |                   |   |                       |  |
| Nov. 17, 1873  | 12,000 00 | Morristown, N. J.                               |                   |   |                       |  |
| May 14, 1873   | 80,000 00 | Avenue A, First and Second sts., New York city  |                   |   |                       |  |
| Dec. 29, 1873  | 18,000 00 | East 74th st., n' Fifth ave., N. Y. city        |                   |   |                       |  |
| Jan. 30, 1874  | 7,000 00  | Irving pl., near 16th st., N. Y. city           |                   |   |                       |  |
| Feb. 16, 1874  | 2,000 00  | 60th st., near Ninth ave., N. Y. city           |                   |   |                       |  |
| Feb. 16, 1874  | 6,000 00  | 60th st., near Ninth ave., N. Y. city           |                   |   |                       |  |
| Feb. 16, 1874  | 6,000 00  | 60th st., near Ninth ave., N. Y. city           |                   |   |                       |  |
| Feb. 14, 1874  | 1,000 00  | West Farms, N. Y.                               |                   |   |                       |  |
| Feb. 23, 1874  | 30,000 00 | 39th st., near Irving pl., N. Y. city           |                   |   |                       |  |
| Mar. 23, 1874  | 2,500 00  | Hastings-on-Hudson, N. Y.                       |                   |   |                       |  |
| April 4, 1874  | 12,000 00 | Fulton, near Church street, New York city       |                   |   |                       |  |
| May 2, 1874    | 5,500 00  | 126th st., near Fifth ave., N. Y. city          |                   |   |                       |  |
| June 12, 1874  | 14,000 00 | 42d street, n' Fifth ave., N. Y. city           |                   |   |                       |  |
| June 23, 1874  | 3,000 00  | Wyckoff, near Bond st., Brooklyn                |                   |   |                       |  |
| June 23, 1874  | 10,000 00 | Buffalo, N. Y.                                  |                   |   |                       |  |
| April 24, 1865 | 3,166 67  | 15th street, near Irving place, New York city   | April 24, Oct. 24 |   |                       |  |
| July 8, 1874   | 5,000 00  | Oswego, N. Y.                                   | June 1, Dec. 1    |   |                       |  |
| July 10, 1874  | 2,500 00  | Syracuse, N. Y.                                 |                   |   |                       |  |
| Jan. 30, 1874  | 3,000 00  | Exchange place, near Hudson st., Jersey City    |                   |   |                       |  |

STATEMENT — (Continued).

| Date of mortgage. | Amount.     | LOCATION.                                       | Interest payable. | Interest paid from date of mortgage.   | Interest unpaid.                                   | Remarks.  |
|-------------------|-------------|---|-------------------|--|--|---|
| July 30, 1874.    | \$10,000 00 | Oswego, N. Y.                                   | June 1, Dec. 1.   | All p'd at 7 p. ct. including last int. date.  |  |   |
| July 23, 1874.    | 3,000 00    | Hackensack, N. J.                               | " "               | " "  |  |   |
| July 30, 1874.    | 2,000 00    | Rochester, N. Y.                                | " "               | " "  |  |   |
| Sept. 21, 1874.   | 1,800 00    | Leroy, N. Y.                                    | " "               | " "  |  |   |
| Oct. 17, 1874.    | 4,000 00    | Irving place, n. 10th st., N. Y. city           | " "               | " "  |  |   |
| Oct. 14, 1874.    | 4,000 00    | Newark, N. J.                                   | " "               | " "  |  |   |
| Aug. 30, 1874.    | 12,000 00   | Oswego, N. Y.                                   | Feb. 1, Aug. 1.   | " "  |  |   |
| Nov. 24, 1874.    | 5,300 00    | Saratoga Springs, N. Y.                         | June 1, Dec. 1.   | All paid at 7 p. ct., including Dec. 1, 1875   | \$371, due 7 <sup>th</sup> & D'r 76                | In hands of counsel, with instruction to collect prin. & int. |
| Nov. 28, 1874.    | 20,000 00   | Sixteenth st., n. 4th ave., N. Y. city          | April 1, Oct. 1.  | All p'd at 7 p. ct., including last int. date  |  |   |
| Dec. 4, 1874.     | 8,000 00    | Greenwich, n. Ve'try st., N. Y. city            | " "               | " "  |  |   |
| Dec. 12, 1874.    | 5,000 00    | W. 12th st., n. Hudson st., N. Y. city          | " "               | " "  |  |   |
| Dec. 29, 1874.    | 5,000 00    | 53d st., near 8th ave., N. Y. city              | " "               | " "  |  |   |
| Jan. 25, 1875.    | 5,000 00    | State, near Hicks st., Brooklyn                 | " "               | All paid at 7 p. ct., including October, 1875, and \$150 on account April int. 1875. | \$200, bal. due (\$25 A'l & O'r, '76 (\$175) . . . | Time of payment extended by special agr'm't to M'h'l, 77      |
| Feb. 5, 1875.     | 5,000 00    | Oswego, N. Y.                                   | " "               | All p'd at 7 p. ct., including last int. date  |  |   |
| Feb. 28, 1875.    | 7,000 00    | Saratoga Springs, N. Y.                         | " "               | " "  |  |   |
| March 2, 1875.    | 2,400 00    | Mantleville, n. Bergen ave., Jersey City.       | " "               | " "  |  |   |
| March 24, 1875.   | 7,000 00    | June n. Washington st., city.                   | " "               | " "  |  |   |
| March 30, 1875.   | 20,000 00   | Clinton and Green aves., Brooklyn               | " "               | " "  |  |   |
| March 27, 1875.   | 8,000 00    | Saratoga Springs, N. Y.                         | " "               | " "  |  |   |
| April 26, 1875.   | 10,000 00   | Perri st., n. Crocettes slip, N. Y. city        | " "               | " "  |  |   |
| April 23, 1875.   | 12,000 00   | 58th st., n. Madison ave., N. Y. city           | " "               | " "  |  |   |
| April 23, 1875.   | 12,500 00   | 58th st., near Madison ave., city               | " "               | All p'd at 7 p. ct., including April 1, 1876.  | \$497.60, due Oct., '76.                           | In hands of counsel, with instruction to collect prin. & int. |
| April 23, 1876.   | 12,500 00   | 58th st., near Madison ave., city               | " "               | " "  | \$497.60, due Oct., '76.                           | In hands of counsel, with instruction to collect prin. & int. |
| April 22, 1875.   | 12,500 00   | 58th st., nr. Madison ave., city.               | " "               | All p'd at 7 p. ct. including last int. date.  |  |   |
| April 23, 1875.   | 12,500 00   | 58th st., nr. Madison ave., city.               | " "               | All p'd at 7 p. ct. including April, 1876.   | \$497.60, due Oct., '76.                           | In hands of counsel, with instruction to collect prin. & int. |
| May 13, 1875.     | 70,000 00   | White, Franklin, Leonard and Benson sts., city. | " "               | All p'd at 7 p. ct. including last int. date.  |  |   |
| April 21, 1875.   | 5,000 00    | Oswego, N. Y.                                   | " "               | " "  |  |   |
| April 15, 1875.   | 4,000 00    | Saratoga Springs, N. Y.                         | " "               | " "  |  |   |
| June 16, 1875.    | 2,000 00    | Rochester, N. Y.                                | " "               | " "  |  |   |

|                  |           |                                       |                    |  |   |   |                            |  |
|------------------|-----------|---------------------------------------|--------------------|--|---|---|----------------------------|--|
| July 7, 1876..   | 5,000 00  | Ninth ave. near 66th st., city.....   | "                  | "  | " | All p'd at 7 p. ct. including April, 1876..   | \$175, due Oct., 1876..    | In hands of counsel, with instruction to collect prin. & int.  |
| July 7, 1876..   | 5,000 00  | Ninth ave. near 66th st., city.....   | "                  | "  | " | "   | \$175, due Oct., 1875..    | In hands of counsel, with instruction to collect prin. & int.  |
| July 29, 1875..  | 4,000 00  | 38d st. near Seventh ave., city.....  | "                  | "  | " | All p'd at 7 p. ct., including October, 1875. | \$380, due A' 1 & O' 7, 76 | With instruction to collect prin. & int.   |
| Sept. 5, 1875..  | 6,000 00  | First ave. near 53th st., city.....   | March 5, Sept. 5.  | All p'd at 7 p. ct. including last int. date.  | " | "   | "                          | Time for payment of balance due extended by special agreement to Mar. 1, 1877.   |
| Sept. 7, 1875..  | 8,000 00  | Saratoga Springs, N. Y.....           | April 1, Oct. 1... | All paid at 7 p. ct. including April, 1876.    | " | "   | \$105, Bal. Oct., 1876.    | Time for payment extended by special agreement to Feb. 15, 1877.   |
| Sept. 29, 1875.. | 10,000 00 | 44th st. near Sixth ave., city.....   | "                  | "  | " | All p'd at 7 p. ct. including last int. date. | "                          | Time for payment extended by special agreement to Feb. 16, 1877.   |
| Oct. 14, 1875..  | 8,000 00  | Saratoga Springs, N. Y.....           | "                  | "  | " | "   | "                          | Time for payment extended by special agreement to Feb. 15, 1877.   |
| Oct. 15, 1875..  | 3,000 00  | Saratoga Springs, N. Y.....           | "                  | "  | " | All paid at 7 p. ct. including April, 1876..  | \$105, due Oct., 1876.     | Time for payment extended by special agreement to Feb. 15, 1877.   |
| Oct. 16, 1875..  | 4,000 00  | Saratoga Springs, N. Y.....           | "                  | "  | " | "   | \$140, due Oct., 1876..    | Time for payment extended by special agreement to Feb. 15, 1877.   |
| Nov. 6, 1875..   | 5,000 00  | Tarrytown, N. Y.....                  | "                  | "  | " | "   | \$175, due Oct., 1876..    | Time for payment extended by special agreement to Feb. 8, 1877.  |
| Dec. 1, 1875..   | 10,000 00 | Water st. near Cuyler's alley, city.. | "                  | "  | " | All p'd at 7 p. ct. including last int. date. | "                          | Guaranteed by International Trust Co. Jersey City; in hands of counsel with instruction to collect principal and interest. |
| Mar. 30, 1875..  | 500 00    | Toledo, O.....                        | "                  | "  | " | "   | "                          |  |
| Jan. 11, 1876..  | 35,000 00 | 26th st. near First ave., city.....   | "                  | "  | " | "   | "                          |  |
| Jan. 15, 1876..  | 12,500 00 | Oswego, N. Y.....                     | "                  | "  | " | "   | "                          |  |
| Jan. 15, 1876..  | 10,000 00 | Oswego, N. Y.....                     | "                  | "  | " | "   | "                          |  |
| Mar. 13, 1871..  | 6,000 00  | Bethlehem, Pa.....                    | Mar. 23, Sept. 23  | All p'd at 6 p. ct. including Mar. 23, 1878..  | " | "   | \$1,320, due Sep. 23, 76   |  |
| Dec. 11, 1875..  | 1,250 00  | Glens Falls, N. Y.....                | April 1, Oct. 1... | All p'd at 7 per ct., including last in. date. | " | "   | "                          |  |
| Feb. 1, 1876..   | 10,000 00 | Fordham, N. Y.....                    | "                  | "  | " | "   | "                          |  |
| Feb. 24, 1876..  | 37,000 00 | Saratoga Springs, N. Y.....           | "                  | "  | " | "   | "                          |  |
| May 1, 1871..    | 5,000 00  | W. New Brighton, L. I.....            | "                  | "  | " | "   | "                          |  |
| Mar. 28, 1876..  | 3,000 00  | Rochester, N. Y.....                  | "                  | "  | " | "   | "                          |  |
| April 1, 1876..  | 6,000 00  | Township of Union, N. J.....          | "                  | "  | " | "   | "                          |  |
| April 14, 1876.. | 1,500 00  | Syracuse, N. Y.....                   | "                  | "  | " | "   | "                          |  |
| May 8, 1876..    | 2,000 00  | Monroe, N. Y.....                     | "                  | "  | " | "   | "                          |  |
| April 3, 1876..  | 2,500 00  | Hartford, Conn.....                   | "                  | "  | " | "   | "                          |  |
| May 20, 1876..   | 30,000 00 | 5th ave., near 55th st., N. Y. city.. | "                  | "  | " | "   | "                          |  |



## STATEMENT — (Continued).

| Date of mortgage. | Amount.         | LOCATION.                             | Interest payable.      | Interest paid from date of mortgage.          | Interest unpaid. | Remarks. |
|-------------------|-----------------|---------------------------------------|------------------------|---|------------------|----------|
| May 29, 1876..    | \$7,000 00      | Saratoga Springs, N. Y .....          | April 1, Oct. 1, ..... | All p'd @ 7 p. ct. including last int. date.. | .....            |          |
| June 17, 1876..   | 10,000 00       | Englewood, N. J. ....                 | " " " " .....          | " " " " .....                                 | .....            |          |
| Sept. 4, 1876..   | 12,000 00       | Saratoga Springs, N. Y. ....          | " " " " .....          | " " " " .....                                 | .....            |          |
| Nov. 1, 1876..    | 14,500 00       | 75th st., near 5th ave., N. Y. city.. | " " " " .....          | Nothing due @ 6 per. ct., until Apr., 1877..  | .....            |          |
| Nov. 1, 1876..    | 11,000 00       | 75th st., near 5th ave., N. Y. city.. | " " " " .....          | " " " " .....                                 | .....            |          |
| Nov. 1, 1876..    | 10,500 00       | 75th st., near 5th ave., N. Y. city.. | " " " " .....          | " " " " .....                                 | .....            |          |
| Dec. 15, 1876..   | 5,500 00        | Belmont ave., Jersey City.....        | " " " " .....          | Nothing due @ 7 per ct., until Apr., 1877..   | .....            |          |
| Total .....       | \$82,601,559 00 |                                       |                        |   | \$8,468 50       |          |

\* \$468 has been paid since January 31, 1877, the date to which this statement is made.

II. And said company further reports to your honorable body, in response to the requisition contained in said resolution, that no counsel fees have been paid by the company to any counsel upon such loans being made. The fees for searches of title, and fees for recording the papers and like disbursements, having been arranged for and paid by personal and independent agreement between the counsel and mortgagor, of which the company has no knowledge or information in detail, but believes to have been in all cases satisfactory to the mortgagor.

For further particulars and details of said loans as to respective dates, amounts of loan, real estate covered by the respective mortgages, rate of interest, interest when paid on each loan, and loans on which interest has defaulted and as to the value of said real estate as appraised by the New York State Insurance Department, said company prays leave to refer your honorable body to full and complete schedules thereof now on file in the office of the New York Superintendent of Insurance at Albany, filed by him on or about December 1, 1876, after his official examination of said company as such superintendent, and a second schedule thereof duly filed by said company in said Department of Insurance, included in the said company's annual report for the year ending December 31, 1876, made according to law, and duly filed on the            day of January, now current, to wit, A. D., 1877.

All of which is respectfully submitted.

THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF  
NEW YORK, *by*

JAMES BUELL, *President.*  
C. P. FRALEIGH, *Secretary.*

STATE OF NEW YORK, }  
CITY AND COUNTY OF NEW YORK, } *ss. :*

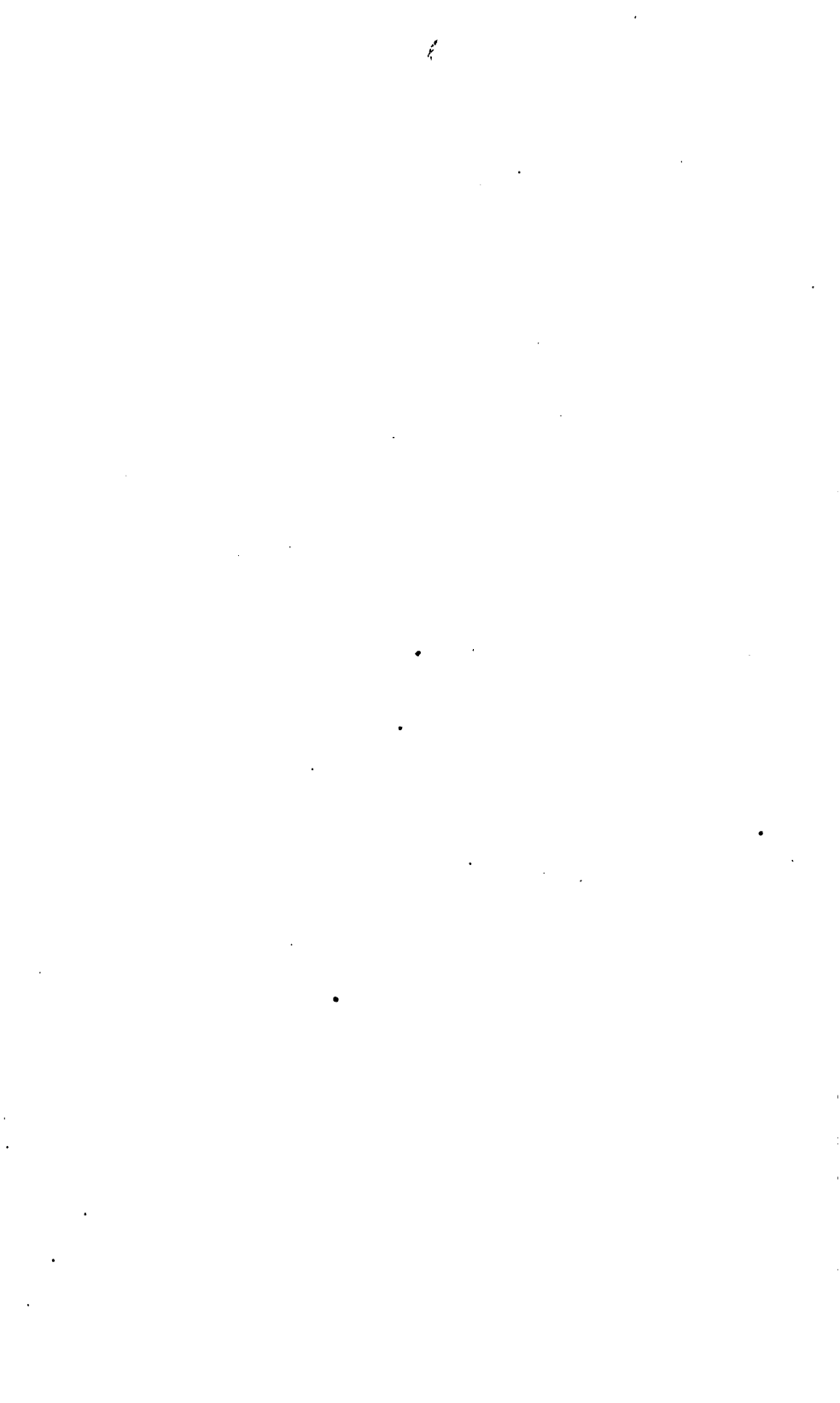
Charles P. Fraleigh, being duly sworn, doth depose and say that he is secretary of the above named United States Life Insurance Company in the city of New York, that the foregoing is a full and correct schedule of all the mortgage loans of said company now upon its books, and that the said schedule has been compared with said books, and is, as to all above stated in said schedule, a correct and full transcript of said books; and deponent saith that all the facts in said schedule set forth and contained are true, to the best of his knowledge, information and belief.

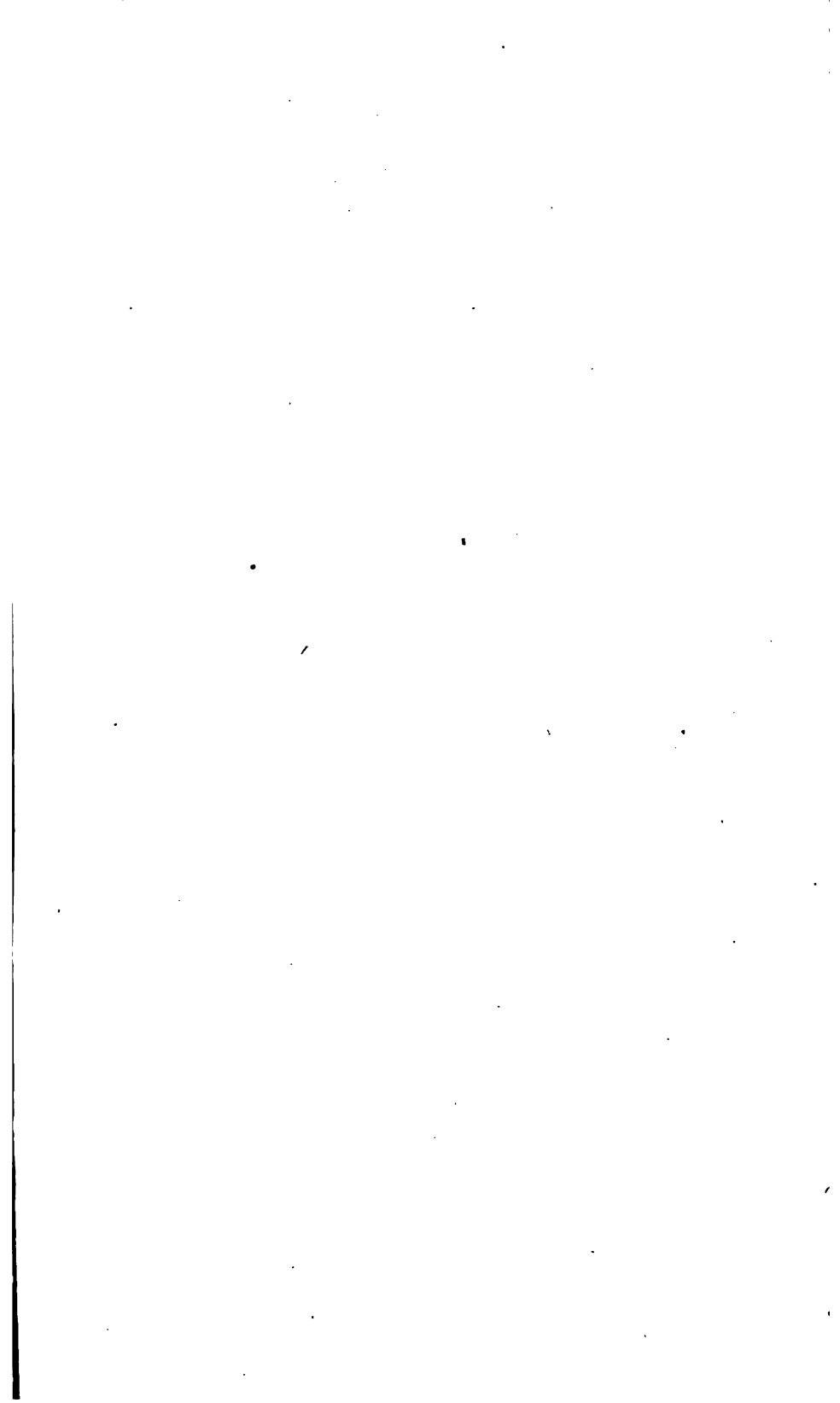
CHARLES P. FRALEIGH.

Sworn to before me this 9th }  
day of February, 1877. }

W. A. OGDEN HEGEMAN,

*Notary Public New York city and county.*







# STATE OF NEW YORK.

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No. 43.

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## IN ASSEMBLY,

February 9, 1877.

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### VETO MESSAGE

OF THE GOVERNOR ON ASSEMBLY BILL ENTITLED  
"AN ACT TO LEGALIZE AND CONFIRM THE OFFICIAL  
ACTS OF J. MARSHALL GUION, A JUSTICE OF THE  
PEACE IN THE TOWN OF SENECA FALLS, IN THE  
COUNTY OF SENECA, AND TO ENABLE HIM TO TAKE  
AND FILE HIS OATH OF OFFICE."

STATE OF NEW YORK:

EXECUTIVE CHAMBER,  
ALBANY, February 8, 1877. }

*To the Assembly :*

I return herewith, without my approval, Assembly bill not printed, entitled "An act to legalize and confirm the official acts of J. Marshall Guion, a justice of the peace in the town of Seneca Falls in the county of Seneca, and to enable him to take and file his oath of office."

The bill is based upon the fact that the justice did not take or file the oath required by the Constitution and laws before entering upon the duties of his office, or within the time prescribed. Being of opinion that the effect of such omission was a forfeiture of his office, and that the Legislature had no constitutional power to reinstate him I referred the matter to the Attorney-General and have received from him the following opinion :

"Hon. LUCIUS ROBINSON, *Governor.*

"SIR — I am of the opinion that a law which continues in office a justice of the peace who has neglected to file his oath of office within the time fixed by law is unconstitutional.

"Article 6, section 18 of the Constitution is as follows: 'The electors of the several towns shall, at their annual town meeting,

and in such manner as the Legislature may direct, elect justices of the peace, whose term of office shall be four years. In case of a vacancy occurring before the expiration of a full term, they shall hold for the residue of the unexpired term.'

"Article 10, section 5, is as follows: 'The Legislature shall provide for filling vacancies in office, and, in case of elective officers, no person appointed to fill a vacancy shall hold his office by virtue of such appointment longer than the commencement of the political year next succeeding the first annual election after the happening of the vacancy.' Section 8 is as follows: 'The Legislature may declare the cases in which any office shall be deemed vacant when no provision is made for that purpose.'

"Article 12 requires an oath. Section 21 (page 109, volume 1) Revised Statutes (Edmonds' edition), fixes the time within which the oath must be filed. Section 34, page 112 of same volume declares that an office shall become vacant upon the neglect or refusal of the incumbent to take the oath of office within the time required by law. And chapter 476 of the Laws of 1859 prescribes the mode of filling vacancies in the office of justice of the peace.

"All the contingencies contemplated by the Constitution in the above cited provisions have been provided for by the Legislature in the above cited statutes. Therefore the failure to take the oath creates a vacancy. The law provides for filling the vacancy by appointment; but the Constitution forbids the holding of the office so filled longer than the commencement of the political year next succeeding the first annual election after the happening of the vacancy. A law which attempts to continue an elective officer longer than that time is directly in conflict with the Constitution.

"The logic of certain decisions of the Court of Appeals, I believe, fully bears out this view. These decisions are: *People ex rel. v. Crooks* (53 N. Y., 648); *People ex rel. McKinney* (52 N. Y., 374); *People ex rel. v. Bull* (46 N. Y., 57).

"Very respectfully, your obedient servant.

"CHARLES S. FAIRCHILD,  
"Attorney-General."

In this opinion of the Attorney-General I fully concur. If the office was forfeited, the Legislature has clearly no power to fill the vacancy. If it was not forfeited the bill is unnecessary.

L. ROBINSON.







# STATE OF NEW YORK.

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No. 44.

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## IN ASSEMBLY,

February 9, 1877.

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### LIST OF GENERAL ORDERS.

- a. o.
20. An act to authorize a tax of one-third of a mill per dollar of valuation to provide for a deficiency in the sinking fund, under section 3 of article 7 of the Constitution.
  21. An act making appropriations for the payment of the principal and the interest of the canal debt for the fiscal year commencing on the 1st day of October, 1877, and to provide for the payment of the principal and interest of the debt contracted under section 12 of article 7 of the Constitution.
  22. An act to amend chapter 617 of the Laws of 1873, entitled "An act regulating the deposit of securities by plate-glass insurance companies."
  23. An act to amend chapter 148 of the Laws of 1853, entitled "An act to incorporate the Fireman's Benevolent Association of the village of Le Roy," passed April 11, 1853.
  24. An act to legalize the action of the village of Whitehall.
  25. (Senate.) An act to amend chapter 399 of the Laws of 1871, entitled "An act to authorize the village of Corning, Steuben county, to borrow money to construct water-works for said village," passed April 11, 1871.
  26. (Senate.) An act authorizing the board of supervisors of the county of Albany to issue bonds to pay a portion of the bonds of said county that will mature during the year 1877.

G. O.

27. An act to enable the town of Duaneburgh, Schenectady county, to issue bonds to pay debts incurred under the provisions of chapter 64, laws of 1856, and chapter 401, laws of 1857.
28. (Senate.) An act to extend the powers of county judges when holding courts in other counties than their own.
29. An act to provide for the payment of the interest due on certain bonds of the county of Greene, known as the bonds to refund taxes to banks, by issuing new bonds.
30. An act to provide for the superintendent of the poor of the county of Otsego, being keeper of the poor-house of said county.
31. An act to authorize the election of an additional justice of the peace in the town of Rossie, in the county of St. Lawrence.
32. An act to amend chapter 497 of the laws of 1870, entitled "An act to establish a police force in the county of Richmond," passed April 28, 1870.
33. An act in relation to bets, wagers and pools.
34. (Senate.) An act to amend chapter 613 of the laws of 1875, entitled "An act to authorize the formation of corporations for the safe-keeping and guaranteeing of personal property."
35. An act to amend chapter 613 of the Laws of 1875, entitled "An act to authorize the formation of corporations for the safe-keeping and guaranteeing of personal property."
36. An act to amend section 29 of article 3, chapter 6, title 6, of part 1 of the Revised Statutes relating to the compensation of electors of President and Vice-President of the United States.
37. An act to provide for the election of an additional justice of the peace in the town of Harmony, in the county of Chautauqua.
38. An act to amend section 55 of article 3 of chapter 8 of part 2 of the Revised Statutes, entitled "Of divorces dissolving the marriage contract."
39. An act to provide for the election of an additional constable in the town of Harmony, in the county of Chautauqua.
40. An act to provide for the completion of the court-house in the third judicial district in the city of New York.

e. o.

41. An act to repeal section 2 of chapter 487 of the Laws of 1875, entitled "An act to alter the commissioners' map of the city of Brooklyn, and for other purposes," passed June 5, 1875.
42. (Senate.) An act to amend chapter 133 of the Laws of 1847, entitled "An act entitled 'An act authorizing the incorporation of rural cemetery associations,'" passed April 27, 1847.
43. An act making an appropriation for the payment of the salary and expenses of Ransom Balcom, one of the justices of the supreme court, for one year, ending December 31, 1877.
44. An act in relation to collectors and receivers of taxes.
45. An act to amend the charter of the Watertown Fire Insurance Company.
46. An act to authorize the board of supervisors of the county of Columbia to provide for the payment of the principal of a portion of the bounty debt of said county, by issuing new bonds.
47. An act to authorize the payment of certain moneys out of the State treasury to the heir-at-law of James Green deceased.
48. An act to amend chapter 767 of the laws of 1872, entitled "An act to establish the compensation of county judges and surrogates, pursuant to the fifteenth section of the amended sixth article of the Constitution."
49. An act to provide for the custody and reformatory treatment of vagrants.
50. An act to provide for the appointment and to establish the fees of special surrogates.
51. An act relative to lands in the city of New York, devised by Charlotte E. Jenkins, late of said city, deceased, authorizing the mortgaging or sale thereof, and the disposition of the proceeds thereof in accordance with the provisions of the will of the said deceased, the same to be done under the direction of the Supreme Court.
52. An act to amend section 31 of article 3 of title 2 of chapter 13 of part 1 of the Revised Statutes, in relation to the equalization of assessments by boards of supervisors.

G. O.

53. An act to change the name of The Rochester and Pine Creek Railroad Company to that of the Silver Lake Railroad Company.
54. An act to amend chapter 389 of the Laws of 1854, entitled "An act to amend and consolidate the laws in relation to Amsterdam village, in Montgomery county."
55. An act to regulate voting in the Western New York Agricultural Society.
56. An act in relation to the office of Superintendent of Public Works, defining the powers of the superintendent, and prescribing the mode of disbursement on account of the canals.
57. An act to provide for the construction of fishways in the State dams across the Oswego, Oneida and Seneca rivers.
58. An act to provide for the revision of the laws relative to the administration of justice in the district courts of the city of New York.
59. An act in relation to running ferry boats by the Union Ferry Company of Brooklyn across the East River.
60. An act to amend chapter 210 of the laws of 1867, entitled "An act to incorporate Washington Fire Engine Company No. One, in the town of Eastchester, county of Westchester," passed March 30, 1867.
61. An act to amend chapter 113 of the laws of 1859, entitled "An act in relation to the common schools in the village of Elmira," passed April 4, 1859.
62. An act to amend chapter 555 of the laws of 1864, entitled "An act to revise and consolidate the general acts relating to public instruction."
63. An act regulating the practice in the surrogate's court in the county of New York respecting testimony taken in contested matters, and as to the issue of letters of guardianship to testamentary guardians.
64. An act to amend section one of chapter 638 of the laws of 1867, entitled "An act authorizing the New York society for the relief of the ruptured and crippled to hold real and personal estate."

g. o.

65. An act to amend chapter 207 of the laws of 1876, entitled "An act to incorporate the Grand Army of the Republic Soldiers' Home of the State of New York, passed May 15, 1876.
66. An act to require the clerks of the several boards of supervisors of this State to transmit copies of the proceedings of the several boards of supervisors to the librarian of the State library.
67. An act to amend the charter of the Lafayette Fire Insurance Company of Brooklyn.
68. An act for the relief of the Lake George and Warrensburg Plank-road Company, and to extend its charter or corporate existence.
69. An act to amend chapter 440 of the laws of 1873, entitled "An act requiring commissioners of highways to act as inspectors of plank-roads and turnpikes."
70. An act to extend the charter of the Chenango Canal Bridge Company, in the county of Broome.
71. An act to authorize the trustees of incorporated rural cemeteries to register the lots thereof, and to impose a tax upon the lot owners in said cemeteries.
72. An act in relation to the foundling asylum of the sisters of charity in the city of New York.
73. An act to amend chapter 381 of the laws of 1875, entitled "An act supplemental to an act entitled 'An act to provide for the incorporation of religious societies,' passed April 5, 1813, and of the several acts amendatory thereof."
74. An act to release the interest of the people of the State of New York in certain real estate in the city of New York to Letitia Hanson.
75. An act to release certain lands which have escheated to the State, to Sarah Henesy, widow of John Fagan, late of Saratoga Springs, New York.
76. An act to confirm the title of certain lands conveyed to Josefa M. Mora, an alien.
77. An act for the relief of John Black, an alien.

G. O.

78. (Senate.) An act to release the right, title and interest of the people of the State of New York in and to certain real estate of which Thomas Dalton died seized, to William E. Duncan.
79. An act to extend to certain incorporated societies the application of the term "public library" in section 4, of title 1, of chapter 13, of part 1 of the Revised Statutes, exempting certain property from taxation.
80. An act in relation to the bonded indebtedness of villages, cities, towns and counties.
81. An act to amend section 4, title 2, chapter 13, part , of the revised Statutes, in relation to the assessment and collection of taxes.
82. An act to establish a police district in the town of New Lots, and to provide for the government thereof.
83. An act to amend chapter 335 of the laws of 1871, entitled "An act to authorize the appointment of a person to be public administrator in the county of Kings, and to determine the powers and duties of such officer."
84. An act to amend an act, entitled "An act to amend section nineteen of chapter 570 of the laws of 1872, entitled 'An act to ascertain by proper proofs the citizens who shall be entitled to the right of suffrage in the State of New York, except in the city and county of New York, and the city of Brooklyn;' and to repeal chapter 572 of the laws of 1871, entitled 'An act to amend an act entitled an act in relation to elections in the city and county of New York,' " passed June 23, 1873.
85. An act to secure greater economy in the government of the city of New York.
86. An act to authorize the city of Newburgh to borrow moneys and issue bonds therefor in payment of the enlargement and improvement of the water works of said city.
87. An act to amend chapter 502 of the laws of 1873, entitled "An act to amend section three of chapter 533, of the laws of 1867, entitled 'An act for the relief of the Van Brunt street and Erie Basin Railroad Company.'"

g. o.

88. An act to amend chapter 820 of the Laws of 1873, entitled "An act to amend an act entitled 'An act to suppress intemperance and to regulate the sale of intoxicating liquors,' " passed April 16, 1857.
89. An act to legalize and confirm the proceedings of the board of trustees of the village of Andes, in the county of Delaware, in relation to the purchase of hydrants for the use of said village and the creation of a debt for that purpose and to provide for the payment thereof.
90. (Senate.) An act to provide for the purchase of a steam fire engine and a fire apparatus in the village of Brockport, and for the more effectual protection of said village against fire.
91. An act supplementary to chapter 273 of the Laws of 1866, entitled "An act authorizing the incorporation of associations to erect monuments to perpetuate the memory of soldiers who fell in defense of the Union," passed March 30, 1866.





# ANNUAL REPORT

OF THE

# CANAL COMMISSIONERS

OF THE

STATE OF NEW YORK.

---

TRANSMITTED TO THE LEGISLATURE JANUARY 29, 1877.

---

JEROME B. PARMENTER, STATE PRINTER.

1877.



STATE OF NEW YORK.

---

No. 45.

IN ASSEMBLY,

January 29, 1877.

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ANNUAL REPORT OF THE CANAL COMMISSIONERS.

STATE OF NEW YORK:

CANAL COMMISSIONERS' OFFICE, }  
ALBANY, *December 31, 1876.* }

*To the Honorable the Legislature of the State of New York:*

The undersigned herewith transmit their respective reports as Canal Commissioners, for the fiscal year ending the 30th day of September, 1876.

Very respectfully,

JAMES JACKSON, JR.,  
ADIN THAYER,  
C. A. WALRATH,

*Canal Commissioners.*

RECEIVED  
MAY 15 1964  
U.S. AIR FORCE  
OFFICE OF THE  
SECRETARY OF THE AIR FORCE  
WASHINGTON, D.C.



VERMONT

NEW HAMPSHIRE

MAINE

MASSACHUSETTS

CONNECTICUT

RHODE ISLAND

ATLANTIC SOUND

FOLK

ATLANTIC OCEAN

LYME

LEBANON

CLAREMONT

BELLOWS FALLS

WALPOLE

KEENE

SWANSEA

ADAMS

NORTHFIELD

LOWELL

GREENFIELD

BOSTON

BOSTON

DEPHAM

MAINE

FIELD

SPRINGFIELD

PALMER

PROVIDENCE

YONK

HARTFORD

BROOKLYN

NORWICH

NEWPORT

NEW LONDON

NEW HAVEN

Block I.



# ANNUAL REPORT.

## STATE OF NEW YORK:

CANAL COMMISSIONERS' OFFICE,  
ALBANY, October 1, 1876. }

*To the Honorable the Legislature of the State of New York:*

The Canal Commissioners, in charge of the canals of this State, respectfully submit their annual report for the fiscal year ending September 30, 1876.

The Board of Canal Commissioners, on the 1st day of January, 1876, consisted of James Jackson, Jr., Adin Thayer and Christopher A. Walrath.

It was organized by the election of James Jackson, Jr., president, and Christopher A. Walrath, secretary.

To Adin Thayer was assigned, in special charge, the eastern division of the canals, which is made up as follows:

### ERIE CANAL, EASTERN DIVISION.

|  | Miles. | Miles.             |
|--|--------|--------------------|
| Albany to east bank of Oneida Lake canal.....      | 133.58 |                    |
| Albany basin (1 mile for tolls, Laws of 1849)..... | .77    |                    |
| Port Schuyler and West Troy side-cuts.....         | .35    |                    |
|  | <hr/>  | 134.70             |
| Champlain canal and Waterford side-cut.....        | 66.00  |                    |
| Pond above Troy dam.....                           | 3.00   |                    |
| Glen's Falls feeder and pond above.....            | 12.00  |                    |
|  | <hr/>  | 81.00              |
| Black River canal.....                             | 35.33  |                    |
| Black River feeder and pond above dam.....         | 12.09  |                    |
| Delta feeder.....                                  | 1.38   |                    |
| Black River improvement.....                       | 42.50  |                    |
|  | <hr/>  | 91.30              |
| <b>Total</b> .....                                 |        | <hr/> <hr/> 307.00 |



On the 27th day of January, 1876, the Canal Board changed the then existing limits of the eastern division, by making the east line of Oneida county the western limit of the division, and adding to the middle division the portion so taken from the eastern division, and also the Black River canal, leaving the eastern division for the balance of the year as follows, viz.:

ERIE CANAL, EASTERN DIVISION.

|  | Miles. | Miles.        |
|--|--------|---------------|
| Albany to east line of Oneida county.....          | 106.24 |               |
| Albany basin (1 mile for tolls, Laws of 1849)..... | .77    |               |
| Port Schuyler and West Troy side-cuts.....         | .35    |               |
| Mohawk feeder.....                                 | .50    |               |
|  | 107.86 |               |
| Champlain canal and Waterford side-cut.....        | 66.00  |               |
| Pond above Troy dam.....                           | 3.00   |               |
| Glen's Falls feeder and pond above....             | 12.00  |               |
|  | 81.00  |               |
| <b>Total.....</b>                                  |        | <b>188.86</b> |

To C. A. Walrath was assigned, in special charge, the middle division of the canals, which embraces the following:

|   | Miles.     |
|---|------------|
| Erie canal, from the east bank of the Oneida Lake canal to the county line between Seneca and Wayne counties, including the several feeders and reservoirs..... | 76         |
| Chenango canal, feeders and reservoirs.....   | 97         |
| Chenango canal extension, now under contract for construction.....  | 30         |
| Oswego canal.....   | 38         |
| Oneida Lake canal.....  | 7          |
| Oneida River improvement.....   | 20         |
| Seneca River towing-path.....   | 5½         |
| Cayuga and Seneca canal.....  | 23         |
| Cayuga inlet.....   | 2          |
| Crooked Lake canal.....   | 8          |
| Chemung canal.....  | 23         |
| Chemung canal feeder.....   | 16         |
| Seneca River improvement.....   | 12½        |
| <b>Total.....</b>   | <b>358</b> |

On the 27th day of January, 1876, the Canal Board added to this division the portion taken from the eastern division, and extending from the east line of Oneida county to east bank of Oneida Lake canal at Higginsville, and the Black River canal, making the present extent of the division as follows, viz.:

## ERIE CANAL, MIDDLE DIVISION.

|  | Miles.        |
|--|---------------|
| Erie canal, from the east line of Oneida county to east line of Wayne county.....    | 97.02         |
| Limestone feeder, Erie canal to Fayetteville.....                                    | .80           |
| Butternut Creek feeder, Erie canal to Dunlapville.....                               | 1.55          |
| Camillus feeder, Erie canal to Camillus.....   | 1.00          |
| Oneida Lake canal, Durhamville to Oneida lake.....                                   | 5.00          |
| Oswego canal, Syracuse to Oswego.....  | 38.00         |
| Cayuga and Seneca canal, Montezuma to Cayuga and Seneca lakes.....                   | 22.77         |
| Crooked Lake canal, from Seneca lake to Crooked lake....                             | 8.00          |
| Chemung canal, from Watkins to Elmira.....   | 23.00         |
| Chemung canal feeder, from Horseheads to Corning.....                                | 16.00         |
| Chenango canal, from Utica to Binghamton.....  | 97.00         |
| Chenango canal extension, Binghamton to Pennsylvania State line (not completed)..... | 30.00         |
| Ithaca inlet, Cayuga lake to Ithaca.....   | 2.00          |
| Baldwinsville canal, Improvements to Jack's Reefs.....                               | 12.50         |
| Seneca River towing-path, Baldwinsville to Mud Lock....                              | 5.75          |
| Oneida River improvement, Oswego canal to Oneida lake..                              | 20.00         |
| Black River canal.....   | 35.33         |
| Black River canal feeder and pond above dam.....                                     | 12.09         |
| Delta feeder.....  | 1.38          |
| Black River improvement.....   | 42.50         |
| <b>Total .....</b>   | <b>471.69</b> |

To James Jackson, Jr., was assigned, in special charge, the western division of the canals.

The canals embraced in this division are as follows:

|   | Miles. |
|---|--------|
| Erie canal, from the east line of Wayne county to Buffalo, including works connected therewith..... | 148.90 |
| Genesee Valley canal, from Rochester to Olean.....  | 107.00 |
| Extension of said canal from Olean to Mill Grove.....   | 6.50   |

## ANNUAL REPORT OF THE

|  | Miles.      |
|--|-------------|
| Dansville branch, from Shakers to Dansville..... | 11.00       |
| Genesee River feeder, Rochester.....             | 2.25        |
| Genesee River feeder, Oramel.....                | .75         |
|  | <hr/>       |
| Total .....                                      | 276.40      |
|  | <hr/> <hr/> |

The limits of this division were not changed by the Canal Board.

*Summary.*

|                        | Miles.      |
|------------------------|-------------|
| Eastern division ..... | 188.86      |
| Middle division.....   | 471.69      |
| Western division ..... | 276.40      |
|                        | <hr/>       |
| Total .....            | 936.95      |
|                        | <hr/> <hr/> |

JAMES JACKSON, JR.,  
ADIN THAYER,  
C. A. WALRATH,

*Canal Commissioners.*

## EASTERN DIVISION.

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### REPORT OF ADIN THAYER, CANAL COMMISSIONER.

The commissioner in charge of the eastern division of New York State canals respectfully submits his annual report for the fiscal year ending September 30, 1876.

The eastern division comprised that portion of the Erie canal extending from the south end of the Albany basin, at its junction with the Hudson river, to the east bank of the Oneida Lake canal at Higginsville, nine miles west of Rome, for the first five months of the year (from October 1, 1875, to March 1, 1876), the Champlain canal extending from Troy to Whitehall, and the Black River canal and Improvement extending from Rome to Carthage, together with the feeders, dams, side-cuts and reservoirs connected therewith, its aggregate length then being 307 miles.

For the remaining seven months (from March 1 to October 1, 1876), the division was constituted as follows, viz. :

The eastern division embraces that portion of the Erie canal which extends from the south end of the Albany basin, at its junction with the Hudson river, to the east line of the county of Oneida and the Champlain canal, with the feeders, reservoirs, dams and side-cuts connected therewith, its aggregate length being 189 miles.

From October 1, 1875, to March 1, 1876, this division had nine superintendent or repair sections, as follows : Five on the Erie, three on the Champlain, and one on the Black River canal. On these sections, for the first five months of the fiscal year, the following named superintendents of repairs were in charge :

|   |                         |
|---|-------------------------|
| Section 1, Erie canal.....                | Michael McDonough.      |
| Section 2, Erie canal.....                | Benjamin Van Vranken.   |
| Section 3, Erie canal.....                | Charles H. Quackenbush. |
| Section 4, Erie canal.....                | Stephen B. Johnson.     |
| Section 5, Erie canal (one month) .....   | John Johnson.           |
| Section 5, Erie canal (seven months)..... | Giles Hawley.           |
| Section 1, Champlain canal .....          | Daniel F. Wetsel.       |
| Section 2, Champlain canal.....           | George Conery.          |

|                                  |                   |
|----------------------------------|-------------------|
| Section 3, Champlain canal ..... | John W. Ingalls.  |
| Black River canal .....          | Samuel F. Garmon. |

From March 1, 1876, for the remaining eight months of the year, there were but seven repair sections on the division; the Canal Board added to the middle division that portion of the Erie canal lying west of the east line of the county of Oneida, and all the Black River canal and improvement.

The following is a description of the sections of the eastern division as they now stand:

#### ERIE CANAL.

Section 1 — To extend from the south end of Albany basin to the west end of Lower Mohawk aqueduct, including West Troy and Port Schuyler side-cuts, and Champlain canal from its junction with the Erie canal to a point 200 feet north of guard-lock at Cohoes, on the south side of the Mohawk river.

Section 2 — To extend from the west end of the Lower Mohawk aqueduct to the head of lock 27.

Section 3 — To extend from the head of lock 27 to the head of lock 34, including Schoharie Creek feeder.

Section 4 — To extend from the head of lock 34 to the easterly line of the county of Oneida.

#### CHAMPLAIN CANAL.

To constitute three superintendents' sections, as in 1875.

The following named superintendents of repairs were in charge of these sections from March 1 to October 1, 1876:

|                                  |                       |
|----------------------------------|-----------------------|
| Section 1, Erie canal .....      | Michael McDonough.    |
| Section 2, Erie canal .....      | Benjamin Van Vranken. |
| Section 3, Erie canal .....      | Charles Zielley.      |
| Section 4, Erie canal .....      | Reuben C. Petrie.     |
| Section 1, Champlain canal ..... | James Dougrey, Jr.    |
| Section 2, Champlain canal ..... | George Shannon.       |
| Section 3, Champlain canal ..... | John W. Ingalls.      |

The subjoined statements give the expenditures, with their objects and amounts in detail, and are followed by general remarks exhibiting the condition of the division, with such recommendations as seem necessary for the commissioner to make for the public interest and well-being of the canal.

## ERIE CANAL, SECTION 1.

MICHAEL McDONOUGH, *Superintendent.*

*Limit of Section.*— This section extends from the south end of the Albany basin to west end of the Lower Mohawk aqueduct, also that portion of the Champlain canal extending from the junction to a point 200 feet north of the Cohoes guard lock, a distance of sixteen miles.

*Structures.*— The structures upon the section are: Forty-five (45) locks, one hundred and eighty-six (186) lock-gates, one (1) aqueduct, seven (7) waste-weirs, sixteen (16) culverts, two (2) weigh-locks, fourteen (14) farm bridges, wood; four (4) road bridges, wood; twenty (20) road bridges, iron; one (1) tow-path bridge, wood; four (4) tow-path bridges, iron; two (2) State scows, two (2) ice-breakers, one (1) under-water excavator, eight (8) lock-houses, twenty-nine (29) watch-houses, one (1) dwelling-house, one (1) State shop, two (2) timber-sheds and two (2) swing bridges.

*Locks.*— Lock No. 1, at Albany, was deemed very insecure and a coffer-dam was put in around the foot of it and repairs commenced upon it last winter. Before the repairs could be completed the high water in the river made it impossible to complete it, and it was only strengthened so as to go through this season. The sixteen locks were thoroughly overhauled, new miter-sills, bumpers and bottoms put in and repaired. The total cost was.....

\$5,587 16

*Lock-tending.*— There was expended for lock-tending,

30,670 38

*Oil for Locks.*— There was expended for oil, glass and repairs to lamps.....

371 27

*Lock-gates.*— The lock gates were thoroughly overhauled and repaired before the opening of navigation; twenty-five new gates have been put in during the season, and the expense of the same has been.....

13,648 59

*Aqueduct.*— The lower Mohawk aqueduct was rebuilt last winter. It was deemed necessary to sheet over the bottom of the same, and the stone piers, to protect them from the ice. This has been done at a cost of.....

4,130 05

*Waste-weirs.*— The waste-weirs were repaired at a cost of.....

398 00

|   |            |
|---|------------|
| <i>Culverts.</i> —Dry River culvert was deepened and lengthened, and with the repairs to the others, cost...  | \$3,022 28 |
| <i>Weigh-lock.</i> —Albany and West Troy weigh-locks were repaired and adjusted before the opening of navigation, and the expense was.....  | 347 30     |
| <i>Bridges.</i> —Three new bridges have been built upon the section, and Ferry street, Albany, and Broadway street iron bridges, West Troy, were repaired, and all new timber put in Menand's road bridges; abutments were rebuilt and with extensive repairs to the other bridges upon the section, have cost.....   | 9,569 04   |
| <i>State Scows.</i> —There has been expended upon the State scows the sum of.....   | 154 91     |
| <i>Workshops.</i> —There was expended for caring for State shop during the winter.....  | 80 00      |
| <i>Watch-houses.</i> —Three new watch-houses have been built upon the section which, with repairs to the others, have cost.....   | 122 00     |
| <i>Tow-path and Berme Bank.</i> —The tow-path and berme banks have required an unusual amount of raising and strengthening the past season, and have cost the sum of.....   | 6,538 04   |
| <i>Cleaning Canal.</i> —The prism of the canal, between West Troy and Albany, had not been bottomed out in sixteen years, and to insure navigation this was done during spring repairs; a depth of seven feet of water was given its entire length, and with the cleaning of the Champlain and through the sixteen locks, cost the sum of.....  | 5,529 94   |
| <i>Slope and Vertical Wall.</i> —It was necessary to rebuild about 500 feet slope wall on nine mile level, and the wall along the Cohoes Company canal, at lock 16, had to be repaired. The vertical wall which was taken down by the engineers for inspection, was also replaced, and with the general repairs to the slope and vertical walls, upon the section, cost the sum of..... | 4,715 47   |
| <i>Docking.</i> —Timber coping has been placed on the top of walls in many places, and with general repairs to docking, upon the section, has cost the sum of.....  | 3,397 79   |

|  |                     |
|--|---------------------|
| <i>Breaches.</i> —The cost of repairing the breach at Port Schnyler was.....   | \$461 50            |
| <i>Breaking Ice.</i> —The cost of breaking ice and assisting boats was. ....   | 267 70              |
| <i>Watching Canal.</i> —Competent and reliable watchmen have been kept on the nine-mile level and on the Champlain canal, at a cost of.....  | 976 78              |
| <i>Assisting Navigation.</i> —There has been expended for assisting navigation, and the expense of running the steam tug Alex. Barkley, the sum of.....                            | 5,348 13            |
| <i>Piers.</i> —Five new piers were constructed at the sixteen locks before the opening of navigation, and extensive repairs made to the others upon the section, at a cost of..... | 7,506 67            |
| <i>Miscellaneous.</i> —There was expended for publishing abstracts, telegraph, etc., the sum of.....   | 342 41              |
| <i>Clerk Hire.</i> —There was expended for clerk hire..  | 900 00              |
| <i>Superintendent's Salary.</i> —There was paid superintendent for services ..   | 1,500 00            |
| Total.....   | <u>\$105,585 41</u> |

## RECAPITULATION.

|                              |            |
|------------------------------|------------|
| Locks.....                   | \$5,587 16 |
| Lock-tenders.....            | 30,670 38  |
| Oil for locks.....           | 371 27     |
| Lock-gates.....              | 13,648 59  |
| Aqueduct.....                | 4,130 05   |
| Waste-weirs.....             | 398 00     |
| Culverts.....                | 3,022 28   |
| Weigh-locks.....             | 347 30     |
| Bridges.....                 | 9,569 04   |
| State scows.....             | 154 91     |
| Workshops.....               | 80 00      |
| Watch-houses.....            | 122 00     |
| Tow-path and berme bank..... | 6,538 04   |
| Cleaning canal.....          | 5,529 94   |
| Slope wall.....              | 4,715 47   |
| Docking.....                 | 3,397 79   |
| Breaches.....                | 461 50     |
| Breaking ice.....            | 267 70     |



|                              |                     |
|------------------------------|---------------------|
| Watching canal.....          | \$976 78            |
| Assisting navigation.....    | 5,348 13            |
| Piers.....                   | 7,506 67            |
| Miscellaneous .....          | 342 41              |
|                              | <hr/>               |
|                              | \$103,185 41        |
| Clerk hire.....              | 900 00              |
| Superintendent's salary..... | 1,500 00            |
|                              | <hr/>               |
| Total .....                  | <u>\$105,585 41</u> |

### *Sunken Boats.*

There have been no sunken boats upon the section during the season.

### *Delays to Navigation.*

There have been no delays to navigation except a short delay repairing bottom of lock No. 7, and fifteen hours' delay caused by the break in Dermott & Co.'s canal in the spring.

### *Depth of Water.*

At least a depth of seven feet of water has been maintained upon the lower miter-sills during the season.

The increased expenses upon the section during the last year have been caused, as an inspection of the expenditures will show, by the large amount of work done as ordinary repairs, which has years before been done and paid for as extraordinary repairs. No extra expense has been created or repairs made that have not been deemed necessary to insure the safety of the structures and maintain good navigation.

The bottom of lock No. 1, at Albany, must be repaired the coming winter, and the bottom of all of the sixteen locks, except Nos. 6, 8, 12, 16 and 17, should be concreted and repaired before the opening of navigation.

The waste-weir between locks 3 and 4 is very insecure. It should be rebuilt.

The structures connected with the West Troy and Albany weighlocks are in an unsafe condition. They should be rebuilt.

Several of the diving culverts upon the section have not capacity enough for the purpose for which they were constructed. They should be deepened and enlarged.

Five wooden bridges upon the section are condemned. They will

have to be rebuilt. I would recommend that they be replaced by structures with iron chords instead of wooden ones.

The wooden bridge that crosses the canal at Port Schuyler, and which is used by the Albany and West Troy Horse Railroad Company, has been deemed unsafe, as at any time it is liable to break down, and should be replaced the coming winter by a good and substantial wrought-iron bridge.

A small scow should be built for the use of the section. It is much needed for putting in lock-gates and repairing them.

The sheds and shops attached to the Cohoes State shops will have to be reconstructed. It has been decided to build a retaining wall and fence, and blacksmith shop, and I have now commenced them.

The Champlain canal, from the Junction to the Mohawk river, was left in an unfinished state by the contractors.

I have kept up navigation upon it during the season at a large expense, and economy would seem to require that it be more than temporarily repaired before the opening of navigation.

The docking on the West Troy level is old and decayed. It should be thoroughly overhauled and rebuilt, and thereby save a large item of temporary repairs.

The piers at the heads of the sixteen locks, except those rebuilt last winter, are very unsafe. Several of them must be rebuilt and all of them will require more or less general repairs.

M. McDONOUGH,

*Superintendent of Canal Repairs.*

October 1, 1876.

2. *Drafts on Auditor.*

|   |            |
|---|------------|
| Commissioner's salary .....                       | \$2,000 00 |
| Commissioner's traveling expenses .....           | 800 00     |
| Timber and lumber and labor for retranking Lower. |            |
| Mohawk aqueduct .....                             | 29,218 51  |

3. *Miscellaneous Expenditures by Commissioner.*

|  |            |
|--|------------|
| Salaries, printing, postage, stationery, express, telegrams, commissioner's office, and general miscellaneous expenses ..... | \$9,673 89 |
| State dredge, eastern division .....   | 8,331 49   |
| Tug Barkley .....  | 381 12     |
| Legal expenses, Canal Appraisers, serving subpoenas on witnesses .....   | 805 40     |

## II. EXTRAORDINARY REPAIRS.

1. *Drafts on Auditor.*

|                                  |             |
|----------------------------------|-------------|
| Exchange street bridge .....     | \$2,070 61  |
| Menand's road bridge, final..... | 2,151 56    |
| Engineering .....                | 5,000 00    |
|                                  | <hr/> <hr/> |

2. *Miscellaneous.*

|  |             |
|--|-------------|
| Engineering on eastern division, chargeable to extraordinary repairs ..... | \$7,793 00  |
|  | <hr/> <hr/> |

## SECTION No. 2.

BENJ. VAN VRANKEN, *Superintendent.*

Section No. 2, Erie canal, extends from the head of the Lower Mohawk aqueduct to the head of lock 27, a distance of thirty-two miles.

The structures on this section are eighteen locks, one guard-lock, seventy-six lock-gates, three aqueducts, viz., the Upper Mohawk, Van Slyck's and Hoffman's; three waste-weirs, eighteen culverts, ten farm bridges (wood), six farm bridges (iron), nine road bridges (wood), nineteen road bridges (iron), one tow-path bridge (wood), one exchange bridge (wood), one draw bridge (wood), two State scows, two ice breakers, seven lock-houses, one workshop, one timber-shed, and one dam, including a fishway, across the Mohawk river, at the upper aqueduct.

*Locks.*

The bulk-heads at locks Nos. 19, 20, 21, 22, 23, 24, 25, 26 and 27 have been repaired, and the piers graveled. One new bulk-head has been constructed at lock 19, one at lock 23, one at lock 24, one at lock 25, one at lock 26, and two at lock 27; one new capstan has been placed in each of the nine locks; the apron at lock 27 has been repaired; eighteen new bumping-beams put in; five new miter-sills inserted, viz., one at lock 19, one at lock 20, one at lock 22, one at lock 23, one at lock 26. Cost of new bulk-heads, etc., \$2,496.64; cost of repairs, \$979.10; total, \$3,475.74.

*Lock-tending.*

Competent men have been employed on all the locks at an expense of \$6,942.96.

*New Lock-gates.*

Two new gates have been inserted at lock 19, three at lock 22, one at lock 23, two at lock 24, and two at lock 25, leaving four on hand, at an expense of \$3,178.26.

*Lock-gates Repaired.*

Lock-gates at locks Nos. 19, 20, 21, 22, 23, 24, 25, 26 and 27 have been repaired. Thirteen new balance beams and thirty-six new valves have been used. Two gates at lock 19 have been replanked, two at lock 20, two at lock 21, two at lock 22, one at lock 23, two at lock 25, two at lock 26, and two at lock 27. One new toe-post has been inserted at lock 20, and one at lock 21, at a cost of \$2,969.74.

*Aqueducts.*

The new trunk in the Upper Mohawk aqueduct was completed, a new trunk put in Van Slyck's, the ends of both concreted; the bottom of Hoffman's, which was raised three feet by freshets, relaid, and all three generally repaired. Cost of new work, \$2,448.22; cost of repairs, \$743.27; total, \$3,191.49.

*Culverts.*

Dunsback's, Swart's, Klein's, and the culvert on the four-mile level have been repaired at an expense of \$326.50.

*New Bridges.*

The old bridges at Vedder's, Maxon's, Turnbull's and John Clute's have been taken down and replaced by new iron chord bridges, at a cost of \$2,490.97, and a new stone abutment, under the draw bridge at Rexford's flats, built at an expense of \$390.25; total, \$2,881.22.

*Repairing Bridges.*

One thousand seven hundred and eighty-five dollars and fifty-two cents have been expended in repairing the bridges on this section, as follows: General repairs upon and raising approaches to the Vischer's ferry, Clute's, Rexford's Flats, Draw, Freeman's, Van Vranken's; Jefferson, State, Liberty, Church streets, Schenectady; Schermerhorn's Van Patten's, Vedder's, Crawford's, Turnbull's, Buy's, Klein's, Felter's and Hoffman's Ferry bridges. The Vischer's ferry, Exchange, Draw, Fonda's, Freeman's, Jefferson, Green and Church streets bridges have been completely, and Union and State streets, partially, replanked; Church and Jefferson streets, and Mabee's have been painted. Five new needle beams have been put in the Vischer's

Ferry bridge, three in Jefferson, one in Green and five in Church street. Three new braces have been inserted and one new chord spliced in the Exchange bridge at Rexford's Flats, and the abutment of the Hoffman's Ferry bridge repaired.

*State Scows.*

Fifty-five dollars and eighty-five cents have been expended upon the State scows for necessary repairs.

*Ice Breaker.*

A new ice breaker was built at an expense of \$528.53.

*Tow-path.*

Four thousand and sixty-nine dollars and twenty-four cents were expended in raising, widening and strengthening the tow-path and berme bank on the nine, three, three and one-half, seven, one-half, four and seven and one-half mile levels.

*Prism.*

Two thousand one hundred and twenty-seven dollars and twenty-four cents were expended in cleaning out the bottom of the canal, during spring repairs, on the nine, three, three and one-half, seven, one-half, four and seven and one-half mile levels.

*Creeks.*

Hoffman's creek was cribbed and cleaned at an expense of \$1,915.09, the spill-way at Black creek, on the three-mile level, repaired at an expenditure of eleven dollars, and Van DeBogart's ditch cleaned for en dollars and fifty cents; total, \$1,936.59.

*Dam.*

One hundred and twenty-two dollars and twenty cents were expended in repairing the fishway in the dam, at the Upper Mohawk aqueduct.

*Slope Wall.*

It cost \$575.75 to remove the bench-wall below lock 19 and build 300 feet of slope wall in its place, and \$253.87 to repair the slope wall and pavement on the nine, three, three and one-half and seven-mile levels; total, \$829.62.

*Docking.*

Ten thousand and seven feet of new docking have been made and placed on the "long docking," above Schenectady, on the seven-mile level, at an expense of \$1,933.18, and the docking on the nine, one-

half and seven-mile levels has been repaired at a cost of thirty-four dollars and sixty-three cents; total, \$1,967.81.

#### *Breaches.*

Unpaid bills to the amount of \$137.18, on account of the break in the school-house culvert, have been paid, and \$824.87 expended in repairing breaches on the seven and one-half-mile level, below lock 26, caused by freshets; total, \$962.05.

#### *Snubbing Posts.*

Two hundred and fifty snubbing posts have been set on the nine, seven, four and seven and one-half-mile levels, at an expense of \$316.75.

#### *Breaking Ice, etc.*

The cost of breaking ice and assisting boats in consequence of ice was \$3,476.14, and of repairing the boat "T. W. Furbeck," damaged while breaking ice, seventeen dollars and thirty-four cents; total, \$3,493.48.

#### *Watching Canal.*

Reliable watchmen have been employed, both day and night, on all the dangerous embankments, also on the Schenectady bridges, and at the State house, at an expense of \$1,684.70.

One hundred and ninety-two dollars and fifty cents were expended in making pike poles, ice-hoes, etc.; \$643.28 in unloading and piling lumber at the Upper Mohawk aqueduct, sixty-one dollars in cutting weeds, sixteen dollars in raising sunken boat, "Wm. Pope," ten dollars in moving a sunken boat out of the channel on the nine-mile level, thirty-four dollars and forty-one cents in painting the engineer's scow and furnishing supplies, sixty-two dollars and ninety-eight cents for supplies for the tug "A. Barkley," and twenty-three dollars and fifty cents for pumps, and \$225.45 for freight on lumber. One hundred dollars were paid for eight months' rent of storehouse, and twenty-one dollars for rent of shops. One hundred and twenty-four dollars and seventy-one cents for publishing the monthly reports in the Schenectady Gazette. A general foreman has been employed at an expense of \$1,200, and a scow foreman for \$596.12, and the miscellaneous expenses have been seventy-two dollars and twelve cents.

At least seven feet of water have been maintained on all the levels of this section during the season.

BENJ. VAN VRANKEN,

*Superintendent.*

SCHENECTADY, November 20, 1876.

## DETAILED ANNUAL REPORT

Showing the name and number of structures or works, the different heads of expenditure, and the total cost of each, on the line of the canal under the charge of Benj. Van Vranken, superintendent of repairs of thirty-two miles of section 2, Erie canal, extending from head of Lower Mohawk aqueduct to head of lock 27, during the 366 days ending September 30, 1876.

| 1   | 2                     | 3                      | 4                            | 5                  |
|---|-----------------------|------------------------|------------------------------|--------------------|
| STRUCTURES OR WORKS, ETC.   | Whole No. on section. | Cost of new structure. | Cost of repairs of old, etc. | Total new and old. |
| Locks and guard-locks.....  | 19                    | \$2,496 64             | \$979 10                     | \$3,475 74         |
| Lock tending (exclusive of oil).....  |                       |                        | 6,943 96                     | 6,943 96           |
| Lock-gates.....   | 76                    | 3,178 26               | 2,969 74                     | 6,148 00           |
| Aqueducts.....  | 3                     | 2,448 23               | 743 27                       | 3,191 49           |
| Waste-weirs.....  | 3                     |                        |                              |                    |
| Culverts.....   | 18                    |                        | 326 50                       | 326 50             |
| Farm bridges (wood).....  | 10                    |                        |                              |                    |
| Farm bridges (iron).....  | 6                     |                        |                              |                    |
| Road bridges (wood).....  | 9                     |                        |                              |                    |
| Road bridges (iron).....  | 19                    | 2,881 23               | 1,785 53                     | 4,666 74           |
| Tow-path bridges (wood).....  | 1                     |                        |                              |                    |
| Draw bridges (wood).....  | 1                     |                        |                              |                    |
| Exchange bridges (wood).....  | 1                     |                        |                              |                    |
| State scows.....  | 2                     |                        | 55 85                        | 55 85              |
| Ice breakers.....   | 2                     | 523 53                 |                              | 523 53             |
| Under-water excavators.....   | 2                     |                        |                              |                    |
| Lock-houses.....  | 7                     |                        |                              |                    |
| Workshops.....  | 1                     |                        |                              |                    |
| Timber-sheds.....   | 1                     |                        |                              |                    |
| Raising and repairing tow-path and berme bank, <i>not including</i> repairs to slope walls, Cleaning out bottom of canal during spring repairs..... |                       |                        | 4,069 24                     | 4,069 24           |
| Cribbing and cleaning on creeks and ditches.....  |                       | 1,915 09               | 2,127 24                     | 2,127 24           |
| Dams (feet) and fish-way.....   | 1                     |                        | 21 50                        | 1,936 59           |
| Slope wall.....   |                       | 575 75                 | 122 20                       | 122 20             |
| Docking.....  |                       | 1,933 18               | 253 87                       | 529 03             |
| Repairs of breaches.....  |                       |                        | 34 63                        | 1,967 81           |
| Breaking ice and assisting boats in consequence of ice.....   |                       |                        | 962 05                       | 962 05             |
| Watching canal, etc.....  |                       |                        | 3,493 48                     | 3,493 48           |
| Tools, including shovels, picks, crowbars, axes, etc.....   |                       | 192 50                 | 1,684 70                     | 1,684 70           |
| Other miscellaneous expenditures.....   |                       |                        |                              | 192 50             |
| <i>Other work of consequence, which does not come under either of the above heads, viz.:</i>  |                       |                        |                              |                    |
| Snubbing posts.....   |                       | 316 75                 |                              | 316 75             |
| Unloading and piling lumber.....  |                       |                        | 643 28                       | 643 28             |
| Cutting weeds.....  |                       |                        | 61 00                        | 61 00              |
| Sunken boats.....   |                       |                        | 26 00                        | 26 00              |
| Engineer's scow.....  |                       |                        | 34 41                        | 34 41              |
| Tug "A. Barkley".....   |                       |                        | 62 98                        | 62 98              |
| Pumps.....  |                       |                        | 23 50                        | 23 50              |
| Freight.....  |                       |                        | 225 45                       | 225 45             |
| Rent, store-house.....  |                       |                        | 100 00                       | 100 00             |
| Rent, shops.....  |                       |                        | 21 00                        | 21 00              |
| Publishing reports.....   |                       |                        | 124 71                       | 124 71             |
| General foreman.....  |                       |                        | 1,200 00                     | 1,200 00           |
| Scow foreman.....   |                       |                        | 596 12                       | 596 12             |
|   |                       | \$16,466 14            | \$22,768 42                  | \$46,238 56        |
| Superintendent's salary.....  |                       |                        |                              | 1,500 00           |
| Clerk's salary.....   |                       |                        |                              | 900 00             |
|   |                       |                        |                              | \$46,638 56        |

2. *Drafts on Auditor.*

|   |             |
|---|-------------|
| Timber, lumber and labor for retrunking Upper Mohawk aqueduct ..... | \$32,983 85 |
| Legal services before Canal Appraisers.....                         | 1,044 04    |
| Constructing vertical walls from lock 22 to lock 23...              | 1,200 60    |
| Constructing vertical walls at Schenectady .....                    | 1,047 32    |

3. *Miscellaneous.*

|                                      |         |
|--------------------------------------|---------|
| Legal services Canal Appraisers..... | \$40 00 |
|--------------------------------------|---------|

## II. AWARDS OF CANAL APPRAISERS.

|                   |          |
|-------------------|----------|
| J. B. Kline ..... | \$430 00 |
|-------------------|----------|

## SECTION No. 3.

CHARLES ZIELLEY, *Superintendent.*

This section extends from the head of lock 27 to the head of lock 34. Distance, thirty-eight miles; also about five miles of feeders — Rocky rift and Schoharie creek.

The structures on this section are as follows: Fourteen lift locks, sixty-two lock-gates, eight aqueducts, twenty-nine culverts, two waste-weirs, thirty-two farm bridges (wood), fifteen road bridges (wood), eight road bridges (iron), three towing-path bridges, one suspension foot bridge, three lock-houses, two workshops, seven watch houses, two dams and one collector's office.

The annexed table, marked A, shows the cost of ordinary repairs done upon this section by Charles H. Quackenbush, from October 1, 1875, to February 29, 1876, five months.

The annexed table, marked B, shows the cost of ordinary repairs done upon this section by Charles Zielley, from March 1, 1876, to September 30, 1876, seven months.

*Locks.*

New miter-sills have been inserted in locks 28, 31 and 33, the piers of locks 28, 29, 30, 31 and 33 thoroughly repaired, bottoms of locks concreted and planked, heavy snubbing posts have been placed where needed — in fact, all the locks on the section have been kept in good repair and working order, at a cost of \$1,854.27.

*Lock-tending.*

Competent and reliable men have been employed to tend the locks, and the utmost care taken to keep the expense down as much as



possible. At no time, since the opening of navigation this spring, have there been more than two men employed on each lock, yet entire satisfaction has been given.

#### *Lock-gates.*

Six new gates have been framed and inserted; two in lock 28, two in lock 29, one in lock 30, and one in lock 31. All other gates on section have been thoroughly repaired. There will need to be framed and inserted, before the opening of navigation next spring, two new gates for lock 28, two for lock 29, four for lock 31, two for lock 32, and two for lock 33.

#### *Aqueducts.*

A new frame and four new wicket gates have been inserted in Fort Plain aqueduct, new wooden piers and bents have been placed in Canajoharie aqueduct, the piers of Schoharie Creek aqueduct have been thoroughly strengthened and braced with stone, and new floor timbers have been inserted in Fort Plain, Canajoharie, Spraker's, Lasher's and Yatesville aqueducts. Fort Plain aqueduct has been replanked anew, and Yatesville, Lasher's, Spraker's, Canajoharie and Fort Plain aqueducts have been taken out and replaced, as is yearly required, at an expense of \$6,097. Out of this amount the sum of \$2,060.70 was expended by Superintendent Quackenbush for the purchase of timber, to be used for inserting new trunk in Port Jackson aqueduct. This work has not been commenced. There should be a new set of waste gates inserted in Spraker's aqueduct before the opening of navigation next spring. The old ones are so badly worn that it is almost impossible to raise them.

#### *Waste-weirs.*

The waste-weirs at Port Jackson and Spraker's have been kept in thorough repair at a cost of seventy-five dollars and twenty-seven cents. I should recommend, by all means, the construction of a new waste-weir at the foot of the feeder level at St. Johnsville. Under the present situation, when there is an excess of water, it has to be sent down over the five-mile level to Fort Plain aqueduct before it can be wasted, at many times causing such a strong current that it is almost impossible for boats to move west.

#### *Culverts.*

The bottom of Wagner's culvert at Fort Plain, and the bottom of Van Olinda's culvert, below Port Jackson, which were found to

be unsafe during spring repairs, were taken up, replaced and concreted. Lipe's and Winning's culverts, at Fort Plain, have been thoroughly cleaned, and Port Jackson and Wagner's culverts kept clear of ice at a cost of \$507.60.

### *Bridges.*

Seven thousand six hundred and eleven dollars and thirty-six cents have been expended for the construction of new and the repairs of old bridges. New bridges have been erected as follows: One at Hudson's, fourteen-mile level, one at Van Alstine's, six-mile level, one at Clark's, Fort Plain, one at Downing's, one on two-mile level, one new towing-path bridge at Lasher's aqueduct, one new towing-path bridge at Yatesville aqueduct, and six new feeder bridges over Rocky Rift feeder. Port Jackson, Fort Hunter, Wagner's, Spraker's, Canajoharie, Fort Plain, Smith's, Van Derveer's, Poor-house, Allen's, Koon's, Yates', Van Epps', Lasher's, Putman's Lipe's, and St. Johnsville bridges, and Fort Plain suspension foot bridge, have been thoroughly repaired by replanking, inserting new needle beams, floor timbers and braces and painting. The approaches to Hudson's, Clark's, Van Alstine's, Yates', Canajoharie and Fort Plain bridges have been raised and repaired; also, the abutments and approaches to several feeder bridges on Rocky Rift feeder, which were damaged during the spring freshets. It will be necessary to erect new bridges during the coming year, at the following places: One at Allen's on six-mile level, one on one-mile level, between locks 29 and 30, one on fourteen-mile level, and one on feeder level, above St. Johnsville.

### *State Scows.*

The State scows, "Adin Thayer" and "Charles Zielley," have been docked, repaired and painted. The State scow, "E. Sweet, Jr.," has been rebuilt and put in good order.

### *Ice Breakers.*

There have been only five dollars and thirty-nine cents expended for the repairs of ice breakers. It will be necessary, however, to build a new one for this fall's use.

### *Lock-houses.*

The lock-houses on this section have been shingled, plastered, and otherwise repaired, at a cost of fifty-four dollars and fifty-eight cents.

*Workshops.*

The workshop at Fort Plain, which was in such a dilapidated condition that the men could not work in it in cold weather, has been enlarged, rebuilt and painted. Necessary repairs have also been made to the workshop at Fultonville.

*Towing-path.*

The towing-path on this section, at the opening of navigation, was found to be in a very bad condition, in many places so low that the required depth of water could not be maintained on the levels without endangering the bank, consequently a great deal of work has been performed in raising it to a proper height. The towing-path for the distance of about one and a-half miles on the six-mile level, one mile on the five-mile level, and one and a-half miles on the feeder level, has been raised two feet. All other portions of towing-path on this section have also been raised, repaired and strengthened.

*Cleaning Canal.*

One thousand seven hundred and ninety-four dollars and eighty-six cents were expended cleaning out the bottom of the canal and Rocky rift and Schoharie Creek feeders during the spring repairs. The further sum of \$306.70 was expended in June and July for cleaning out bar below Port Jackson on five-mile level.

*Creeks.*

Auriesville, Port Jackson, Phillips', Putman's, Yates', Lasher's, Spraker's, Canajoharie, Wagner's and Spork's creeks have been thoroughly cleaned causing an expense of \$696.80.

*Dams.*

Schoharie creek and Rocky Rift feeder dams have been kept in repair during the past season at an expense of \$1,059.64. The bulk-head at Rocky Rift feeder dam has been thoroughly repaired, it having been seriously damaged during the spring freshets.

*Slope Wall.*

Twelve hundred lineal feet of new slope wall and paving for same were constructed at Fort Plain this spring before the opening of navigation, and about four miles of old wall have been raised two feet. The raising of the old wall was done at the time the towing

path was raised. Portions of the slope wall on Rocky Rift feeder have also been raised and repaired.

#### *Docking.*

About 2,000 feet of new docking have been put in on five, one, fourteen, six, five and four-mile levels, at a cost of \$769.59.

#### *Breaches.*

There have been several breaches during the past year: One on the two-mile level occurred in October, 1875. During last spring's freshets the banks of Rocky Rift feeder, near bulk-head, were washed out. Another breach occurred in June, 1876, on five-mile level, below Port Jackson. These breaches were promptly and economically repaired.

#### *Watching Canal.*

Faithful watchmen have been employed on all the dangerous embankments on the section at an expense of \$2,249.28.

#### *Vertical Wall.*

It was found necessary, before the opening of navigation, to replace about 200 feet of vertical wall on one-mile level, which had fallen into the canal; also a quantity of vertical wall on the berme bank at Fultonville had to be taken down and relaid to prevent its falling. The above work cost \$882.24.

There has been at all times, during the season of navigation, a depth of at least, seven feet of water maintained on the lower miter-sills of each lock on this section.

#### (A.)

REPORT showing the expenditures for repairs, by C. H. Quackenbush, during the five months commencing October 1, 1875, and ending February 29, 1876:

|                    |          |
|--------------------|----------|
| Lock .....         | \$671 20 |
| Lock-tending ..... | 2,295 52 |
| Lock-gates .....   | 1,232 30 |
| Aqueducts .....    | 2,962 23 |
| Waste-weirs .....  | 38 47    |
| Bridges .....      | 3,440 15 |
| State scows .....  | 180 09   |
| Ice breakers ..... | 5 39     |
| Lock-houses .....  | 39 00    |
| Workshops .....    | 20 00    |
| Towing-path .....  | 1,574 30 |

|                               |                    |
|-------------------------------|--------------------|
| Cleaning creeks .....         | \$588 10           |
| Dams .....                    | 644 10             |
| Docking .....                 | 607 39             |
| Breaches .....                | 368 60             |
| Breaking ice .....            | 3,990 44           |
| Watching canal .....          | 669 28             |
| Miscellaneous .....           | 191 20             |
| Telegraphing .....            | 83 16              |
| Special foreman .....         | 500 00             |
|                               | <hr/>              |
|                               | \$20,100 92        |
| Clerk's salary .....          | 375 00             |
| Superintendent's salary ..... | 687 50             |
|                               | <hr/>              |
| Total .....                   | <u>\$21,163 42</u> |

## (B.)

REPORT showing the expenditures for repairs by Charles Zielley, during the seven months commencing March 1, 1876, and ending September 30, 1876:

|                                  |            |
|----------------------------------|------------|
| Locks .....                      | \$1,183 07 |
| Lock-tending .....               | 2,799 99   |
| Lock-gates .....                 | 1,868 49   |
| Aqueducts .....                  | 3,134 77   |
| Waste-weirs .....                | 36 80      |
| Culverts .....                   | 507 60     |
| Bridges .....                    | 4,171 21   |
| State scows .....                | 448 98     |
| Lock-houses .....                | 15 58      |
| Workshops .....                  | 429 85     |
| Towing-path .....                | 5,091 05   |
| Cleaning canal .....             | 2,101 56   |
| Cleaning creeks .....            | 108 70     |
| Dams .....                       | 362 84     |
| Slope wall .....                 | 6,049 69   |
| Docking .....                    | 162 20     |
| Breaches .....                   | 3,483 32   |
| Watching canal and feeders ..... | 1,580 00   |
| Vertical wall .....              | 882 24     |
| Miscellaneous .....              | 430 13     |
| Cutting weeds .....              | 117 00     |
| Special foreman .....            | 700 00     |

|   |                    |
|---|--------------------|
| Clerk's salary.....                                 | \$525 00           |
| Superintendent's salary.....                        | 875 00             |
| John Brown, constructing vertical wall in 1875..... | 812 36             |
| Total .....   | <u>\$37,877 43</u> |

## II. EXTRAORDINARY REPAIRS.

|   |            |
|---|------------|
| Rocky Rift feeder bulk-head, final..... | \$1,002 04 |
| Hulser's farm bridge, final .....       | 113 98     |

## III. AWARDS OF CANAL APPRAISERS.

|                      |                   |
|----------------------|-------------------|
| Mary G. Ramsey ..... | <u>\$1,947 00</u> |
|----------------------|-------------------|

## SECTION No. 4, ERIE CANAL.

R. C. PETRIE, *Superintendent*.

This section extends from the head of lock No. 34, at Mindenville, to the east line of Oneida county, a distance of twenty-nine miles. It formerly extended from the foot of lock No. 34 to the head of lock No. 45, but, by a resolution of the Canal Board, passed February, 1876, it was changed to its present limits. I would most earnestly recommend the restoring of the control of lock No. 34 to this section.

The structures upon the section are twenty-two lift locks, eighty-eight lock-gates, six aqueducts, seven waste-weirs, ten culverts, six road bridges (iron chord), fourteen farm bridges (iron chord), seven road bridges (iron), six road bridges (wood), nineteen farm bridges (wood), two State repair scows, two ice-breakers, eight lock-houses, two workshops, eleven watch-houses, and one timber shed.

The annexed table, marked "A," shows the cost of all the work of ordinary repairs done on the section by the former Superintendent during the five months of the fiscal year ending February 29, 1876. The table marked "B" shows the cost of all the work of ordinary repairs done during the seven months of the fiscal year ending September 30, 1876.

The locks upon the section have been kept in efficient repair. Six new timber piers have been built at the following locks: One each at No. 35, 40, 41, 42, 43 and 45; and the bottoms of locks No. 40, 44 and 45 were repaired by new timber and grouting.

Seven new piers require to be built the coming season, viz.: One each at No. 37, 38, 39, 41, 42, 43 and 44, and new miter-sills, repairing and grouting, all will be required the coming season.

Two men only have been employed during the present season at tending the gates at each lock, thereby largely reducing the apparent expense; that any saving to the State has been made, however, is questioned by the fact that the gates show a want of care in handling, and their large expense would appear to warrant their being properly cared for.

Five new gates have been built and inserted, viz.: One each at lock No. 37, 39, 40, and two at 41. Eight new gates will require to be built and inserted the coming season, viz.: One at No. 38, two at 41, one at 42, one at 43, two at 44, and one at 45; and two new gates are required for the Little Falls feeder.

The aqueducts at Castle creek and Fulmer's creek require thorough repair the coming spring, the trunks of both are badly worn and have required considerable strengthening the past season; a portion of the timber to repair these structures is now on hand.

There have been built during the season the following bridges: One road bridge (iron chord), at Frankfort; one road bridge (wood chord), at Palmer's; one farm bridge (iron chord), at Mohawk, and one farm bridge (wood chord), at Stauring's. New bridges at the following points will require to be built the coming season: One farm bridge at Smith's, one at Thomas', and I should recommend a new iron bridge at the village of Frankfort, as the present structure is very poor and entirely unfit for the place.

The two repair scows have been kept in constant use during the season, but have required considerable repairing during the time, particularly the gravel scow. I recommend the building of a new gravel scow the coming winter, as it is by no means probable that the present one would last another season if kept in constant use.

The two ice breakers upon the section having been thoroughly repaired and overhauled, were made to do efficient service during last season; but both being much worn, a new one should be built the coming season.

Three new watch-houses have been built during the past season, and the others repaired. One new lock-house is required at lock 44, the present building being entirely unfit for use.

One new workshop and timber shed should be built on the section.

The dam at the head of Little Falls feeder has been repaired the past season; but an entire new structure is required, the one now standing is of wood, very old and poor. Excellent stone being abundant near at hand, I would recommend the new structure to be built of stone.

The raising, repairing and strengthening towing-path, berme banks and bridge approaches have been as well attended to as the force employed would warrant. Very much, however, requires to be done, and I should recommend an increase of force the coming season for that purpose.

The cleaning of the prism of the canal, during the spring repairs, was well attended to, no delays to navigation having taken place from the inefficiency of the work performed.

The cleaning of State ditches and creeks, cutting of noxious weeds, etc., has been well performed.

## ANNUAL REPORT, .

*Showing the names and number of structures or works, the different heads of expenditure, and the actual cost of each, on the line of the canal under the charge of S. B. Johnson, superintendent of repairs of twenty-two miles of the Erie canal, extending from head of lock No. 34, at Mindenville, to the head of Lock No. 45 during the five months of the fiscal year ending February 29, 1876.*

| 1   | 2                     | 3                       | 4                            | 5                  |
|---|-----------------------|-------------------------|------------------------------|--------------------|
| STRUCTURES OR WORKS, ETC.   | Whole No. on section. | Cost of new structures. | Cost of repairs of old, etc. | Total new and old. |
| Locks .....   | 22                    | .....                   | \$6, 154 85                  | \$6, 154 85        |
| Lock tending (exclusive of oil).....  | .....                 | .....                   | 2, 637 21                    | 2, 637 21          |
| Oil for locks.....  | .....                 | .....                   | 45 68                        | 45 68              |
| Lock-gates.....   | 68                    | .....                   | 955 05                       | 955 05             |
| Aqueducts .....   | 4                     | .....                   | 290 00                       | 290 00             |
| Waste-weirs .....   | 7                     | .....                   | 117 00                       | 117 00             |
| Culverts.....   | 10                    | .....                   | 126 84                       | 126 84             |
| Farm bridges (wood).....  | 38                    | .....                   | 1, 468 89                    | 1, 468 89          |
| Farm bridges (iron).....  |                       |                         |                              |                    |
| Road bridges (wood).....  |                       |                         |                              |                    |
| Road bridges (iron).....  |                       |                         |                              |                    |
| Tow-path bridges (wood).....  |                       |                         |                              |                    |
| Tow-path bridges (iron).....  | .....                 | .....                   | .....                        | .....              |
| State scows.....  | 2                     | .....                   | 87 10                        | 87 10              |
| Ice-breakers.....   | 2                     | .....                   | 278 68                       | 278 68             |
| Lock-houses.....  | 8                     | .....                   | 80 00                        | 80 00              |
| Work-shops.....   | 2                     | .....                   | .....                        | .....              |
| Watch-houses.....   | 11                    | .....                   | .....                        | .....              |
| Raising and repairing tow-path and berme bank, <i>not including</i> repairs to slope walls..... | .....                 | .....                   | 978 00                       | 978 00             |
| Cleaning on creeks.....   | .....                 | .....                   | 870 00                       | 870 00             |
| Slope and vertical wall.....  | .....                 | .....                   | 218 75                       | 218 75             |
| Docking.....  | .....                 | .....                   | 488 65                       | 488 65             |
| Breaking ice and assisting boats in consequence of ice.....                                     | .....                 | .....                   | 1, 025 88                    | 1, 025 88          |
| Watching canal.....   | .....                 | .....                   | 300 00                       | 300 00             |
| <i>Other work of consequence which does not come under either of the above heads, viz.:</i>     | .....                 | .....                   | .....                        | .....              |
| Sand and gravel.....  | .....                 | .....                   | 62 50                        | 62 50              |
| Building spill-way.....   | .....                 | .....                   | 192 50                       | 192 50             |
|   |                       |                         | \$15, 881 98                 | \$15, 881 98       |
| Clerk, salary.....  |                       |                         |                              | 375 00             |
| Superintendent, salary.....   |                       |                         |                              | 626 00             |
| Total.....  |                       |                         |                              | \$16, 881 98       |



## ANNUAL REPORT,

Showing the name and number of structures or works, the different heads of expenditure, and the actual cost of each, on the line of the canal under the charge of R. C. Petrie, superintendent of repairs of twenty-nine miles of the Erie canal, extending from head of lock No. 34, at Mindenville, to the east line of Oneida county, during the seven months of the fiscal year ending September 30, 1876.

| 1  | 2                     | 3                       | 4                            | 5                  |
|--|-----------------------|-------------------------|------------------------------|--------------------|
| STRUCTURES OR WORKS, ETC.  | Whole No. on section. | Cost of new structures. | Cost of repairs of old, etc. | Total new and old. |
| Locks.....   | 22                    | .....                   | \$4,073 65                   | \$4,073 65         |
| Lock tending (exclusive of oil).....   | .....                 | .....                   | 4,337 96                     | 4,337 96           |
| Oil for locks.....   | .....                 | .....                   | 97 98                        | 97 98              |
| Lock-gates.....  | 88                    | \$3,204 75              | 2,784 37                     | 5,989 12           |
| Aqueducts.....   | 6                     | 400 00                  | 619 38                       | 1,019 38           |
| Waste-weirs.....   | 7                     | .....                   | 273 25                       | 273 25             |
| Culverts.....  | 10                    | .....                   | .....                        | .....              |
| Bridges, all kinds.....  | 53                    | 2,487 95                | 2,383 09                     | 4,871 04           |
| State scows.....   | 2                     | .....                   | 239 15                       | 239 15             |
| Ice-breakers.....  | 2                     | .....                   | .....                        | .....              |
| Lock-houses.....   | 8                     | .....                   | .....                        | .....              |
| Work-shops.....  | 2                     | .....                   | .....                        | .....              |
| Watch-houses.....  | 11                    | 73 00                   | .....                        | 73 00              |
| Raising and repairing tow-path and berme bank, not including repairs to slope walls, Cleaning out bottom of canal during spring repairs..... | .....                 | .....                   | 2,505 09                     | 2,505 09           |
| Cleaning on creeks.....  | .....                 | .....                   | 1,828 55                     | 1,828 55           |
| Dams (feet).....   | .....                 | .....                   | 943 88                       | 943 88             |
| Slope and vertical wall.....   | .....                 | .....                   | 672 20                       | 672 20             |
| Docking.....   | .....                 | .....                   | 2,153 75                     | 2,153 75           |
| Watching canal.....  | .....                 | .....                   | 1,085 09                     | 1,085 09           |
| Tools, including shovels, picks, crowbars, axes, etc.....  | .....                 | .....                   | 830 00                       | 830 00             |
| Other work of consequence which does not come under any of the above heads, viz.: Cutting noxious weeds.....                                 | .....                 | .....                   | 181 25                       | 181 25             |
|  |                       | \$5,144 70              | \$34,343 79                  | \$39,488 49        |
| Clerk's salary.....  | .....                 | .....                   | .....                        | 525 00             |
| Superintendent's salary.....   | .....                 | .....                   | .....                        | 875 00             |
| Total.....   | .....                 | .....                   | .....                        | \$31,888 49        |

## 2. Miscellaneous.

Land damages, Frankfort (\$347 and \$107)..... \$454 00

## SECTION 5, ERIE.

Five months — October 1, 1875 to March 1, 1876.

GILES HAWLEY, Superintendent.

Annual report by G. Hawley, Superintendent of repairs on section No. 5, Erie canal, extending from head of lock No. 45 at Frankfort, N. Y., to the east bank of Oneida Lake canal at Higginsville, a dis-

tance of thirty-four miles, for the five months between October 1, 1875, and February 29, 1876, being amount expended by him during the present fiscal year and not hitherto reported :

|   |            |
|---|------------|
| There has been expended for blacksmithing on lock No. 46, at Utica, for slight repairs.....   | \$8 20     |
| For tending the same lock up to close of navigation...  | 351 98     |
| Expended for oil, lamps, glass, wicks, and repairs to lamps, same lock.....   | 13 40      |
| For repairing gates of same lock and weigh-lock and completing new gates for the same.....  | 123 95     |
| The aqueduct at Oriskany has been partially completed, including timber and plank, at an expenditure of...  | 3,394 51   |
| There has also been expended for slight repairs to the waste-weirs and feeders.....   | 13 00      |
| The culverts at Frankfort, Starch Factory creek, and on the west end of section were in a very bad condition, and had to be repaired in order to prevent damage by the fall floods, at an expense of..... | 295 60     |
| Slight repairs have been done to the weigh-lock in Utica, amount.....   | 4 02       |
| Doxtater Avenue bridge (112 feet span) has been erected, including filling, approaches at a cost of.....  | \$1,064 00 |
| Evans' new farm bridge.....   | 575 50     |
| Kingsley's new farm bridge.....   | 392 92     |
| New work on Potter's and others.....  | 1,050 00   |
| Total amount on new bridges.....  | 3,082 42   |
| Washington street, Seneca street, Frankfort and sixteen others, farm and road bridges, have been overhauled and repaired on section, including lumber and iron, for.....                                  | 3,874 54   |
| The State repairing scows on section (two boats) have been repaired to the amount of.....   | 66 34      |
| The new ice breaker on the section has been completed and furnished at a cost of.....   | 400 00     |
| Raising and repairing towing path, bridge approaches, and berme bank (two State scows) have cost.....   | 2,272 94   |
| The old canal channel through the city of Rome, and Moyers' Creek channel at Frankfort, Stony Creek   |            |

|  |                    |
|--|--------------------|
| ditches at New London, Merriman's, and several other minor creeks and ditches on section have been opened and cleaned at a cost of.....  | \$3,645 72         |
| The dams on section (426 lineal feet) have been kept in repair and cleaned from ice at a cost of.....  | 57 25              |
| Timber for repairs to the docks on section has been purchased to the amount of.....  | 120 00             |
| The boats remaining on the section at the time of the "freeze up," prior to the official closing of the canals, were all got to their destinations, or such berths as they preferred, at a cost of (for breaking ice and assisting boats in consequence of ice)..... | 1,256 00           |
| Watching canal banks, cutting ice from dams, and tending and watching waste-weirs and feeders, has amounted to .....   | 1,096 50           |
| The miscellaneous expenditures have been as follows:   |                    |
| Burying dead horses.....   | \$45 00            |
| Telegraphing (five months).....  | 60 48              |
| Coal for lift bridge, Utica.....   | 3 40               |
| Total .....  | 108 88             |
| There has been expended for attending lift bridge in Utica .....   | 240 00             |
| Superintendent's salary.....   | 625 00             |
| Clerks.....  | 375 00             |
| Total.....   | <u>\$21,425 25</u> |

## SUMMARY STATEMENT.

| STRUCTURE OR WORK.                                  | New.       | Old.        | Totals.     |
|---|------------|-------------|-------------|
| Locks .....   |            | \$8 30      | \$8 30      |
| Lock tending .....                                  |            | 851 98      | 851 98      |
| Oil for locks .....                                 |            | 18 40       | 18 40       |
| Lock-gates .....                                    |            | 123 95      | 123 95      |
| Aqueducts .....                                     | \$3,394 51 |             | 3,394 51    |
| Waste-weirs and feeders .....                       |            | 13 00       | 13 00       |
| Calverts .....                                      |            | 295 60      | 295 60      |
| Weigh-lock .....                                    |            | 4 08        | 4 08        |
| Bridges, all kinds .....                            | 3,083 43   | 3,874 54    | 6,957 97    |
| State scows .....                                   |            | 66 34       | 66 34       |
| Ice breakers .....                                  | 400 00     |             | 400 00      |
| Raising and repairing tow-path and berms bank ..... |            | 2,273 94    | 2,273 94    |
| Cleaning creeks and State ditches .....             |            | 3,645 72    | 3,645 72    |
| Dams .....  |            | 37 25       | 37 25       |
| Docking .....                                       | 120 00     |             | 120 00      |
| Breaking ice and assisting boats .....              |            | 1,256 00    | 1,256 00    |
| Watching canal, dams and feeders .....              |            | 1,096 50    | 1,096 50    |
| Miscellaneous .....                                 |            | 108 88      | 108 88      |
| Tending lift bridge, Utica .....                    |            | 240 00      | 240 00      |
|   | \$6,966 90 | \$13,428 32 | \$20,395 22 |
| Superintendent's salary .....                       |            |             | 625 00      |
| Clerk's salary .....                                |            |             | 375 00      |
| Totals .....  |            |             | \$21,425 22 |

ROME, N. Y., February 29, 1876.

GILES HAWLEY,

*Superintendent of Repairs.*

2. *Drafts on Auditor.*

Utica, work done under supervision of Horatio Seymour, Jr., in spring of 1875..... \$17,219 00

Permanent improvements, section 5, Erie canal:  
Award of Canal Board, under chapter 55, Laws of 1870, 411 00

3. *Miscellaneous.*

Utica, work, spring 1875, under H. Seymour, Jr..... \$346 62  
Land damages (\$33.39 and \$46)..... 79 39

II. EXTRAORDINARY REPAIRS.

Removing wall-benches from, 1, Sluice, east of Kast's bridge to Nourse's cut; and, 2, from Frankfort lock to section 102, final..... \$2,500 00

## SECTION 1, CHAMPLAIN CANAL.

D. F. WETSEL, *Superintendent.*

Report of the expenditures on section 1, Champlain canal, for the five months ending March 1, 1876:

|  |            |
|--|------------|
| <i>Locks.</i> —There was stone delivered and prepared for use, and materials furnished for the raising of Saratoga guard-lock, and materials furnished for the repairs of Sloop-lock, Troy; also, repairs made to Becker's, Flynn's and Waterford Two locks, at a cost of..... | \$2,178 70 |
| <i>Lock-tending.</i> —The total cost of lock tending upon the section was.....   | 2,133 80   |
| <i>Oil for locks.</i> —The cost for oil, glass and repairs was,  | 85 98      |
| <i>Lock-gates.</i> —New gates have been built at Saratoga guard-lock, and repairs to others upon the section, at a cost of.....  | 1,326 06   |
| <i>Waste-weirs.</i> —Repairs to Searle's, Bemis Heights, Stillwater and Mechanicville were made, and tending all upon the section for the year, at the cost of.....  | 531 00     |
| <i>Bridges.</i> —The rebuilding of bridge at Waterford side cut and repairs to others upon the section, including repairs to abutments and approaches, created an expense of.....  | 2,024 39   |
| <i>Tow-path and Berme Bank.</i> —It has been necessary to raise the tow-path in places which, together with repairs at several points, has cost the sum of.....  | 2,409 60   |
| <i>Vertical Wall.</i> —A vertical retaining wall was rebuilt at Cohoes bridge at a cost of.....  | 384 50     |
| <i>Docking.</i> —The docking at Sloop-lock, Troy, was rebuilt, and general repairs made at Waterford, Mechanicville and Hudson River docking, at a cost of.....  | 4,836 53   |
| <i>Breaking Ice.</i> —There was expended for breaking ice and assisting boats in consequence of ice, the sum of,   | 1,423 95   |
| <i>Watching Canal.</i> —The cost of watching canal banks, and watchmen upon the section amounted to the sum of,  | 575 00     |
| <i>Assisting Navigation.</i> —There was paid for assisting navigation the sum of.....  | 240 00     |
| <i>Miscellaneous.</i> —Miscellaneous expenses, telegraphs, printing abstracts, etc., were.....   | 195 51     |

|  |                    |
|--|--------------------|
| <i>Unpaid Accounts.</i> —There was remaining unpaid on previous report the sum of (they were all subsequently paid and settled)..... | \$639 94           |
| <i>Clerk Hire.</i> —Paid for clerk labor.....  | 375 00             |
| <i>Superintendent's Salary.</i> —Paid superintendent for services.....   | 625 00             |
| <b>Making total of.....</b>  | <b>\$19,984 96</b> |

D. F. WETSEL.

## REPORT,

*Showing the name and number of structures or works, the different heads of expenditure, and the actual cost of each, on the line of the canal under the charge of D. F. Wetzel, superintendent of repairs of thirty-one miles of the Champlain canal, extending from 200 feet north of Cohoes guard-lock, to foot of first lock north of Saratoga dam, also Troy dam and Pond above, a distance of thirty-one miles, during the five months ending February 29, 1876.*

| 1   | 2                     | 3                       | 4                            | 5                  |
|---|-----------------------|-------------------------|------------------------------|--------------------|
| STRUCTURES OR WORKS, ETC.                                   | Whole No. on section. | Cost of new structures. | Cost of repairs of old, etc. | Total new and old. |
| Locks.....  |                       |                         | \$2,178 70                   | \$2,178 70         |
| Lock tending (exclusive of oil).....                        |                       |                         | 2,183 80                     | 2,183 80           |
| Oil for locks.....  |                       |                         | 85 98                        | 85 98              |
| Lock-gates.....   |                       |                         | 1,826 06                     | 1,826 06           |
| Waste-weirs.....  |                       |                         | 531 00                       | 531 00             |
| Bridges of all kinds.....                                   |                       |                         | 2,094 39                     | 2,094 39           |
| Tow-path and berme-bank.....                                |                       |                         | 2,409 80                     | 2,409 80           |
| Vertical wall.....  |                       |                         | 884 50                       | 884 50             |
| Docking.....  |                       |                         | 4,836 58                     | 4,836 58           |
| Breaking ice and assisting boats in consequence of ice..... |                       |                         | 1,423 95                     | 1,423 95           |
| Watching canal.....   |                       |                         | 575 00                       | 575 00             |
| Assisting navigation.....                                   |                       |                         | 240 00                       | 240 00             |
| Miscellaneous.....  |                       |                         | 195 51                       | 195 51             |
| Unpaid account.....   |                       |                         | 639 94                       | 639 94             |
| Clerk hire.....   |                       |                         | 375 00                       | 375 00             |
| Superintendent's salary.....                                |                       |                         | 625 00                       | 625 00             |
|   |                       |                         |                              | <b>\$19,984 96</b> |

## SECTION 1, CHAMPLAIN CANAL.

JAMES DOUGREY, *Superintendent (seven months).*

*Limit of Section.*—This section extends from a point 200 feet north of Cohoes guard-lock to foot of first lock north of Saratoga dam; also Troy dam and pond above, a distance of thirty-two miles.

*Structures.*—The structures upon the section are eleven lift-locks; one weigh-lock; thirty-nine lock-gates; one aqueduct; eleven waste-weirs; seven culverts; forty-three farm bridges; two road bridges

(iron); thirty-two road bridges (wood); eight tow-path bridges; eight lock-houses; eight watch-houses; three store-houses; two work-houses; ten foot bridges; one collector and weigh office. Three dams: Troy, 2,100 feet; Cohoes, 1,600 feet; Saratoga, 900 feet in length.

*Locks.*—The rebuilding of Saratoga dam rendered necessary the raising of the sides of Saratoga guard-lock, to protect the sixteen-mile level from an overflow of water in the spring and fall seasons, and it was done before the opening of navigation, which, with extensive repairs to the Becker's, Hewitt's, Flynn's, Waterford Two, Waterford combined, Mohawk guard and Troy sloop-locks, cost the sum of three thousand five hundred twenty-eight  $\frac{4}{100}$  dollars (\$3,528.64).

*Lock-tending.*—There have been expended for lock tending four thousand eight hundred fifty-four  $\frac{4}{100}$  dollars (\$4,854.49).

*Oil for Locks.*—Oil, glass and repairs to lamps have cost the sum of one hundred and one  $\frac{0}{100}$  dollars (\$101.03).

*Lock-gates.*—Two new gates at Saratoga guard, two new gates at Waterford Two, four new gates for use of section, together with extensive repairs and a general overhauling in the spring to other lock-gates upon the section, have cost the sum of four thousand one hundred seventy-one  $\frac{0}{100}$  dollars (\$4,171.30).

*Waste-weirs.*—The waste-weirs upon the section I found in a very dilapidated condition, and they required extensive repairs. New breasts, new valves and repairs to the masonry were made, at a cost of eight hundred and twenty  $\frac{0}{100}$  dollars (\$820.50).

*Culverts.*—Coveville, Salisbury's and Mechanicville culverts were cleaned out and repaired, at a cost of eighty-four dollars (\$84.00).

*Weigh-locks.*—The Waterford weigh-lock was adjusted, and the collector's and weigh office was repaired, at a cost of three hundred and five  $\frac{3}{100}$  dollars (\$305.33).

*Bridges.*—New bridges have been constructed at Mors', McDonald's and Lawber's, and new floor timbers, replanking and general repairs made to all the road and farm bridges, including abutments and approaches upon the section, at a cost of five thousand five hundred and sixty-eight  $\frac{5}{100}$  dollars (\$5,568.50).

*State Scows.*—The State scows Crocker, Smith and Neilson were thoroughly repaired and painted, at a cost of four hundred thirty-five  $\frac{0}{100}$  dollars (\$435.96).

*Lock-houses.*—Repairs to Mohawk guard, Waterford Two and Flynn's lock-houses cost the sum of sixty-three  $\frac{3}{100}$  dollars (\$63.32).

*Watch-houses.*— A new watch-house has been built at Hewitt's, which, with general repairs to others, cost ninety-seven dollars (\$97).

*Tow-path and Berme Banks.*— The increased depth of water which the levels are obliged to carry renders necessary the almost continual strengthening, raising and relining of tow-path and berme banks upon the section. There has been expended upon them during the season the sum of six thousand sixty-four  $\frac{20}{100}$  dollars (\$6,064.39).

*Cleaning Canal.*— To insure good navigation and give a depth of five feet of water upon the different levels, required a large outlay during spring repairs. In many places an increased width of from two to ten feet was given, and the result has been very satisfactory, as there have been no delays at those places during the summer. There was expended the sum of four thousand nine hundred forty-four  $\frac{23}{100}$  dollars (\$4,944.83).

*Dams.*— The Troy dam was badly damaged during the spring freshets, and the low water this summer made extensive repairs to the same necessary to keep up navigation between Waterford and Troy. The repairs were made under the direction of the division and resident engineers, and cost the sum of five thousand nine hundred ninety-one  $\frac{17}{100}$  dollars (\$5,991.17).

*Slope and Vertical Wall.*— I found it necessary to rebuild large portions of wall near Searle's waste-weir, at Van Wies', Bemis' Heights, Coveville, and on a long portion of the four-mile level, to give good navigation during the season. That, with extensive repairs at Bullard's Bend, Schuylerville aqueduct, and other points upon the section, cost the sum of sixteen hundred ninety-five  $\frac{14}{100}$  dollars (\$1,695.14).

*Docking.*— Large portions of docking near Saratoga guard-lock, Bemis' Heights, Troy sloop-lock, and at Mohawk and Hudson rivers, have been rebuilt, and with general repairs and placing of timber coping on wall at many places upon the section, have cost the sum of six thousand seven hundred thirty-nine  $\frac{70}{100}$  dollars (\$6,739.70).

*Breaches.*— For repairing the breach in towing-path, near Gannon's, there was expended the sum of eleven hundred thirty-three  $\frac{17}{100}$  dollars (\$1,133.37).

*Watching Canal.*— To guard against breaches and maintain the tow-path in good order, competent watchmen and laborers have been employed at a cost of three thousand forty-six  $\frac{2}{100}$  dollars (\$3,046.12.)

*Assisting Navigation.*— There has been paid for assisting naviga-



tion on two-mile level the sum of three hundred and seventy-five dollars (\$375).

*Miscellaneous.* — There has been expended for : Taking inventory, forty-six  $\frac{40}{100}$  dollars ; telegraphs, printing, abstracts, etc., one hundred ninety  $\frac{85}{100}$  dollars (\$190.85) ; raising sunken lime boat, eighty-eight  $\frac{40}{100}$  dollars (\$88.40).

*Clerk Hire.* — Paid for clerk labor, five hundred and twenty-five dollars (\$525) ; paid for superintendent's salary, eight hundred and seventy-five dollars (\$875).

Total..... \$51,745.44

#### RECAPITULATION.

|   |             |
|---|-------------|
| Locks .....   | \$3,528 64  |
| Lock-tending.....                                   | 4,854 49    |
| Oil for locks.....                                  | 101 03      |
| Lock-gates .....                                    | 4,171 30    |
| Waste-weirs.....                                    | 820 50      |
| Culverts .....                                      | 84 00       |
| Weigh-locks .....                                   | 305 33      |
| Bridges.....  | 5,568 50    |
| State scows .....                                   | 435 96      |
| Lock-houses .....                                   | 63 32       |
| Watch-houses .....                                  | 97 00       |
| Tow-path and berme bank .....                       | 6,064 39    |
| Cleaning canal .....                                | 4,944 83    |
| Dams .....  | 5,991 17    |
| Slope and vertical wall.....                        | 1,695 14    |
| Docking.....  | 6,739 70    |
| Breaches .....                                      | 1,133 37    |
| Watching canal .....                                | 3,046 12    |
| Assisting navigation.....                           | 375 00      |
| Taking inventory.....                               | 46 40       |
| Raising sunken lime boat.....                       | 88 40       |
| Telegraphs, freights and publishing abstracts ..... | 190 85      |
|   | <hr/>       |
|   | \$50,845 44 |
| Clerk hire .....                                    | 525 00      |
| Superintendent's salary.....                        | 875 00      |
|   | <hr/>       |
| Total .....   | \$51,745 44 |
|   | <hr/> <hr/> |

*Breaches.* — A breach occurred on the sixteen-mile line, near Gannon's bridge, which required about twenty-four hours to repair.

Evidence shows that the bank was maliciously cut through by some unknown persons.

*Sunken Boats.* — There have been three sunken boats upon the section. They occasioned but short delays to navigation.

*Delays to Navigation.* — There have been no delays to navigation, except that caused by breach and short delays, caused by sunken boats and low water in the Mohawk river.

*Depth of Water.* — At least a depth of five feet of water has been maintained upon the lower miter-sill during the season.

*Locks.* — The side walls of the upper lock of Waterford Two has settled in, so that it is with difficulty large-sized boats have been able to pass; at least, one of the walls will have to be relaid before opening of navigation.

The wooden guard-lock at Mohawk river should also be rebuilt, although of not as much importance as the upper lock at Waterford Two, as large boats can go into the river at Waterford.

Troy sloop-lock is also greatly in need of thorough repairs — in fact should be rebuilt. The other locks, with the usual spring repairs upon them, will be in good condition.

*Lock Gates.* — New gates should be placed in Troy sloop-lock. The old ones are very insecure and are liable to give out at any time; also, new gates at Mohawk guard and Waterford combined. New valves should be placed in Waterford combined, Waterford weigh-lock and Flynn's and Becker's lock-gates. They have become so worn that there is a large wastage of water around them.

*Aqueduct.* — The Schuylerville aqueduct foundation has washed out and the planking has become so torn up as to be insecure. It will require repairs at once to insure the safety of the structure.

*Waste-weirs.* — Wilbur's Basin waste-weir is in an unsafe condition; it should be immediately repaired. Stillwater and Coveville waste-weirs are very old and should be rebuilt. Searle's and Northumberland waste-weirs should be overhauled and cut-offs put in.

*Culverts.* — Mechanicville culvert should have the masonry overhauled, and Salisbury's, Powers and Coveville culverts will require the usual spring repairs.

*State Scows.* — The State scows upon the section have not capacity enough to be used for any thing but repair boats. They should have capacity enough to boat gravel and stone to the different portions of

the section. A new boat is much needed, with a capacity of 100 tons, and I would recommend that one be built before the opening of navigation next spring.

*Bridges.* — New bridges must be built at Lansing's, Sears', Fisher's, Smith's and Van Wie's. The bridges should be generally repainted. The abutments and approaches will require considerable repairs.

*Ice Breakers.* — There are no ice breakers now upon the section. I have made preparations to build one during the present month, so as to be ready for the ice.

*Lock-houses.* — The lock-houses are in fair condition, and will only need general repairs.

*Workshops.* — The workshops are old and in every way unsuitable for the purposes intended by their projectors. I have been obliged to hire a general shop during the season.

I would recommend that a new shop be constructed at some point more central than Schuylerville or Waterford.

*Cleaning Canal.* — The prism of the canal was very thoroughly bottomed out during the spring repairs, and unless there should many bars form during the time the water is out of the levels, a large portion of the expense of removing will be obviated. There are many places, however, where it is impossible for large-sized boats to pass each other, and some of them, in any event, should be widened before the opening of navigation.

*Dams.* — The Saratoga and Mohawk river dams are in good condition. The Troy dam may require some repairs after the spring freshets.

*Slope and Vertical Wall.* — The new slope and vertical walls upon the section were accepted in what would seem an imperfect condition. They have fallen into the canal in many places, and require and receive repairs beyond what might seem necessary to an ordinary observer. The old wall bottoms being above the bottom of the canal are continually giving out, and require constant care and attention. They will require extensive overhauling and rebuilding before the opening of navigation.

*Docking.* — I found upon my accession to the office of superintendent that the docking and timber coping was in a very dilapidated condition, and I have been obliged to make a large outlay of material and labor to keep it in a safe condition.

The docks at Hudson and Mohawk rivers require raising and

rebuilding, and it will be necessary to keep laborers constantly at work replacing the timber coping along the section.

It would be a saving of money to the State if it was entirely removed and the old plan of sodding be returned to.

JAS. DOUGREY, JR.,

*Superintendent of Canal Repairs, Section 1, Champlain Canal.*

2. *Drafts on Auditor.*

|   |          |
|---|----------|
| Legal services before Canal Appraisers..... | \$117 50 |
|---|----------|

3. *Miscellaneous,*

|   |         |
|---|---------|
| Repairs to Waterford weigh-lock.....                                | \$55 00 |
| Land damages, Schuylerville break.....                              | 203 00  |
| Legal expenses before Canal Appraisers, subpoenaing witnesses ..... | 492 50  |
| Agents to assist navigation.....                                    | 325 00  |

II. EXTRAORDINARY REPAIRS.

1. *Drafts on Auditor.*

|  |             |
|--|-------------|
| Engineering Champlain enlargement..... | \$11,300 00 |
|--|-------------|

2. *Miscellaneous.*

|                  |            |
|------------------|------------|
| Engineering..... | \$1,134 00 |
|------------------|------------|

III. AWARDS OF CANAL APPRAISERS.

|                     |            |
|---------------------|------------|
| Bridget Graham..... | \$1,947 00 |
|---------------------|------------|

REPORT,

*Showing the name and number of structures or works, the different heads of expenditure, and the cost of each, on the line of the canal under the charge of George Conery, superintendent of repairs of twenty-four miles of the Champlain canal, extending from the Hudson river to Dunham's basin, including the Glen's Falls feeder, from September 30, 1875, to February 29, 1876.*

| 1                                    | 4                            | 5                  |
|--------------------------------------|------------------------------|--------------------|
| Structures or works, etc.            | Cost of repairs of old, etc. | Total new and old. |
| Locks.....                           | \$355 57                     | \$355 57           |
| Lock tending (exclusive of oil)..... | 2,500 00                     | 2,500 00           |
| Oil for locks.....                   | 55 59                        | 55 59              |
| Lock-gates.....                      | 1,041 45                     | 1,041 45           |

| Structures or works, etc.  | Cost of repairs<br>of old, etc. | Total new and<br>old. |
|--|---------------------------------|-----------------------|
| Aqueducts and sluices.....   | \$5,548 25                      | \$5,548 25            |
| Waste-weirs.....   | 42 23                           | 42 23                 |
| Farm bridges (wood)....  | } Of all kinds,                 |                       |
| Farm bridges (iron)....  |                                 |                       |
| Road bridges (wood)....  |                                 |                       |
| Road bridges (iron)....  |                                 |                       |
| Tow-path bridges.(wood)  |                                 |                       |
| Tow-path bridges (iron) . }  |                                 |                       |
| State scows.....   | 169 50                          | 169 50                |
| Ice breakers.....  | 104 28                          | 104 28                |
| Lock-houses.....   | 68 63                           | 68 63                 |
| Workshops.....   | 141 95                          | 141 95                |
| Timber sheds.....  | 224 70                          | 224 70                |
| Raising and repairing tow-path and<br>berme bank, <i>not including</i> repairs to<br>slope walls.....  | 274 28                          | 274 28                |
| Dams (feet).....   | 1,961 71                        | 1,961 71              |
| Docking.....   | 26 40                           | 26 40                 |
| Breaking ice and assisting boats in con-<br>sequence of ice.....   | 241 31                          | 241 31                |
| Watching canal.....  | 863 30                          | 863 30                |
| Tools, including shovels, picks, crow-<br>bars, axes, etc.....   | 1,416 00                        | 1,416 00              |
| Other miscellaneous expenditures: Pub-<br>lishing abstracts.....   | 70 01                           | 70 01                 |
| <i>Other work of consequence which does<br/>not come under any of the above<br/>heads, viz.: Picking up and taking<br/>care of tools, etc.....</i> | 53 38                           | 53 38                 |
| Unpaid accounts.....   | 57 85                           | 57 85                 |
| General and scow foreman, and measure<br>boats and tending waste-weir.....   | 403 53                          | 403 53                |
|  | 548 33                          | 548 33                |
|  | <u>\$16,368 25</u>              | <u>\$16,368 25</u>    |
| Clerk hire.....  |                                 | 375 00                |
| Superintendent's salary.....   |                                 | 625 00                |
|  |                                 | <u>\$17,368 25</u>    |

## SECTION 2, CHAMPLAIN CANAL.

GEORGE SHANNON, *Superintendent.*

Section 2, Champlain canal, extends from foot of first lock north of Saratoga dam to a point thirty-three feet south of road bridge at Dunham's basin, including the Glen's Falls feeder, feeder dam and pond above, a distance of twenty-four miles.

The structures on the section are: Eighteen lift-locks, one guard-lock, sixty-nine lock-gates, three aqueducts, six waste-weirs, eight culverts, nine sluiceways around locks, seventeen farm bridges (wood), twenty-three road bridges (wood), one road bridge (iron chords), five road bridges (iron), three change bridges (wood), twenty foot bridges (wood), two State scows, one collector's office, two ice breakers, one spill-way, four lock-houses, one workshop, thirteen watch-houses, one timber shed, one stone and timber dam, 900 feet long.

*Locks.*

The wing walls to lock No. 12 have been relaid and new apron and miter-sill put in; new culvert put in five combined, and the two upper locks pointed with cement, and slight repairs to all the other locks on the section, at a total cost of \$1,312.26.

*Lock-tending.*

The total cost of lock-tending was \$6,200.

*Oil for locks.*

The cost of oil, glass and repairs to regulation lamps was \$153.50.

*Lock-gates.*

Four new gates have been built which, with the general and necessary repairs to the others, cost \$1,710.53.

*Aqueducts.*

There has been a new trunk put in Fort Miller aqueduct, and Moses Kill and Fort Edward aqueducts have been repaired. Total cost, \$441.98.

*Waste-weirs.*

Rebuilding Fort Miller waste-weir and repairing the others on the section were done at an expense of \$456.94.

*Bridges.*

Whitehall road and change bridge in Sandy Hill, Clark's road bridge on Glen's Falls feeder, and change bridge on one-mile level, have been rebuilt, and, with raising, replanking and the necessary repairs, including abutments and approaches to the others on the section, have cost \$3,662.55.

*State Scows.*

The State scow Saml. J. Tilden, being worthless, was obliged to dock her three times (she having sunk), and, with slight repairs to scow Adin Thayer, cost \$158.30.

*Collector's Office.*

Painting Fort Edward canal collector's office inside, and, with slight repairs, cost \$28.93.

*Watch-houses.*

There has been one new stove and fixtures purchased, and this, with repairs to others, has cost \$23.15.

*Assisting Navigation.*

Removing sunken boat and large sand-bar on Glen's Falls feeder cost \$138.25.

*Mowing Eel-grass.*

The eel-grass was mowed in Glen's Falls feeder, at a cost of seventy-one dollars.

*Sluice-ways around Locks.*

The sluice-way around lock No. 12, Glen's Falls feeder, has been rebuilt, and sluice-way around five combined, commenced by Superintendent Conery, has been finished, and crib constructed and filled with stone between head of locks and bulk-head, and 100 lineal feet vertical wall, in cement, on berme bank, to protect the same, and apron loaded with stone at foot of sluice, with repairs to all other sluice-ways on section, cost \$2,913.86.

*Tow-path and Berme Bank.*

The tow-path and berme bank on two, one, three, five and twelve mile levels and Glen's Falls feeder have been raised and strengthened at a cost of \$4,326.60.

*Cleaning out Bottom.*

The prism of the canal on this section was thoroughly cleaned, and large sand-bars removed from Glen's Falls feeder and twelve, five and three-mile levels, including wheelbarrows, shovels, etc., at a total cost of \$5,681.05.

*Dams.*

The log-way in Glen's Falls Feeder dam has been repaired, costing twenty-six dollars and ninety-one cents.

*Vertical and Slope Wall.*

Constructing vertical wall, in cement, on tow-path side, from head five combined, Glen's Falls feeder, north 200 feet; fifty feet at aqueduct in Fort Edward, and at Taylor's basin, and repairing wall on five and twelve-mile levels, and slope wall on Glen's Falls feeder; cost, \$1,216.92.

*Docking.*

Constructing dock on one-mile level, and repairs to docking on twelve, five and one-mile levels, cost \$289.65.

*Breaches.*

Two small breaks have occurred on this section the past season. August twentieth, breach at the wall on berme side of Fort Miller aqueduct. The bank here is very light, and the action of the water in the creek caused the bank to give way, and but for the timely notice by lock-tender would have been of a serious nature. Navigation delayed about four hours on one-mile level only. August twenty-fourth, breach at Dunham's Basin waste-weir in tow-path, caused by water rats, and but for the watchman would have been a very bad break. No detention to navigation. Repaired at a cost of \$149.

*Stopping Leaks in Glen's Falls Feeder.*

Filling seams in rock bottom on Glen's Falls feeder with concrete and gravel, and pointing vertical wall with cement to prevent the waste of water, was done at an expense of \$853.27.

*Watching Canal.*

Competent watchmen have been employed over the high and dangerous embankments during the night and day-time, thus preventing any serious breaks on this section, at a cost of \$2,155.



*Miscellaneous.*

Telegrams, publishing abstracts, etc., \$102.90; general foreman, \$625; clerk hire, \$525; superintendent's salary, \$875.

*Sunken Boats.*

There have been two boats sunk upon this section during the season. The Wm. Harris, loaded with lime, wedged in lock No. 13, sprung a plank and soon sunk, and burned after hauling her out. Boat Lotta at dock loading with lime, took water and was soon a fire. Hauled her to Keenan's dock and let her burn. No detention to navigation.

*Delays to Navigation.*

July twenty-fifth, water drawn off Glen's Falls feeder to cut eel-grass. Navigation delayed twenty-four hours on feeder, and ten hours on Champlain. August twentieth, small break at aqueduct on one-mile level. Navigation delayed about four hours on one-mile level, only.

*Depth of Water.*

At least five feet of water have been maintained on each and every level on the section the past season.

*Structures necessary to be Rebuilt and Repaired.*

The sluice-ways around locks Nos. 5 and 13, Glen's Falls feeder, should be rebuilt. There will have to be a new miter-sill and apron put in Saratoga discharge-lock, which cannot be done without a coffer dam, and the dredge ought to be there in spring to take out the dam. General repairs to all other locks on section. The sides to lock No. 12, Glen's Falls feeder, are badly sprung, and the berme side at upper end has settled six inches the past season, and leaks very badly. I cannot say what may have to be done to it before resuming navigation in the spring. There will have to be two tumble-gates built this winter, and inserted before navigation opens—one at Moses Kill lock, and one at Fort Miller lock; two new lock-gates at Moses Kill, and four at Fort Edward lock, and general repairs will be required to all other gates on the section: Bell's, Howe's and Pike's (covered), School-house, Brisbin's, Hunt's, Fort Miller (road and change), Mudget and Coleman's road bridges and abutments will have to be rebuilt, and the abutments will require to be relaid at Baker's, Durkee's and Potter's farm bridges, and Potter's bridge should be rebuilt. The tow-path at Moses Kill aqueduct will have to be rebuilt.

GEORGE SHANNON,

*Superintendent.*

## REPORT,

Showing the name and number of structures or works, the different heads of expenditure, and the cost of each, on the line of the canal under the charge of Geo. Shannon, superintendent of repairs of twenty-four miles of the Champlain canal, extending from foot of Saratoga discharge lock to Dunham's basin, including Glen's Falls feeder, during the seven months ending September 30, 1876.

| 1  | 2                     | 3                       | 4                            | 5                  |
|--|-----------------------|-------------------------|------------------------------|--------------------|
| STRUCTURES OR WORKS, ETC.  | Whole No. on section. | Cost of new structures. | Cost of repairs of old, etc. | Total new and old. |
| Locks.....   | 19                    |                         | \$1,312 26                   | \$1,312 26         |
| Lock tending (exclusive of oil).....   |                       |                         | 6,200 00                     | 6,200 00           |
| Oil for locks.....   |                       |                         | 153 50                       | 153 50             |
| Lock-gates.....  | 69                    | \$625 50                | 1,065 03                     | 1,710 53           |
| Aqueducts.....   | 3                     |                         | 441 98                       | 441 98             |
| Waste-weirs.....   | 6                     | 300 00                  | 156 94                       | 456 94             |
| Culverts.....  | 8                     |                         |                              |                    |
| Sluice-ways around locks.....  | 9                     | 2,600 00                | 313 86                       | 2,913 86           |
| Farm bridges (wood).....   | 17                    |                         |                              |                    |
| Road bridges (wood).....   | 24                    |                         |                              |                    |
| Road bridges (iron).....   | 5                     | 1,624 63                | 2,087 92                     | 3,662 55           |
| Tow-path bridges (wood).....   | 3                     |                         |                              |                    |
| Foot bridges.....  | 20                    |                         |                              |                    |
| State scows.....   | 2                     |                         | 158 30                       | 158 30             |
| Collector's office.....  | 1                     |                         | 23 98                        | 23 98              |
| Ice breakers.....  | 2                     |                         |                              |                    |
| Spill-ways.....  | 1                     |                         |                              |                    |
| Lock-houses.....   | 4                     |                         |                              |                    |
| Work-shops.....  | 1                     |                         |                              |                    |
| Watch-houses.....  | 13                    |                         | 23 15                        | 23 15              |
| Timber sheds.....  | 1                     |                         |                              |                    |
| Removing sunken boat, etc.....   |                       |                         | 138 25                       | 138 25             |
| Raising and repairing tow-path and berme bank, not including repairs to slope walls, Cleaning out bottom of canal during spring repairs..... |                       |                         | 4,226 60                     | 4,226 60           |
| Mowing eel-grass.....  |                       |                         | 5,681 05                     | 5,681 05           |
| Dams (feet, 900).....  | 1                     |                         | 71 00                        | 71 00              |
| Slope wall.....  |                       | 1,100 00                | 26 91                        | 26 91              |
| Docking.....   |                       | 150 00                  | 116 92                       | 1,216 92           |
| Repairs of breaches.....   |                       |                         | 139 65                       | 259 65             |
| Stopping leaks in Glen's Falls feeder.....   |                       | 853 27                  | 149 00                       | 149 00             |
| Watching canal.....  |                       |                         | 2,155 00                     | 853 27             |
| General foreman.....   |                       |                         | 625 00                       | 2,155 00           |
| Other miscellaneous expenditures.....  |                       |                         | 102 90                       | 625 00             |
|  |                       | \$7,953 40              | \$25,499 15                  | \$33,692 55        |
| Clerk hire.....  |                       |                         |                              | 525 00             |
| Superintendent's salary.....   |                       |                         |                              | 876 00             |
|  |                       |                         |                              | \$34,092 55        |

October 25, 1876.

GEORGE SHANNON,  
Superintendent.

2. Drafts on Auditor.

Fort Edward Feeder bridge, timber, etc..... \$473 45

II. AWARDS OF CANAL APPRAISERS.

Chas. H. Green..... \$206 65

## CHAMPLAIN CANAL, SECTION No. 3.

JOHN W. INGALLS, *Superintendent.*

This section extends from Dunham's basin to Lake Champlain, a distance of twenty-one miles. The structures upon this section are eight locks, twenty-six lock-gates, seven waste-weirs, three culverts, twenty-one farm bridges (wood), five road bridges (wood), four road bridges (iron), three tow-path (change) bridges (wood), four foot bridges, two State scows, five lock-houses, two workshops, two timber sheds, four dams, one spill-way, and one collector's office.

*Locks.*—Repairs were made on locks at Whitehall and Fort Ann. A new miter-sill was laid at upper combined Fort Ann, others repaired and strengthened, leaks stopped, and a thorough cleaning out of bottom and wells of all the locks, at a cost of..... \$613 36

*Oil for Locks*..... 24 45

*Lock-tending.*—The lock-tenders (thirteen) employed have been good men, who understood their duties, and did them faithfully and well; cost..... 3,642 67

*Lock-gates.*—No new gates have been inserted this year. Sixteen new gates have been built and pinned together; new balance beams framed. The gates in use were all put in good repair, and have been kept in good order; total cost ..... 1,567 41

*Waste-weirs.*—The waste-weirs on the whole section have been new planked, cased and strengthened with braces of timber, bolted, etc.; cost..... 253 35

The rebuilding of the masonry work, and a general overhauling of the Empey weir on twelve-mile level, are recommended.

*Culverts.*—The culverts have all kept their shape, and are in good repair; cost of repairs ..... 80 20

*Bridges.*—Nearly all the bridges on this section have had more or less repairs, with new plank, beams, braces and new chords; the approaches have been kept lined. No bridges have fallen or been knocked down this year. A new change bridge has been built and erected on Wood creek, at Fort Ann, and new change bridge built on five-mile level, near guard-lock; total cost 1,214 45

*State Scows.* — Two State scows have been employed boating gravel, sandstone and earth for general repairs to the section; cost of repairs on scows..... \$187 59

*Ice Breaker.* — There is no ice breaker on this section. By order of commissioner, I am now building one; estimated cost, \$450.

*Lock-houses.* — The lock-houses on this section are in good repair and comfortable, with stoves and pipe.

*Workshops.* — The workshops are in good repair.

*Timber Sheds.* — The timber-sheds are all right.

*Tow-path.* — There has been a large amount of labor done on the tow-path this year to put it in a safe condition and fine repair. It is now above high water, and well graveled and graded the entire length. The berme bank has also been raised and strengthened with dirt and gravel; total cost..... 7,748 15

*Cleaning out Bottom.* — The bottom of canal and creek has been thoroughly cleaned. All bars and other obstructions removed; the five-mile level was widened on berme bank eight feet, one and a-half miles during spring repairs. No boats have wedged or got aground on this section this year. Baldwin's bend and Bailey's bend on twelve-mile level were cut off and widened; total cost ..... 3,414 20

*Dams.* — Considerable work has been done in repairing the dams on Wood creek, new planking, etc.; total cost..... 34 50

*Slope and Vertical Wall.* — The old walls were thoroughly repaired and new ones built during spring repairs. 200 yards new slope wall was built around Baldwin's bend, and 100 yards new slope wall built at Bailey's bend on twelve-mile level; about 150 yards new protection wall was laid at Smith's basin; total cost, 907 49

*Docking.* — A new dock stick has been placed on the wall (berme side) through the village of Whitehall 1,000 feet in length, and new top sticks put on wall along the whole section where needed; total cost.... 386 90

*Breaches.* — No breaches have occurred, nor has there been any delay to navigation, whatever, on this section this year.

|   |                    |
|---|--------------------|
| Breaking ice and assisting boats in consequence of ice cost.....  | \$366 00           |
| <i>Watching Canal.</i> —Competent and reliable men have been employed to watch and guard against breaks and leaks, regulate the water and assist navigation, at a cost of.....                            | 1,574 32           |
| <i>Tools, etc.</i> —The wheelbarrows and tools, including shovels, picks, axes, etc., cost.....   | 242 88             |
| <i>Scow Foreman.</i> —Scow foremen have been employed at a cost of.....   | 650 00             |
| <i>Special Foreman.</i> —Special foremen have been employed at a cost of.....   | 881 83             |
| <i>Depth of Water.</i> —At least a depth of five feet of water has been maintained upon the lower miter-sills during the season, except the lower miter-sill at Whitehall, which has eight feet of water. |                    |
| <i>Miscellaneous.</i> —Other miscellaneous expenditures were.....   | 262 45             |
| <i>Clerk Hire.</i> —Paid for clerk hire.....  | 900 00             |
| <i>Superintendent's Salary.</i> —One year's services....  | 1,500 00           |
| Total twelve months .....   | <u>\$26,452 20</u> |

This section is now in good condition, and, without unforeseen accidents, ought to be kept in good repair the next year much more cheaply than this; there will be no new gates to build nor new bridges, and the tow-path is in such good shape that it will require less expense to keep it in good order and repair.

## ANNUAL REPORT,

Showing the name and number of structures or works, the different heads of expenditures and the cost of each, on the line of canal under the charge of John W. Ingalls, superintendent of repairs of twenty-one miles of the Champlain canal, extending from Dunham's basin to Lake Champlain, during the twelve months ending September 30, 1876.

| STRUCTURES OR WORKS.                      | Whole No. on section. | Cost of new. | Cost of repairs of old. | Total.      |
|---|-----------------------|--------------|-------------------------|-------------|
| Locks.....                                | 8                     |              | \$613 86                | \$613 86    |
| Oil for locks.....                        |                       |              | 24 45                   | 24 45       |
| Lock tending.....                         |                       |              | 3,642 67                | 3,642 67    |
| Lock-gates.....                           | 26                    | \$1,294 41   | 343 00                  | 1,587 41    |
| Waste-weirs.....                          | 7                     |              | 253 35                  | 253 35      |
| Culverts.....                             | 3                     |              | 80 20                   | 80 20       |
| Bridges.....                              | 33                    | 761 92       | 453 53                  | 1,214 45    |
| State scows.....                          | 2                     |              | 187 59                  | 187 59      |
| Raising and repairing tow-path.....       |                       |              | 7,748 15                | 7,748 15    |
| Cleaning out bottom.....                  |                       |              | 3,414 20                | 3,414 20    |
| Dams.....                                 | 4                     |              | 34 50                   | 34 50       |
| Slope and vertical wall.....              |                       | 600 00       | 307 49                  | 907 49      |
| Docking.....                              |                       | 150 00       | 236 90                  | 386 90      |
| Breaking ice and assisting boats.....     |                       |              | 366 00                  | 366 00      |
| Watching canal.....                       |                       |              | 1,574 23                | 1,574 23    |
| Tools, etc.....                           |                       | 242 88       |                         | 242 88      |
| Scow foremen.....                         |                       |              | 650 00                  | 650 00      |
| Special foremen.....                      |                       |              | 831 83                  | 831 83      |
| Miscellaneous expenditures.....           |                       |              | 263 45                  | 263 45      |
|   |                       | \$2,979 21   | \$21,072 99             | \$24,052 20 |
| Superintendent's salary.....              |                       |              |                         | 1,500 00    |
| Clerk's salary.....                       |                       |              |                         | 900 00      |
| Total expenditures for twelve months..... |                       |              |                         | \$26,452 20 |

## 2. Drafts on Auditor.

Milo Johnson, commutation for farm bridge..... \$700 00

## II. EXTRAORDINARY REPAIRS.

## 1. Drafts on Auditor.

Enlargement Champlain, sections 2280 to 2440, second division, enlargement survey..... \$781 22

Enlargement Champlain, sections 2440 to 2600, second division, enlargement survey..... 2,753 40

## BLACK RIVER CANAL.

SAMUEL F. GARMON, *Superintendent.*

The structures on this canal are the same as in my preceding report. The annexed schedule shows the cost of work done from October 1,

1875, to April 1, 1876, when the Black River canal was transferred from the eastern to the middle division.

General repairs were made on the locks and lock-gates during October and November, and the locks well braced after the close of navigation.

New lock-gates were inserted at locks Nos. 28, 33, 41, 44 and 57, one at each.

The sluices at locks Nos. 25, 45, 48, 50, 60, 66, 68, 80, 86, 106 and 107 were repaired in October.

Floyd Hill, Westernville, North-western, Delta feeder, Dominick street road bridges, Tiffany's and Illingsworth's river bridges, were repaired by replanking and fixing approaches; Pitcher's and Owens' farm bridges were thoroughly repaired in October.

The towing-path was raised at locks Nos. 16, 17, 24, 25, 29, 30, 31, 33, 35, 44, 51, 52, 61, 77, 102, and a portion of the feeder relined with gravel.

In December repairs sufficient to prevent accident were made to the Delta Feeder dam at an expense of about seventy dollars.

The spill-way of the dam at South Lake reservoir was cleaned out in December (it being filled with fallen trees, etc.), and the gates received slight repairs.

Four keepers were employed at the reservoirs during the six months.

In December Beaver river and Tiffany's bridges were replanked. No boats were sunk on the canal during the fall so as to delay navigation, and the canal is in good order for next season.

S. F. GARMON,  
*Superintendent.*

## Superintendent's expenditures for six months ending April 1, 1876.

| 1  | 2                           | 3                          | 4                                  | 5                     |
|--|-----------------------------|----------------------------|------------------------------------|-----------------------|
| STRUCTURES OR WORKS, ETC.                              | Whole No.<br>on<br>section. | Cost of new<br>structures. | Cost of<br>repairs of<br>old, etc. | Total new<br>and old. |
| Locks .....  |                             |                            | \$209 00                           | \$209 00              |
| Lock tending .....                                     |                             |                            | 2,708 14                           | 2,708 14              |
| Lock-gates .....                                       |                             | \$985 47                   | 1,068 54                           | 2,054 01              |
| Aqueducts .....  |                             |                            | 331 78                             | 331 78                |
| Waste-weirs .....                                      |                             |                            | 40 00                              | 40 00                 |
| Bridges .....  |                             | 508 37                     | 698 70                             | 1,196 97              |
| State scows .....                                      |                             |                            | 3 00                               | 3 00                  |
| State scow foreman .....                               |                             |                            | 83 50                              | 83 50                 |
| Under-water excavators .....                           |                             |                            | 83 00                              | 83 00                 |
| Under-water excavator engineer .....                   |                             |                            | 165 00                             | 165 00                |
| Raising and repairing tow-path and berme<br>bank ..... |                             |                            | 895 60                             | 895 60                |
| Dams .....   |                             |                            | 170 78                             | 170 78                |
| Watching canal .....                                   |                             |                            | 234 25                             | 234 25                |
| Tools .....  |                             | 2 91                       |                                    | 2 91                  |
|  |                             | \$1,441 65                 | \$6,690 29                         |                       |
| Special foremen .....                                  |                             |                            |                                    | 800 00                |
| Reservoir keepers .....                                |                             |                            |                                    | 1,325 00              |
| Messenger to reservoir and repairs .....               |                             |                            |                                    | 291 00                |
| Miscellaneous .....                                    |                             |                            |                                    | 134 25                |
| Clerk hire .....                                       |                             |                            |                                    | 450 00                |
| Superintendent's salary .....                          |                             |                            |                                    | 750 00                |
|  |                             |                            |                                    | \$11,873 20           |

S. F. GARMON,  
*Superintendent.*

2. *Miscellaneous.*

Services and expenses of agents .....

\$450 00

## II. EXTRAORDINARY REPAIRS.

Tree dam, Moose river, \$553.96, and additional allow-  
ance under resolution of Canal Board July 6, 1876,  
\$640 .....

\$1,193 96

## III. AWARDS OF CANAL APPRAISERS.

Garrett Ives .....

Frances Ives .....

\$37 17

35 30



## TABLES.

TABLE of distances on the Eastern Division of the Erie canal and length of the different levels.

| BETWEEN LOCKS.         | Length of level. |          | Total distance of upper lock from lock 1. |         |
|------------------------|------------------|----------|---|---------|
|                        | Chains.          | Miles.   | Chains.                                   | Miles.  |
| 1 — 2.....             | 98.83            | 98.83    | 98.83                                     | 1.234   |
| 2 — 3.....             | 419.61           | 518.44   | 518.44                                    | 6.480   |
| 3 — 4.....             | 25.20            | 543.64   | 543.64                                    | 6.795   |
| 4 — 5.....             | 21.92            | 565.56   | 565.56                                    | 7.069   |
| 5 — 6.....             | 16.48            | 582.04   | 582.04                                    | 7.275   |
| 6 — 7.....             | 10.64            | 592.68   | 592.68                                    | 7.409   |
| 7 — 8.....             | 12.88            | 605.56   | 605.56                                    | 7.569   |
| 8 — 9.....             | 28.56            | 632.12   | 632.12                                    | 7.901   |
| 9 — 10.....            | 14.56            | 646.68   | 646.68                                    | 8.083   |
| 10 — 11.....           | 12.88            | 659.56   | 659.56                                    | 8.244   |
| 11 — 12.....           | 11.68            | 671.24   | 671.24                                    | 8.390   |
| 12 — 13.....           | 16.00            | 687.24   | 687.24                                    | 8.590   |
| 13 — 14.....           | 17.12            | 704.36   | 704.36                                    | 8.804   |
| 14 — 15.....           | 21.52            | 725.88   | 725.88                                    | 9.074   |
| 15 — 16.....           | 15.20            | 741.08   | 741.08                                    | 9.264   |
| 16 — 17.....           | 25.36            | 766.44   | 766.44                                    | 9.580   |
| 17 — 18.....           | 15.44            | 781.88   | 781.88                                    | 9.774   |
| 18 — 19.....           | 708.42           | 1,490.30 | 1,490.30                                  | 18.629  |
| 19 — 20.....           | 219.29           | 1,709.59 | 1,709.59                                  | 21.370  |
| 20 — 21.....           | 257.90           | 1,967.49 | 1,967.49                                  | 24.594  |
| 21 — 22.....           | 14.01            | 1,981.50 | 1,981.50                                  | 24.769  |
| 22 — 23.....           | 553.43           | 2,534.93 | 2,534.93                                  | 31.687  |
| 23 — 24.....           | 63.07            | 2,598.00 | 2,598.00                                  | 32.475  |
| 24 — 25.....           | 303.87           | 2,901.87 | 2,901.87                                  | 36.273  |
| 25 — 26.....           | 510.59           | 3,412.46 | 3,412.46                                  | 42.656  |
| 26 — 27.....           | 16.08            | 3,428.54 | 3,428.54                                  | 42.857  |
| 27 — 28.....           | 417.16           | 3,845.70 | 3,845.70                                  | 48.073  |
| 28 — 29.....           | 157.20           | 4,002.90 | 4,002.90                                  | 50.033  |
| 29 — 30.....           | 50.60            | 4,053.50 | 4,053.50                                  | 50.673  |
| 30 — 31.....           | 1,108.34         | 5,161.84 | 5,161.84                                  | 64.528  |
| 31 — 32.....           | 505.61           | 5,667.45 | 5,667.45                                  | 70.843  |
| 32 — 33.....           | 408.77           | 6,076.22 | 6,076.22                                  | 75.953  |
| 33 — 34.....           | 205.63           | 6,281.85 | 6,281.85                                  | 78.523  |
| 34 — 35.....           | 254.23           | 6,536.08 | 6,536.08                                  | 81.703  |
| 35 — 36.....           | 349.20           | 6,885.28 | 6,885.28                                  | 86.063  |
| 36 — 37.....           | 49.52            | 6,934.80 | 6,934.80                                  | 86.683  |
| 37 — 38.....           | 12.77            | 6,947.57 | 6,947.57                                  | 86.843  |
| 38 — 39.....           | 17.35            | 6,964.92 | 6,964.92                                  | 87.063  |
| 39 — 40.....           | 220.82           | 7,185.74 | 7,185.74                                  | 89.823  |
| 40 — 41.....           | 211.11           | 7,396.85 | 7,396.85                                  | 92.463  |
| 41 — 42.....           | 228.99           | 7,625.84 | 7,625.84                                  | 95.323  |
| 42 — 43.....           | 20.59            | 7,646.43 | 7,646.43                                  | 95.583  |
| 43 — 44.....           | 216.16           | 7,862.59 | 7,862.59                                  | 98.283  |
| 44 — 45.....           | 98.62            | 7,961.21 | 7,961.21                                  | 99.513  |
| 45 to county line..... | 538.67           | 8,499.88 | 8,499.88                                  | 106.243 |

STATEMENT,

Showing the length in miles, number of structures, amount appropriated, amount of work done, whole amount of work done and work completed or settled, with the characteristic details of contract existing upon the Eastern Division of the New York State canals, for the year ending September 30, 1876.

EXTRAORDINARY REPAIRS, ERIE CANAL.

| Length in miles. | No. of structures. | CHARACTER OF WORK.  | Appropriation. | Amount done during fiscal year. | Total amount done. | Amount remaining to be done. | Amount paid during fiscal year. |
|------------------|--------------------|---|----------------|---------------------------------|--------------------|------------------------------|---------------------------------|
| 0.30             | ..... 1            | Wall-bench and vertical wall, junction Chenango canal Utica.....  | .....          | \$9,040 00                      | \$50,700 00        | .....                        | \$7,664 00                      |
| 5.50             | .....              | Lower lock at upper side-cut, West Troy.....  | .....          | 23,880 00                       | 111,197 99         | .....                        | 31,537 99                       |
| 3.25             | .....              | Removing wall-benches, etc., from Port Schuyler to lower Mohawk aqueduct, Removing wall-benches, etc., from lower Mohawk aqueduct to lock 20..... | \$494,360      | 84,820 00                       | 491,260 00         | Completed.                   | 71,638 00                       |
| 1.22             | .....              | Constructing slope wall from Ferguson's aqueduct to east line, Utica, and from Potter's bridge to lock 46.....                                    | .....          | 4,040 00                        | 48,180 00          | Completed.                   | 3,494 00                        |
| .....            | .....              | Constructing a Whipple cast-iron truss-bridge at Mohawk and Herkimer Railroad crossing, etc.....  | .....          | 26,988 39                       | 65,153 39          | .....                        | 26,988 39                       |
| 1.25             | .....              | Removing wall-benches, etc., from a point 300 chains west of lock 22, west 100 chains.....  | .....          | 4,920 00                        | 4,920 00           | Completed.                   | 4,128 00                        |
| 1.00             | .....              | Removing wall-benches, etc., from lock 29 to lock 30, eighty chains, tow-path side.....   | .....          | 24,920 00                       | 94,820 00          | Completed.                   | 21,097 00                       |
| .50              | .....              | Removing wall-benches, etc., from lock 27 to lock 28, forty chains, tow-path side.....  | .....          | 10,740 00                       | 10,740 00          | \$860 00                     | 9,190 00                        |
| .50              | .....              | Removing wall-benches, etc., from lock 29 to lock 28, forty chains, tow-path side.....  | .....          | 3,100 00                        | 3,100 00           | 1,900 00                     | 2,635 00                        |
| .....            | .....              | Removing wall-benches, etc., from a point 190 chains west lock 31 to lock 28, etc.....  | .....          | 3,400 00                        | 3,400 00           | 1,600 00                     | 2,880 00                        |
| 1.50             | .....              | Removing wall-benches, etc., from lock 31, west 180 chains.....   | .....          | 5,800 00                        | 5,800 00           | 9,700 00                     | 4,505 00                        |
| .25              | .....              | Removing wall-benches, etc., from lock 30 to lock 31, twenty chains.....  | .....          | 3,480 00                        | 3,480 00           | 11,520 00                    | 2,968 00                        |
| .75              | .....              | Removing wall-benches, etc., from lock 28 to lock 29, sixty chains.....   | .....          | 3,760 00                        | 3,760 00           | Completed.                   | 3,196 00                        |
| 1.25             | .....              | Removing wall-benches, etc., from lock 25 to lock 26, 100 chains.....   | .....          | 3,000 00                        | 3,000 00           | 6,700 00                     | 225 00                          |
| 1.25             | .....              | Removing wall-benches, etc., from a point 300 chains west lock 23, west 100 chains to lock 28.....  | .....          | 9,960 00                        | 9,960 00           | 4,040 00                     | 5,466 00                        |
| .16              | .....              | Removing wall-benches, etc., in the villages of Frankfort and Ilion, thirteen chains.....   | .....          | 7,360 00                        | 7,360 00           | 8,740 00                     | 6,171 00                        |
| .....            | .....              | .....   | .....          | 1,420 00                        | 1,420 00           | 3,950 00                     | 1,307 00                        |

STATEMENT — (Continued).  
 EXTRAORDINARY REPAIRS — ERIE CANAL.

| Length in miles.                               | No. of structures. | CHARACTER OF WORK.   | Appropriation. | Amount done during fiscal year. | Total amount done. | Amount remaining to be done. | Amount paid during fiscal year. |
|--|--------------------|--|----------------|---------------------------------|--------------------|------------------------------|---------------------------------|
| 1.25   | .....              | Removing wall-bencher, etc., from a point 100 chains west lock 82, west 100 chains.....        | .....          | .....                           | .....              | \$16,000 00                  | .....                           |
| .....  | .....              | Removing wall-bencher, etc., from lock 82, at Fort Plain.....                                  | .....          | \$50,800 00                     | \$50,800 00        | Completed.                   | \$56,380 00                     |
| <b>EXTRAORDINARY REPAIRS, CHAMPLAIN CANAL.</b> |                    |  |                |                                 |                    |                              |                                 |
| .....  | .....              | Rebuilding of stone, wooden lock, Glen's Falls feeder.....                                     | \$30,000       | \$31,100 00                     | \$39,000 00        | * Settled.                   | \$31,100 00                     |
| <i>Laws of 1873.</i>                           |                    |  |                |                                 |                    |                              |                                 |
| <b>ENLARGEMENT CHAMPLAIN CANAL.</b>            |                    |  |                |                                 |                    |                              |                                 |
| 1.35   | .....              | Enlargement Champlain canal, part of section 30, and the whole of section 31, Whitehall †..... | .....          | .....                           | .....              | .....                        | .....                           |
| .....  | .....              | Enlargement Champlain canal, from station 0 to station 50, first division.....                 | .....          | \$10,580 00                     | \$10,580 00        | \$33,449 24                  | \$8,943 00                      |
| .....  | .....              | Enlargement Champlain canal, from station 50 to station 99, first division.....                | .....          | 14,800 00                       | 14,800 00          | 25,273 25                    | 13,580 00                       |
| .....  | .....              | Enlargement Champlain canal, from station 125 to station 190, first division.....              | .....          | 15,480 00                       | 15,480 00          | 31,868 30                    | 15,168 00                       |

\* Includes per centage. † This contract has been settled and paid since close of fiscal year.

## GENERAL REMARKS.

In submitting his annual report for the fiscal year ending September 30, 1876, in compliance with the requirements of the law, the Commissioner of the eastern division is gratified to be able to state that the past year has been one of unequalled good navigation, with no delays or detentions from any source whatever, and that while this good navigation has been maintained and a great amount of work done, a large portion of which was in the nature of extraordinary repairs, rendered necessary by the unfinished contracts on the work stopped in consequence of the canal investigating movement, the result has been accomplished by an expenditure much less than in any previous year for a long period, and the canal has been permanently improved and placed in better condition than it has ever been before — the prism, the banks, the walls and all the permanent structures being in a most excellent condition, and are thoroughly approved and commended in the annual report on the canals of the State Engineer and Surveyor. Every exertion has been made to strengthen the weak places, to substitute substantial and enduring work for temporary make-shifts, the use of which has so much enhanced the cost of ordinary repairs, and thus render possible an economical administration of the canals. The most satisfactory evidence of the existing excellent condition of the canals is furnished in the careful survey made of the prism of the canal during the past season, in which the entire length of the canal in this division was cross-sectioned at intervals of four rods, and this close examination of the canal demonstrates that there exists not the slightest necessity for the expenditure of the \$400,000 appropriated by the Legislature for deepening and improving the water-way of the Erie canal.

With large expenditures for unusual and expensive purposes like the retrunking of the Mohawk aqueducts, and the construction of a large amount of wall and docking, the expenditures for the eastern division have been so largely reduced that it seems practically to settle, upon an assured foundation, the future success of the Erie canal. Not that it is destined to carry all the products of the great west to the seaboard market, nor even the larger part, but it is going to carry a large amount always, and the past year's experience settles the fact that it can be so economically administered that it can be maintained and be self-supporting, even in the most disastrous times, and unless because of unforeseen occurrences, even make its constitutional contribution to the general fund, and perhaps a quota to the

sinking fund ; and as one of the great avenues of communication through which the great grain trade of the country will flow, and as regards rate of transportation a controlling factor in the great result, the Erie canal is and must be for a long time an important and most valuable tributary to the wealth and importance of the Empire State, and in a less degree to the general prosperity of the country.

The past season has been one of unexampled dullness and depression, and from a variety of causes, most of which are obvious to the most superficial observer, the business of the Erie canal shrunk to its lowest ebb. But the causes have already begun to disappear, and with the renewal of public confidence in the settlement of agitating political questions, the improved business outlook, and the absence of the depressing influences which paralyzed last season's business, would indicate a permanent and healthful revival of business which would restore the canal earnings to a respectable figure, and with the expenditures reduced to the lowest limit, would yield so large a surplus as to even silence the croakers who are always predicting the ruin of the canals, and in the face of the immense movement of products upon it, declaring that its period of usefulness has ceased. There is another feature to the question which, at least, is worthy of consideration, and that is, that inasmuch as the figures demonstrate that the railroads *cannot* carry grain so cheaply as the canals, it may not be possible that the railroads will have to charge remunerative rates, and thus enable the canal to resume its rightful position as the cheapest mode of transit.

The policy of the State with regard to the canals should be clearly taken and defined, and, when adopted, should be inflexibly adhered to in order to insure the best results. Conflicting legislation, part looking to the adoption of one system, and part to another, produces great confusion and embarrassment, and seriously impairs the efficiency of the canal and injures its business.

If the State wish simply to keep open the canal without expense to the people, its policy should be directed to secure the very lowest expenditure, and reduce the tolls to the very lowest figure which will yield the desired amount, and legislation and canal administration should be directed to accomplish this result. If, on the other hand, the traditional policy of making the canals not only self-supporting as regards expenses of repair and maintenance, but also in the payment and extinction of the debt created by it and for it, then, of course, the tolls should be so fixed and established that they should

yield the largest revenue, and render possible the accomplishment of this purpose, and legal enactments should carefully discriminate in this direction.

A third plan which finds advocates at this time urges the abolition of all tolls, and throwing open the canals as a great free water-way, paying the expenses of maintenance, which are to be reduced to the lowest possible scale, by a direct tax on the people. This plan is hardly likely to be immediately adopted in the present overburdened condition of the tax-payers, and whatever merits it may possess, we are not called upon at this time to discuss them. That a free, broad, open water-way would be productive of great benefit to the State no one can doubt, and all would approve, could we separate the proposition from the necessary taxation, its inevitable consequence.

#### TOLLS.

Feeling that it does not become me to present or advocate any particular policy in this juncture, that being more within the province of the Legislature, yet it is my duty by the statute to make such recommendations as shall seem to me necessary for the interests of the canals, and therefore feeling convinced that the present improved condition of the canals will render their maintenance for the future much less expensive, and that with renewal of confidence in business and with its steady revival and increase, would warrant the experiment, I would not only oppose any increase of tolls, but would advocate a still farther reduction on several of the leading articles, and believe the best interests of the State would be promoted by this action. I would also strongly urge the reduction of tolls on boats one cent per mile. This measure would afford great relief, and be of great benefit to a very depressed and embarrassed class, who deserve the consideration and fostering care of the State.

#### LATERAL CANALS.

There being no lateral canals on the eastern division, as now constituted, the Champlain forming a part of the main system, the Commissioner of the eastern division does not feel called upon to make any suggestions with regard thereto; and the report of the commission appointed by the last Legislature, and which will, undoubtedly, be submitted to the coming Legislature, would probably render any extended remarks unnecessary. The opinion of the Commissioner, with regard to the Black River canal, can be found in his extended detailed report on the subject, submitted through the

Canal Board, to the last Legislature and published in an appendix to the Canal Commissioners' Report for 1875 made to the Legislature of 1876.

#### RAPID TRANSIT — STEAM ON THE CANALS.

Rapidity of transit and economy in expense enter so largely into the freight transportation question that the minds of forwarders and boatmen as well as inventors have been largely occupied for the past few years in devising means to secure these combined results, which all unite in ascribing to the application of steam propulsion to boats in some form or other. Progress has been made, but no practical plan has yet been developed — nothing that so commends itself to the judgment of the parties interested as to secure its immediate adoption as being the accomplishment of the desired result.

This subject has received much attention and been thoroughly treated by my predecessors, and I do not propose to enlarge upon the subject, but it is important, in my judgment, that the State should continue to assist in this great work and extend every assistance and facility to those engaged in trying to work out the practical solution of the problem that can be done without impeding or interfering with navigation. Any actual advance in this direction would be most advantageous to the future of the canals.

#### SUPPLY OF WATER.

There has been no trouble whatever the past season from lack of water either on the Erie or Champlain. The supply has been ample and sufficient at all times, and, as far as this division is concerned, there would seem to be no necessity for making any further provision for a water supply.

#### MOHAWK AQUEDUCTS.

The two Mohawk aqueducts were completed during the winter and brought into use at the opening of navigation and have proved most excellent work. Not only has navigation been improved by their construction but a fruitful and constant source of expense in repairs been thereby obviated.

#### CULVERTS.

The culverts at Crescent, and at the foot of the four-mile level, to which attention was called in my last report, have been duly authorized by the necessary action of the Canal Board, and will be constructed during the coming suspension of navigation.

## TROY DAM.

The Troy dam has been placed in excellent condition at an expense much less than the engineer's estimate. The other dams on the division are also in good condition.

## CHAMPLAIN ENLARGEMENT.

There is now remaining in the treasury the sum of \$300,000, which was appropriated for the enlargement of the Champlain canal, and which it has been proposed for the past year or two to expend in such a manner as shall remove the greatest obstacles now existing to its free navigation. I would strongly recommend and urge the expenditure of this sum, or so much thereof as is covered by the carefully prepared estimates of the division engineer (\$240,000), for the reason that while the capacity of the canal will be largely increased, the expense of keeping it in repair will be largely reduced. By a judicious expenditure of this money the canal can be deepened in all the necessary places, and also straightened and widened, so that boats carrying 200 tons can freely navigate its waters, and, as boats of this size are required for the river and lake navigation, connected with this canal, it will be seen at once how important to its interests are the proposed improvements. The walls and bridges, which are in a poor and dilapidated condition on this canal, would be thus placed in good and substantial order, and the annual charge for ordinary repairs, now so heavy, would be materially lessened. All the improvements to this canal tend so largely to develop and strengthen the important iron and lumber interests of Northern New York that a sound public policy would require the adoption of the improvements recommended were no other consideration involved. As showing the business of the canal, I would call attention to the fact that, notwithstanding the depression of business, the stoppage of the Glen's Falls, Sandy Hill and Fort Edward mills, and other manufacturing establishments, the tolls on this canal only fell off \$12,000 the past season, as compared with the previous year, a remarkably good showing in comparison with the other canals of the State.

## EXTRAORDINARY REPAIRS.

The system of extraordinary repairs having been abolished in effect by the failure to make any appropriations by the Legislature of 1875 and 1876, of course the only work done under this head of business



for the past two seasons has been the completion of work already undertaken by the means of appropriations already made. There remains very little of this work to be done, if any, and many of the contracts which were being executed, and depending on prospective appropriations, were abandoned or canceled, and the amount provided by special legislation, or were paid for out of the ordinary repair fund. In a special report to the Canal Board July 6, 1876, the Commissioner of the eastern division shows to what a large extent the ordinary repair fund had been charged in this manner, and the reason for these expenditures having ceased, of course a corresponding saving can and will be effected in the annual charges for ordinary repairs in future. The progress of new work and extraordinary repairs was always attended with increased outlay in ordinary repairs, and with this disturbing element entirely eliminated, and the canals restored for the first time to a good and efficient condition, since the dilapidation into which every thing fell under the repair contract system, there would seem to be no obstacle to a very economical administration of canal maintenance upon the eastern division.

#### COMPARATIVE STATEMENT.

The amount expended for ordinary repairs during the fiscal year, ending September 30, 1875, was as follows, viz.:

|                          |              |                       |
|--------------------------|--------------|-----------------------|
| By superintendents ..... | \$893,432 92 |                       |
| By Commissioners .....   | 271,816 69   |                       |
|                          |              | <u>\$1,165,249 61</u> |

For the year ending September 30, 1876:

|                          |              |                     |
|--------------------------|--------------|---------------------|
| By superintendents ..... | \$810,707 01 |                     |
| By Commissioners .....   | 196,652 94   |                     |
|                          |              | <u>1,007,359 95</u> |

|                         |              |
|-------------------------|--------------|
| Reduction in 1876 ..... | \$157,889 66 |
|-------------------------|--------------|

For extraordinary repairs, there was expended during year ending September 30, 1875, as follows, viz.:

|                        |              |                     |
|------------------------|--------------|---------------------|
| Eastern division.....  | \$322,541 86 |                     |
| Middle division.....   | 161,971 21   |                     |
| Western division ..... | 274,944 23   |                     |
|                        |              | <u>\$759,457 30</u> |

For 1876, as follows:

|  |                             |  |
|--|-----------------------------|--|
| Eastern division.....                                    | \$26,305 86                 |  |
| Middle division.....                                     | 52,737 44                   |  |
| Western division.....                                    | 71,787 88                   |  |
|  | <u>                    </u> | \$250,831 18   |
| Reduction in 1876.....                                   | \$508,626 12                |  |
|  | <u>                    </u> | \$508,626 12   |
| Total reduction, ordinary and extraordinary repairs..... |                             | <u>                    </u><br><u>                    </u><br>\$666,515 88 |

For the eastern division, the showing for the same period is as follows, viz.:

|  |   |
|--|---|
| Expenditures for year ending September 30, 1875... | \$677,094 52                                |
| Expenditures for year ending September 30, 1876... | 515,273 42                                  |
| Apparent reduction.....                            | <u>                    </u><br>\$161,821 10 |

But as the Black River canal and twenty-five miles of Erie were taken from this division and added to the middle division, there should be deducted from this apparent reduction the amount expended on them this year, as follows:

|  |                             |  |
|--|-----------------------------|--|
| Black River canal.....                               | \$27,000 00                 |  |
| Twenty-five miles, section 5, Erie (proportion)..... | 15,000 00                   |  |
|  | <u>                    </u> | 42,000 00  |
| Actual reduction.....                                |                             | <u>                    </u><br><u>                    </u><br>\$119,821 10 |

Before closing my report, I take great pleasure in expressing my sense of the cordial and effective co-operation of those with whom I have had official relations during the past year. I cannot forbear expressing my warmest approval and earnest commendation of the services rendered by the able counsel who have been employed to represent the State in the matter of the claims before the Board of Canal Appraisers and the Canal Board, and the faithful, zealous and able manner in which their duties were performed is best attested by the reports of those boards showing what a trifling amount has been awarded claimants in comparison with the amounts claimed.

I desire also to acknowledge my indebtedness to the division and

resident engineers for their efficient and cordial co-operation with me, and my thanks for their valuable and efficient services.

The superintendents upon this division have done their duty faithfully and well, and it affords me pleasure to bear witness to their fidelity and zeal, without which the successful past season would not have been possible.

I have not thought it necessary to recapitulate the improvements suggested in their several reports, but would express my approval of the recommendations so made by the superintendents. •

There will be no large or unusual expenditures to be made during the coming winter to place the canal in good condition at the opening of navigation, and there will be no deficiency in the amount already provided by law for the maintenance of the canals for fiscal year ending September 30, 1877.

ADIN THAYER.

## MIDDLE DIVISION.

COMMISSIONER'S ANNUAL REPORT FOR FISCAL YEAR  
OF 1876.

At a meeting of the Canal Board, on January 27, 1876, a resolution was unanimously adopted, taking from the eastern division and adding to the middle division about twenty-eight (28) miles of the Erie canal, the Black River canal, navigable part of the Black river, and the lakes, reservoirs, rivers and feeders supplying the Erie at Rome. This change it was very proper to make, as it placed under the control of one commissioner the important water system of the long summit level of the Erie canal. There are now in charge of the Commissioner of middle division the following :

The Erie canal, from the east line of Oneida county to the east line of the county of Wayne, including the several feeders ; the Black River canal and feeder, and improvement of Black river and reservoirs ; Oswego canal ; Cayuga and Seneca canal ; Cayuga inlet ; Chenango canal ; Seneca River towing-path ; Oneida River improvement ; Chemung canal and feeder ; Crooked Lake canal ; Oneida Creek feeder ; Oneida Lake canal ; Baldwinsville canal ; making in all about 470 miles of canal, eighteen reservoirs and thirteen feeders. The long level being drawn from wholly to feed the western end of the eastern division, and drawn from to feed the Syracuse level and Oswego canal in part, makes it almost impossible, during the dry times of the seasons, to keep up the water to its proper height.

Under the management of an agent who was employed to give particular attention to the water supplies of this division, navigation was kept up without any delay of moment from short supply of water.

A report of condition of reservoirs and depth of water in the Erie at various points, for each day of the season of navigation, will be found in this report.

The middle division of the canals, during the first two months of the fiscal year of 1876 — October and November — was under the direction of the late Commissioner R. W. Stroud, and the balance of the year — say from December 3, 1875 — in charge of C. A. Walrath.

There was expended by Commissioner Stroud :

|                                  |                    |
|----------------------------------|--------------------|
| By superintendents.....          | \$28,731 34        |
| For general management.....      | 10,109 19          |
| For extraordinary repairs.....   | 23,094 09          |
| Paid awards for land damage..... | 3,415 96           |
| Total.....                       | <u>\$65,350 58</u> |

Of the above amount, there was paid by Commissioner James Jackson, Jr. :

|                                     |                   |
|-------------------------------------|-------------------|
| For ordinary repairs.....           | \$1,781 00        |
| For extraordinary repairs.....      | 3,009 00          |
| By C. A. Walrath, for ordinary..... | 2,677 36          |
|                                     | <u>\$7,467 36</u> |

The expenditures for all purposes, embracing ordinary and extraordinary repairs, for work, and payments authorized by the Legislature and Canal Board, and for salaries and miscellaneous expenditures, as compared with those of the preceding year, are as follows, viz. :

|   |                     |
|---|---------------------|
| 1875. Old division.....   | \$465,531 18        |
| 1876. Old division, including Black River canal and part of Erie..... | \$313,668 33        |
| Expenditures of Black River canal and portion of Erie.....            | 49,393 00           |
|   | <u>264,275 33</u>   |
| Decrease during fiscal year.....                                      | <u>\$201,255 85</u> |

STATEMENT showing expenditures of the three sections of the middle division of the Erie canal for five months, commencing October 1, 1875.

#### REPAIR SECTION No. 6.

HENRY EHLE, *Superintendent.*

This section embraces twenty-seven miles of the Erie canal, extending from the east bank of the Old Oneida Lake canal to the Limestone Creek feeder, the Oneida Creek feeder two miles in length, the Erieville and Cazenovia Lake reservoirs, and Chittenango feeder.

The structures are three aqueducts, three waste-woirs, twenty-seven

culverts, three wooden farm bridges, twenty-one wooden road bridges, six iron canal, and two iron feeder road bridges, one swing bridge, four feeder dams, and one stop-gate.

The expenditures upon the section were as follows :

| ORDINARY REPAIRS.                                   |                    |
|---|--------------------|
| By superintendent .....                             | \$2,910 65         |
| EXTRAORDINARY REPAIRS.                              |                    |
| Widening and deepening ditches in Cowasselon swamp, | 12,839 17          |
| Total .....   | <u>\$15,749 82</u> |

The following is a detailed statement of expenditures by the superintendent :

|   |                   |
|---|-------------------|
| Road bridges.....                                 | \$4 96            |
| State scow.....                                   | 923 00            |
| Breaking ice and assisting boats through ice..... | 32 00             |
| Watching canal reservoirs and feeders .....       | 490 00            |
| Tools, including shovels, picks, etc.....         | 20 48             |
| Other miscellaneous expenditures .....            | 115 21            |
| Special foreman .....                             | 225 00            |
| Superintendents' salary.....                      | 687 50            |
| Clerk's salary .....                              | 412 50            |
| Total (ordinary) .....                            | <u>\$2,910 65</u> |

### REPAIR SECTION No. 7.

ABRAM SCOUTEN, *Superintendent.*

This section extends from Limestone Creek feeder to a point 100 feet west of Nine-mile creek or Camillus feeder, including De Ruyter and Otisco Lake reservoirs, Limestone, Butternut and Camillus feeders, each navigable one mile — total, seventeen miles.

The structures are four double stone lift locks, four waste-weirs, two farm bridges, six wooden feeder bridges, one wooden chain bridge, six wooden road bridges, two iron tow-path bridges, fourteen iron road bridges, one feeder bridge, two swing bridges, one iron foot bridge, two feeder dams, four locks, one watch and one storehouse, one workshop, and two timber sheds.

The expenditures upon this section were as follows :

## ORDINARY REPAIRS.

|                                 |            |
|---------------------------------|------------|
| By the superintendent.....      | \$6,366 28 |
| Watching canal and feeder ..... | 129 33     |

## LAND DAMAGES.

|                               |           |
|-------------------------------|-----------|
| Permanent and temporary ..... | 27,021 38 |
|-------------------------------|-----------|

## EXTRAORDINARY REPAIRS.

|   |            |                           |
|---|------------|---------------------------|
| Swing bridge at Salina street, Syracuse....                 | \$2,287 19 |                           |
| Iron bridge and stone abutments at Thompson's landing ..... | 620 68     |                           |
| Vertical wall (berme side) Syracuse level..                 | 354 34     |                           |
| Vertical wall Syracuse level.....                           | 346 38     |                           |
| Vertical wall on Long level and Fayetteville feeder.....    | 323 98     |                           |
|   |            | <u>3,932 57</u>           |
| Total.....  |            | <u><u>\$37,449 56</u></u> |

The following is a detailed statement of expenditures by the superintendent:

## SUMMARY REPORT

For five months, showing the name and number of structures or works, the different heads of expenditure, and the cost of each, on the line of the canal under the charge of Abram Scouten, superintendent of repairs of nineteen miles of the Erie canal, extending from Lime Stone Creek feeder to a point 100 feet west of Camillus feeder, during the five months ending February 29, 1876.

| 1<br>STRUCTURES OR WORKS, ETC.  | 2<br>Whole No.<br>on<br>section. | 3<br>Cost of new<br>structures. | 4<br>Cost of<br>repairs of<br>old, etc. | 5<br>Total new<br>and old. |
|---|----------------------------------|---------------------------------|---|----------------------------|
| Locks .....   | 4                                | .....                           | \$218 85                                | \$218 85                   |
| Lock tending (exclusive of oil) .....   |                                  | .....                           | 1,386 72                                | 1,386 72                   |
| Oil for locks .....   |                                  | .....                           | 87 12                                   | 87 12                      |
| Lock-gates .....  | 86                               | \$302 81                        | 74 48                                   | 877 29                     |
| Aqueducts .....   | 8                                | .....                           | .....                                   | .....                      |
| Waste-weirs .....   | 4                                | .....                           | .....                                   | .....                      |
| Culverts .....  | 10                               | .....                           | .....                                   | .....                      |
| Weigh-locks .....   | 1                                | .....                           | .....                                   | .....                      |
| Farm bridges (wood) .....   | 5                                | .....                           | .....                                   | .....                      |
| Road bridges (wood) .....   | 10                               | .....                           | .....                                   | .....                      |
| Road bridges (iron) .....   | 14                               | \$89 18                         | 299 66                                  | 688 84                     |
| Swing bridges .....   | 2                                | .....                           | 5 15                                    | 5 15                       |
| Tow-path bridges (wood) .....   | 2                                | .....                           | .....                                   | .....                      |
| Tow-path bridges (iron) .....   | 2                                | .....                           | .....                                   | .....                      |
| State scows .....   | 1                                | .....                           | 86 65                                   | 86 65                      |
| Small boats .....   | 1                                | .....                           | .....                                   | .....                      |
| Ice breakers .....  | 1                                | .....                           | 380 43                                  | 380 43                     |
| Lock-houses .....   | 1                                | .....                           | 5 55                                    | 5 55                       |
| Workshops .....   | 2                                | .....                           | .....                                   | .....                      |
| Watch-houses .....  | 2                                | .....                           | .....                                   | .....                      |
| Storehouses .....   | 2                                | .....                           | .....                                   | .....                      |
| Raising and repairing tow-path and berme<br>bank, not including repairs to slope walls<br>(State scow crew) ..... |                                  | .....                           | 535 50                                  | 535 50                     |
| Dams (feet) .....   | 5                                | .....                           | 43 41                                   | 43 41                      |
| Docking .....   |                                  | .....                           | 24 00                                   | 24 00                      |
| Repairs of breaches, leaks in canal banks .....   |                                  | .....                           | 189 00                                  | 189 00                     |
| Breaking ice and assisting boats in conse-<br>quence of ice .....   |                                  | .....                           | 244 41                                  | 244 41                     |
| Watching canal reservoirs and feeders .....   |                                  | .....                           | 478 00                                  | 478 00                     |
| Horse-walk .....  |                                  | .....                           | 16 00                                   | 16 00                      |
| Tools, including shovels, picks, crowbars,<br>axes, etc. ....   |                                  | .....                           | 46 48                                   | 46 48                      |
| Other miscellaneous expenditures .....  |                                  | .....                           | 228 88                                  | 228 88                     |
|   |                                  | \$641 99                        | \$4,249 29                              | \$4,891 28                 |
| Special foreman's salary .....  |                                  | .....                           | .....                                   | 875 00                     |
| Clerk's salary .....  |                                  | .....                           | .....                                   | 412 50                     |
| Superintendent's salary .....   |                                  | .....                           | .....                                   | 687 50                     |
| Total expense, Superintendent Scouten for 5½ months ending March 16, 1876 .....                                   |                                  |                                 |   | \$6,366 28                 |

## REPAIR SECTION No. 8.

S. B. ROWE, *Superintendent.*

This section extends from a point 100 feet west of Nine Mile creek or Camillus feeder to the east line of Wayne county, embracing the Skaneateles and Owasco Lake reservoirs and feeders; total, thirty miles. The structures are: Two stone double lift-locks, five aqueducts, three waste-weirs, twenty-one culverts, two wooden chain



bridges, four farm, thirteen wooden road bridges, eleven iron bridges, one iron foot bridge, four feeder dams, two lock-houses, two watch-houses and one workshop.

The expenditures on this section were as follows :

ORDINARY REPAIRS.

|                         |            |
|-------------------------|------------|
| By superintendent ..... | \$6,432 99 |
| Watching canal.....     | 81 25      |

LAND DAMAGES.

|                              |          |
|------------------------------|----------|
| Permanent and temporary..... | 1,672 90 |
|------------------------------|----------|

EXTRAORDINARY REPAIRS.

|   |             |
|---|-------------|
| Building dam at Owasco outlet, Auburn....           | \$4,216 15  |
| Constructing new feeder channel at Port Byron ..... | 14,450 24   |
| Opening and straightening Memphis ditch..           | 235 15      |
|   | 18,901 54   |
| Total. ....   | \$27,088 68 |

The following is a detailed statement of expenditures by the superintendent :

DETAILED REPORT

*Of ordinary repairs on section No. 8, of the Erie canal, under the charge of S. B. Rowe, superintendent of repairs of thirty-one miles of said canal, extending from 100 feet west of mouth of Camillus feeder to east line of Wayne county, during the five and one-half months ending March 15, 1876.*

| STRUCTURES OR WORK, ETC.  | Items of labor or materials in each work or object of expenditure. | Cost of each item of labor and material on each work, etc. | Total cost of each work, etc. |
|---|--|--|-------------------------------|
| Locks.....  | Supplies .....   | \$69 19  | \$69 19                       |
| Lock tending.....   | Locks 51 and 52.....   | 664 65   | 664 65                        |
| Oil for locks.....  | 51 and 52.....   | 7 86   | 7 86                          |
| Repairing bridges Port Byron, Jordan and Montezuma levels.....              | Plank.....   | 23 57  | 23 57                         |
| State scows Nos. 1 and 2.....   | Repairs and supplies.....  | 71 87  | 71 87                         |
| Ice breaker.....  | Repairs.....   | 12 85  | 12 85                         |
| Raising and repairing tow-path Montezuma, Port Byron and Jordan levels..... |  | 1,994 30   | 1,994 30                      |
| Repairing dams, Port Byron and Centerport.....                              |  | 18 34  | 18 34                         |
| Repairing vertical wall, Port Byron level.....                              |  | 763 43   | 763 43                        |
| Docking.....  | Timber.....  | 339 36   | 339 36                        |
| Breaking ice, and assisting boats in consequence of ice.....                |  | 817 63   | 817 63                        |
| Watching canal and tending feeders.....                                     |  | 476 66   | 476 66                        |
| Tools.....  | Repairs.....   | 5 56   | 5 56                          |
|   |  |  | \$5,293 17                    |

## DETAILED REPORT

Showing the name and number of structures or works, the different heads of expenditure, and the cost of each, on the line of the canal under the charge of S. B. Rowe, superintendent of repairs of thirty-one miles of the Erie canal, extending from 100 feet west of mouth of Camillus feeder to east line of Wayne county, during the five and one-half months ending March 15, 1876.

| 1   | 2                     | 3                       | 4                            | 5                  |
|---|-----------------------|-------------------------|------------------------------|--------------------|
| STRUCTURES OR WORK, ETC.  | Whole No. on section. | Cost of new structures. | Cost of repairs of old, etc. | Total new and old. |
| Locks.....  | 2                     |                         | \$69 19                      | \$69 19            |
| Lock tending (exclusive of oil).....  |                       |                         | 604 45                       | 604 45             |
| Oil for locks.....  |                       |                         | 7 86                         | 7 86               |
| Lock-gates.....   | 16                    |                         |                              |                    |
| Aqueducts.....  | 5                     |                         |                              |                    |
| Waste-weirs.....  | 3                     |                         |                              |                    |
| Culverts.....   | 21                    |                         |                              |                    |
| Farm bridges (wood).....  | 4                     |                         |                              |                    |
| Foot bridges (iron).....  | 1                     |                         |                              |                    |
| Road bridges (wood).....  | 18                    |                         | 23 57                        | 23 57              |
| Road bridges (iron).....  | 11                    |                         |                              |                    |
| State scows.....  | 2                     |                         | 71 37                        | 71 37              |
| Ice breakers.....   | 1                     |                         | 12 35                        | 12 35              |
| Lock-houses.....  | 2                     |                         |                              |                    |
| Workshops.....  | 1                     |                         |                              |                    |
| Watch-houses.....   | 2                     |                         |                              |                    |
| Dams (feet).....  | 4                     |                         | 18 34                        | 18 34              |
| Vertical wall.....  |                       |                         | 763 43                       | 763 43             |
| Docking.....  |                       |                         | 339 36                       | 339 36             |
| Breaking ice and assisting boats in consequence of ice.....                                 |                       |                         | 817 63                       | 817 63             |
| Watching canal.....   |                       |                         | 476 66                       | 476 66             |
| Tolls, including shovels, picks, crowbars, axes, etc.....                                   |                       |                         | 5 56                         | 5 56               |
| Other miscellaneous expenditures.....   |                       |                         | 11 13                        | 11 13              |
| <i>Other work of consequence which does not come under either of the above heads, viz.:</i> |                       |                         |                              |                    |
| Repairing and removing Port Byron feeder trunk.....   |                       |                         | 342 74                       | 342 74             |
| Publishing abstracts.....   |                       |                         | 25 23                        | 25 23              |
| Superintendent and clerks' salary.....  |                       |                         | 1,100 00                     | 1,100 00           |
|   |                       |                         |                              | \$6,772 35         |
| (Deduct material bought but not used.....)  |                       |                         |                              | 339 36             |
|   |                       |                         |                              | \$6,432 99)        |

S. B. ROWE,

*Superintendent of Canal Repairs.*

By a resolution of the Canal Board, passed January 27, 1876, the following was constituted the middle division of the Erie canal, extending from the east line of the county of Oneida to the easterly line of the county of Wayne, divided into three sections, and described as follows:

Section No. 5 extends from the east line of the county of Oneida

to the west side of Peterboro Street bridge, in the village of Canastota, being 38.106 miles in length..... 38.106

Section No. 6 extends from the west side of Peterboro street bridge to a point 100 feet west of Nine Mile creek or Camillus feeder, being 31.004 miles in length..... 31.004

Section No. 7 extends from a point 100 feet west of Camillus feeder to the easterly line of Wayne county, being 27.913 miles in length ..... 27.913

Total number of miles of middle division of Erie canal, according to survey of D. E. Whitford..... 97.023

### REPAIR SECTION, No. 5.

JOSEPH FAASS, *Superintendent, for seven months, ending Oct. 1, 1876.*

The expenditures on this section were as follows :

#### ORDINARY REPAIRS.

|                            |                    |
|----------------------------|--------------------|
| By the superintendent..... | \$23,359 22        |
| Feeder tenders.....        | 880 00             |
| Total.....                 | <u>\$24,239 22</u> |

The following is a detailed statement of expenditures and remarks by superintendent :

#### SECTION No. 5.

JOSEPH FAASS, *Superintendent.*

This section extends from the east line of Oneida county to the west end of Peterboro Street bridge, in the village of Canastota, county of Madison, making a total distance of about thirty-nine miles.

The structures upon the section are: One lock, twelve lock gates, one weigh-lock, three aqueducts, eleven stone arch culverts, twenty-seven composite culverts, twenty-four farm bridges (wood), one farm bridge (iron), one approach bridge (wood), one approach bridge (iron), four farm bridges (iron chord), one foot bridge (wood), one foot bridge (iron), one lift bridge (iron), one swing bridge (wood), two road bridges (wood), twenty-three road bridges (iron), six road bridges (iron chord), three tow-path bridges (wood), five waste-weirs, six feeders, two stop gates, with sills, frames and plank complete, three feeder bulk-heads, with a total of sixteen paddles, one stone dam at Mohawk feeder of

180 feet, one dam at Oriskany feeder of 214 feet, one dam at Wood Creek feeder of 33 feet, one dam at Oneida Creek feeder of 89 feet.

The annexed table shows the cost of all the work of ordinary repairs done on this section by the superintendent during the seven months of the fiscal year from March 1st to September 30, 1876.

The locks on the section have been kept in efficient repair, by inserting two new lock-gates at the Utica weigh-lock, and others needed repairs. There are also on hand two new lock-gates for lock No. 46 at Utica.

The old Oriskany aqueduct trunk has been taken out and a new one inserted, under the charge of superintendent Giles Hawley, last winter. The connections on both ends, such as vertical walls and puddling connections across the canal, were made last spring. Said aqueduct is in excellent condition now, and no leakage whatever. I would recommend that the vertical walls at the connections of the Yorkville aqueduct be taken out and new ones put in of better material, the same constantly leaking, being a great waste of water, and which cannot otherwise be avoided.

A general repairing has been necessary to many of the bridges upon the section, besides extensive repairs to lift bridge at Utica, and the building of a new iron chord farm bridge at Hennessy's, near Oriskany, on sixty-mile level.

Repairs have been made to the State scows "H. S. Klock" and "Joseph Faass." I would earnestly recommend that a new repair scow be put in place of "H. S. Klock," the same being in an entirely unfit condition.

The repairing and raising of tow-path and berme bank, including the setting of snubbing posts, inserting sluices, etc., have been attended to as thoroughly as was possible. The berme bank has had to be strengthened in very many places, and the bridge approaches, both farm and road, filled in and raised, and this work has compelled the use of a large amount of gravel and other materials.

The cleaning of prism of feeders and canal, including work done in the main prism, during spring repairs, has been done as thoroughly as was possible, with the amount of money available. The canal, west of Oriskany and through the city of Rome, should be more perfectly bottomed out, to secure good navigation during the time of low water in August and September.

There are on this section, at the close of the present fiscal year, two ice-breakers, which are in good condition and ready for use.

The State repair shop at Utica has been thoroughly repaired, and the yard so inclosed as to protect State property at this point.

The work of clearing the creek channels and State ditches adjoining and leading under the canal on this section requires a large yearly expenditure, and the numerous diving culverts leading from ditches through the Rome swamp, and other points require far more attention and care than is generally supposed; they have been kept open and in good order through the entire year.

The spring floods having undermined nearly one-half of the highway of the west end of the Oriskany Feeder dam and abutments, also a land-slide having occurred along the channel of the feeder, the same was thoroughly repaired.

The vertical and slope walls throughout the section, which were accepted in an imperfect condition, had fallen in the canal in many places, and required considerable expense.

The old walls and docking on tow-path and berme side, in the vicinity of New London, should be replaced by good vertical walls, as there is a great expense yearly in keeping them in repair, and it would further the interests of navigation if these improvements were made as soon as possible.

The docks at Utica, Oriskany, Newville, Rome, New London and Stacey's basin were kept in as good repair as was possible with the resources at hand; very much of the timber coping on the tow-path along the section was in bad condition, and many were taken out and replaced by new docking timber.

Navigation for loaded boats bound east was interrupted for about twelve hours during August, caused by low water, but, through the prompt supply of water from the Black River reservoirs, there was no further interruption.

## SECTION No 5.

JOSEPH FAAS, *Superintendent.**Superintendent's expenditures for repairs during the seven months from March 1 to September 30, 1876.*

| STRUCTURES.                          | New work.  | Old work.   | Total new and old. |
|--------------------------------------|------------|-------------|--------------------|
| Locks.....                           |            | \$309 55    | \$309 55           |
| Lock tending (exclusive of oil)..... |            | 588 00      | 588 00             |
| Oil for locks.....                   |            | 14 12       | 14 12              |
| Lock-gates.....                      | \$751 24   |             | 751 24             |
| Aqueducts.....                       |            | 707 17      | 707 17             |
| Waste-weirs.....                     |            | 140 85      | 140 85             |
| Culverts.....                        |            | 551 86      | 551 86             |
| Weigh-locks.....                     |            | 175 08      | 175 08             |
| Bridges.....                         | 487 60     | 2,844 58    | 2,781 58           |
| State scows.....                     |            | 301 19      | 301 19             |
| Ice-breakers.....                    |            | 41 26       | 41 26              |
| Workshops.....                       |            | 377 97      | 377 97             |
| Tow-path and berm bank.....          |            | 5,575 80    | 5,575 80           |
| Cleaning bottom of canal.....        |            | 4,564 63    | 4,564 63           |
| Cleaning on creeks.....              |            | 590 24      | 590 24             |
| Dams.....                            |            | 418 07      | 418 07             |
| Feeders.....                         |            | 542 25      | 542 25             |
| Slope and vertical walls.....        |            | 671 03      | 671 03             |
| Docking.....                         |            | 848 79      | 848 79             |
| Watching canal.....                  |            | 1,129 00    | 1,129 00           |
| Tools.....                           |            | 71 29       | 71 29              |
| Miscellaneous.....                   |            | 26 84       | 26 84              |
| Lift bridge, Utica.....              |            | 781 69      | 781 69             |
|                                      | \$1,188 24 | \$30,770 98 | \$21,969 22        |
| Superintendent's salary.....         |            |             | 875 00             |
| Clerk hire.....                      |            |             | 525 00             |
| Total.....                           |            |             | \$22,369 22        |

## REPAIR SECTION No. 6.

CHAPMAN W. AVERY, *Superintendent, for seven months, ending September 30, 1876.*

This section extends from the west side of Peterboro Street bridge, in Canastota, to a point 100 feet west of Nine Mile creek or Camillus feeder, embracing Erieville, Cazenovia lake, De Ruyter, Jamesville and Otisco Lake reservoirs; the Chittenango, Limestone, Butternut and Camillus feeders; the last three each navigable one mile. The structures are: Four stone double lift-locks, four aqueducts, five waste-weirs, fifteen culverts, one weigh-lock, seven wooden farm bridges, two swing bridges, seventeen wooden road bridges, eighteen iron road bridges, two wooden tow-path bridges, one iron tow-path bridge, four locks, two watch and two storehouses, two timber sheds, and seven feeder dams.

## ORDINARY REPAIRS.

|   |                    |
|---|--------------------|
| By the superintendent.....              | \$18,602 81        |
| Feeder tenders.....                     | 919 16             |
| Swing bridge, Salina street, Syracuse.. | 75 00              |
| Total.....                              | <u>\$19,596 97</u> |

The following is a detailed statement of expenditures by the superintendent :

HON C. A. WALRATH, *Canal Commissioner* :

SIR. — Accompanying my report from March first to the end of the fiscal year, September 30, 1876, I desire to present the following statements in regard to the condition of the section under my charge :

Upon taking charge of said section on the first of last March, sixteen miles had been added to the eastern end, thereby extending the section to the village of Canastota ; this addition, however, being in good repair, and there being no important structures upon it, has required but a small outlay. During the season of navigation the required depth of water has been maintained, and navigation has been uninterrupted. The towing-path of nearly the entire length of the section, of last year, was in poor condition, but has been raised, graveled and graded, and is now in excellent order. The locks and lock-gates are in good working order. Two new gates have been placed in locks No. 48 and 50, and a duplicate set constructed for lock No. 47 in case of emergency. The aqueduct over Nine Mile creek, on the Jordan level, is unsafe and will need rebuilding after the close of navigation. The weigh-lock at Syracuse should be relined. The numerous bridges upon the section require constant watching and expense ; several have been repaired and replanked, and all may be considered in good order, with the exception of Grape Street bridge, in Syracuse, which has been condemned and needs a thorough overhauling. New ones have been constructed across the Long level at Burdick's and Manlius Center, also at Cazenovia, and one across the Butternut Creek feeder. The swing bridge in Syracuse has been well repaired ; the one at Fayetteville is entirely useless and needs rebuilding. The section is much in need of a suitable workshop and yard where the property belonging to the State can be more safely stored.

Very respectfully yours.

C. W. AVERY,

*Superintendent Section 6, Erie Canal.*

SYRACUSE, N. Y., October 1, 1876.

## REPORT

Showing the name and number of structures or works, the different heads of expenditure, and the cost of each, on the line of the canal under the charge of C. W. Avery, superintendent of repairs of thirty-three miles of the Erie canal, extending from Canastota to 100 feet west of Camillus feeder, from the 1st day of March, 1876, to the 30th day of September, 1876.

| 1  | 2                     | 3                       | 4                            | 5                  |
|--|-----------------------|-------------------------|------------------------------|--------------------|
| STRUCTURES OR WORKS, ETC.  | Whole No. on section. | Cost of new structures. | Cost of repairs of old, etc. | Total new and old. |
| Locks .....  | 4                     | .....                   | \$736 08                     | \$736 08           |
| Lock tending (exclusive of oil).....   | .....                 | .....                   | 2,367 96                     | 2,367 96           |
| Oil for locks.....   | .....                 | .....                   | 37 80                        | 37 80              |
| Lock-gates.....  | 86                    | \$760, 41               | 123 10                       | 888 51             |
| Aqueducts.....   | 4                     | .....                   | 212 40                       | 212 40             |
| Waste-weirs.....   | 5                     | .....                   | 4 75                         | 4 75               |
| Calverts.....  | 15                    | .....                   | .....                        | .....              |
| Weigh-locks.....   | 1                     | .....                   | 68 00                        | 68 00              |
| Farm bridges (wood).....   | 7                     | .....                   | .....                        | .....              |
| Swing bridges (iron) (road).....   | 2                     | .....                   | 145 26                       | 145 26             |
| Road bridges (wood).....   | 17                    | 2,087 56                | 114 56                       | 2,149 12           |
| Road bridges (iron).....   | 18                    | .....                   | 508 41                       | 508 41             |
| Tow-path bridges (wood).....   | 2                     | .....                   | .....                        | .....              |
| Tow-path bridges (iron).....   | 1                     | .....                   | .....                        | .....              |
| State scows.....   | 2                     | .....                   | 231 18                       | 231 18             |
| Small boats.....   | 2                     | .....                   | .....                        | .....              |
| Ice breakers.....  | 1                     | .....                   | .....                        | .....              |
| Lock-houses.....   | 4                     | .....                   | .....                        | .....              |
| Workshops.....   | 2                     | .....                   | .....                        | .....              |
| Watch-houses.....  | 2                     | .....                   | .....                        | .....              |
| Storehouses.....   | 2                     | .....                   | .....                        | .....              |
| Reservoirs.....  | .....                 | .....                   | 1,568 75                     | 1,568 75           |
| Raising and repairing tow-path and berme bank, not including repairs to slope walls, Cleaning out bottom of canal during spring repairs..... | .....                 | .....                   | 2,522 20                     | 2,522 20           |
| Removing sunken boats.....   | .....                 | .....                   | 2,022 46                     | 2,022 46           |
| Dams (feet).....   | 7                     | .....                   | 25 22                        | 25 22              |
| Slope wall, 195.95; vertical, 102.18.....  | .....                 | .....                   | 18 40                        | 18 40              |
| Docking.....   | .....                 | .....                   | 298 08                       | 298 08             |
| Watching canal.....  | .....                 | .....                   | 622 11                       | 622 11             |
| Wheelbarrows.....  | .....                 | .....                   | 420 00                       | 420 00             |
| Tools, including, shovels, picks, crowbars, axes, etc.....   | .....                 | .....                   | 33 00                        | 33 00              |
| Other miscellaneous expenditures.....  | .....                 | .....                   | 209 00                       | 209 00             |
| .....  | .....                 | .....                   | 92 41                        | 92 41              |
| <i>Other work of consequence which does not come under either of the above heads, viz.:</i>  | .....                 | .....                   | .....                        | .....              |
| Tending reservoirs.....  | .....                 | .....                   | 96 00                        | 96 00              |
| Mowing weeds.....  | .....                 | .....                   | 121 10                       | 121 10             |
| Special foreman.....   | .....                 | .....                   | 720 66                       | 720 66             |
| .....  | .....                 | .....                   | \$2,787 97                   | \$14,418 81        |
| .....  | .....                 | .....                   | .....                        | .....              |
| Clerk.....   | .....                 | .....                   | .....                        | 525 00             |
| Superintendent.....  | .....                 | .....                   | .....                        | 875 00             |
| .....  | .....                 | .....                   | .....                        | \$15,602 81        |

C. W. AVERY,  
Superintendent of Repairs.

SYRACUSE, N. Y., October 17, 1876.



## REPAIR SECTION No. 7.

ELIJAH S. DRAKE, *Superintendent, for seven months ending September 30 1876.*

This section extends from a point 100 feet west of Nine Mile creek or Camillus feeder to the easterly line of Wayne county, embracing the Skaneateles and Owasco Lake reservoirs and feeders.

The structures are two stone double lift-locks, five aqueducts, three waste-weirs, twenty-one culverts, two wooden chain bridges, four farm bridges, thirteen wooden road bridges, eleven iron bridges, one iron foot bridge, four feeder dams, two lock-houses, three watch-houses, and one work-shop.

The expenditures on this section were as follows :

| ORDINARY REPAIRS.          |             |
|----------------------------|-------------|
| By the superintendent..... | \$12,063 03 |
| Feeder tenders .....       | 420 00      |
|                            | <hr/>       |
| Total .....                | \$12,483 03 |
|                            | <hr/> <hr/> |

The following is a detailed statement of expenditures by the superintendent :

## REPORT

*Showing the name and number of structures or works, the different heads of expenditure, and the actual cost of each, on the line of the canal under the charge of Elijah S. Drake, superintendent of repairs of thirty-one miles of the Erie canal, extending from Camillus feeder, Onondaga county, to Seneca and Wayne counties' lines, during the seven months ending September 30, 1876.*

| 1<br>STRUCTURES OR WORKS, ETC.   | 2<br>Whole No.<br>on<br>section. | 3<br>Cost of new<br>structures. | 4<br>Cost of<br>repairs of<br>old, etc. | 5<br>Total new<br>and old. |
|--|----------------------------------|---------------------------------|---|----------------------------|
| Locks.....   | 2                                |                                 | \$263 00                                | \$263 00                   |
| Lock tending (exclusive of oil).....   |                                  |                                 | 1,496 00                                | 1,496 00                   |
| Oil for locks.....   |                                  |                                 | 18 78                                   | 18 78                      |
| Lock-gates.....  | 16                               |                                 | 233 99                                  | 233 99                     |
| Aqueducts.....   | 5                                |                                 | 73 07                                   | 73 07                      |
| Waste-weirs.....   | 3                                |                                 | 92 79                                   | 92 79                      |
| Culverts.....  | 21                               |                                 | 5 50                                    | 5 50                       |
| Farm bridges (wood).....   | 4                                |                                 |   |                            |
| Road bridges (wood).....   | 13                               |                                 | 792 54                                  | 792 54                     |
| Road bridges (iron).....   | 11                               |                                 |   |                            |
| Tow-path bridges (wood).....   | 2                                |                                 |   |                            |
| State scows.....   |                                  |                                 | 336 18                                  | 336 18                     |
| Ice breakers.....  |                                  |                                 | 4 00                                    | 4 00                       |
| Lock-houses.....   | 2                                |                                 | 38 61                                   | 38 61                      |
| Workshops.....   | 1                                |                                 | 75                                      | 75                         |
| Watch-houses (Port Byron feeder dam).....  | 3                                | \$33 39                         |   | 33 39                      |
| Raising and repairing tow-path and berme<br>bank, not including repairs to slope walls.        |                                  |                                 | 2,386 77                                | 2,386 77                   |
| Cleaning out bottom of canal during spring<br>repairs.....                                     |                                  |                                 | 1,579 37                                | 1,579 37                   |
| Cleaning on creeks.....  |                                  |                                 | 376 14                                  | 376 14                     |
| Dams (feet).....   | 4                                |                                 | 76 05                                   | 76 05                      |
| Slope wall.....  |                                  |                                 | 74 79                                   | 74 79                      |
| Docking.....   |                                  |                                 | 66 07                                   | 66 07                      |
| Repairs of breaches.....   |                                  |                                 | 234 23                                  | 234 23                     |
| Watching canal.....  |                                  |                                 | 684 80                                  | 684 80                     |
| Wheelbarrows.....  |                                  | 46 50                           |   | 46 50                      |
| Tools, including shovels, picks, crowbars,<br>axes, etc.....                                   |                                  | 147 96                          | 19 50                                   | 167 46                     |
| Other miscellaneous expenditures.....  |                                  |                                 | 330 11                                  | 330 11                     |
| <i>Other work of consequence, which does not<br/>come under any of the above heads, viz. :</i> |                                  |                                 |   |                            |
| Burying dead horses.....   |                                  |                                 | 44 53                                   | 44 53                      |
| Filling up at receiving pipe, Port Byron.....  |                                  |                                 | 79 63                                   | 79 63                      |
| Excavating turn around Weedsport.....  |                                  | 100 00                          |   | 100 00                     |
| Filling up roadway, Port Byron.....  |                                  |                                 | 49 00                                   | 49 00                      |
| Cutting weeds.....   |                                  |                                 | 298 49                                  | 298 49                     |
| Digging ditch, Montezuma.....  |                                  | 152 89                          |   | 152 89                     |
| Removing old trunk, Port Byron.....  |                                  |                                 | 8 00                                    | 8 00                       |
| Constructing protection wall, Montezuma.....   |                                  | 444 73                          |   | 444 73                     |
| Relaying vertical wall, Weedsport.....   |                                  |                                 | 33 75                                   | 33 75                      |
| Repairing ditches.....   |                                  |                                 | 54 14                                   | 54 14                      |
|  |                                  | \$225 46                        | \$3,737 57                              | \$10,663 08                |
| Clerk hire.....  |                                  |                                 |   | 525 00                     |
| Salary of superintendent.....  |                                  |                                 |   | 875 00                     |
|  |                                  |                                 |   | \$12,063 08                |

SUPPLEMENTARY REPORT by *Elijah S. Drake*, superintendent of repairs of thirty-one miles of the Erie canal, extending from the Camillus feeder, Onondaga county, to Seneca and Wayne counties lines, during the seven months ending September 30, 1876; it also embraces Skaneateles and Owasco Lake reservoirs and feeders.

The structures are: Two double stone lift-locks, five aqueducts, three waste-weirs, twenty-one culverts, two wooden tow-path bridges, four farm bridges, thirteen wooden road bridges, eleven iron bridges, four feeder dams, two lock-houses, three watch-houses and one workshop.

#### NEW STRUCTURES COMPLETED.

(None are in process of construction.)

|                                |      |          |
|--------------------------------|------|----------|
| Watch-house over Port Byron    |      |          |
| feeder gates.....              | \$33 | 39       |
| Turn-around at Weedsport.....  | 100  | 00       |
| Ditch, west of Montezuma, from |      |          |
| culvert to Seneca river.....   | 152  | 89       |
| Protection wall between Monte- |      |          |
| zuma and May's Point.....      | 444  | 72       |
|                                |      | <hr/>    |
|                                |      | \$731 00 |

#### OLD STRUCTURES REPAIRED.

##### *Locks.*

|               |      |       |        |
|---------------|------|-------|--------|
| Lock 51 ..... | \$94 | 79    |        |
| Lock 52 ..... | 168  | 21    |        |
|               |      | <hr/> | 263 00 |

##### *Lock-gates.*

|               |      |       |        |
|---------------|------|-------|--------|
| Lock 51 ..... | \$42 | 49    |        |
| Lock 52 ..... | 190  | 50    |        |
|               |      | <hr/> | 232 99 |

##### *Aqueducts.*

|                    |      |       |       |
|--------------------|------|-------|-------|
| Jordan .....       | \$21 | 97    |       |
| Centreport.....    | 3    | 00    |       |
| Port Byron .....   | 11   | 25    |       |
| Crane brook ... .. | 1    | 25    |       |
| Montezuma .....    | 34   | 60    |       |
|                    |      | <hr/> | 72 07 |

##### *Waste-weirs.*

|                       |      |       |       |
|-----------------------|------|-------|-------|
| Carpenter brook ..... | \$67 | 75    |       |
| Weedsport... ..       | 25   | 04    |       |
|                       |      | <hr/> | 92 79 |

*Culverts.*

|                       |        |
|-----------------------|--------|
| Carpenter brook ..... | \$5 50 |
|-----------------------|--------|

*Bridges.*

|  |         |        |
|--|---------|--------|
| Newport .....                                      | \$10 00 |        |
| Memphis .....                                      | 5 00    |        |
| Pern .....   | 10 00   |        |
| California .....                                   | 7 00    |        |
| Carpenter brook .....                              | 8 00    |        |
| Rogers, Jordan .....                               | 20 00   |        |
| Main street, Jordan .....                          | 35 00   |        |
| Pump factory, Jordan .....                         | 20 00   |        |
| Cold Spring pump .....                             | 22 57   |        |
| Fountainville .....                                | 25 00   |        |
| Field's .....                                      | 20 00   |        |
| Young's .....                                      | 30 00   |        |
| Seneca street, Weedsport .....                     | 28 00   |        |
| Burtus street, Weedsport .....                     | 130 00  |        |
| Hamilton .....                                     | 15 00   |        |
| Centreport .....                                   | 10 00   |        |
| State house, Port Byron .....                      | 35 00   |        |
| Armstrong, Port Byron .....                        | 20 00   |        |
| Dougherty, Port Byron .....                        | 15 50   |        |
| Ames' dock, Port Byron .....                       | 10 00   |        |
| Gutches, Port Byron .....                          | 9 00    |        |
| Turnpike .....                                     | 7 33    |        |
| Bucklin .....                                      | 129 14  |        |
| Road, Montezuma .....                              | 20 00   |        |
| Tow-path .....                                     | 5 00    |        |
| May's point .....                                  | 15 00   |        |
| Lumber for bridges in store, not<br>yet used ..... | 131 00  |        |
|  | <hr/>   | 792 54 |

*Lock-houses.*

|               |        |       |
|---------------|--------|-------|
| Lock 51 ..... | \$6 56 |       |
| Lock 52 ..... | 32 05  |       |
|               | <hr/>  | 38 61 |

*State Scaws.*

|                    |          |        |
|--------------------|----------|--------|
| D. B. McNeil ..... | \$131 70 |        |
| E. S. Drake .....  | 204 48   |        |
|                    | <hr/>    | 336 18 |

*Ice Breaker.*

|  |        |
|--|--------|
| Pumping and towing from Port<br>Byron..... | \$4 00 |
|--|--------|

*Workshops.*

|                               |    |
|-------------------------------|----|
| State-house, Port Byron ..... | 75 |
|-------------------------------|----|

*Tow-path and Berme.*

|   |            |
|---|------------|
| Raising and repairing on Jordan<br>and Port Byron levels..... | \$1,786 77 |
| Raising and repairing on Monte-<br>zuma level.....            | 600 00     |
|   | \$2,386 77 |

There is about eight miles of tow-path graveled.

## PRISM OF CANAL.

*Bottoming out during Spring Repairs.*

|                               |          |
|-------------------------------|----------|
| Newport and vicinity.....     | \$135 80 |
| Peru and vicinity.....        | 119 38   |
| Jordan and vicinity.....      | 130 54   |
| Weedsport and vicinity.....   | 358 80   |
| Centreport and vicinity.....  | 79 25    |
| Port Byron and vicinity ..... | 402 12   |
| Montezuma and vicinity.....   | 338 44   |
| May's Point and vicinity..... | 15 04    |
|                               | 1,579 37 |

*Clearing on Creeks.*

|                        |          |
|------------------------|----------|
| Carpenter brook .....  | \$224 44 |
| Port Byron feeder..... | 151 70   |
|                        | 376 14   |

*Dams.*

|                         |       |
|-------------------------|-------|
| Jordan feeder .....     | 73 66 |
| Port Byron feeder ..... | 2 39  |
|                         | 76 05 |

*Slope wall.*

|                   |         |
|-------------------|---------|
| Jordan level..... | \$50 79 |
| Montezuma .....   | 24 00   |
|                   | 74 79   |

*Docking.*

|                 |         |         |
|-----------------|---------|---------|
| Memphis .....   | \$17 23 |         |
| Jordan .....    | 16 76   |         |
| Weedsport ..... | 17 53   |         |
| Montezuma ..... | 14 55   |         |
|                 | <hr/>   | \$66 07 |

*Other work of consequence, viz. :*

|  |         |            |
|--|---------|------------|
| Filling up around receiving pipe<br>at Port Byron.....         | \$79 63 |            |
| Filling up road-way where old<br>trunk crosses Port Byron .... | 49 00   |            |
| Removing old trunk at Port By-<br>ron .....                    | 8 00    |            |
| Relaying vertical wall Weedsport,                              | 32 75   |            |
| Repairing ditches Pt. Byron level,                             | 54 14   |            |
| Cutting weeds Port Byron and<br>Montezuma level .....          | 99 04   |            |
| Cutting weeds Jordan and Port<br>Byron level.....              | 199 45  |            |
|  | <hr/>   | 522 01     |
|  |         | \$6,919 63 |

*Tools.*

|                          |         |        |
|--------------------------|---------|--------|
| Old ones repaired.....   | \$19 50 |        |
| New ones purchased ..... | 147 96  |        |
|                          | <hr/>   | 167 46 |

*Wheelbarrows.*

|                         |  |       |
|-------------------------|--|-------|
| New ones purchased..... |  | 46 50 |
|-------------------------|--|-------|

*Oil for Locks.*

|               |        |       |
|---------------|--------|-------|
| Lock 51 ..... | \$7 61 |       |
| Lock 52 ..... | 11 07  |       |
|               | <hr/>  | 18 78 |

*Lock-tending.*

|               |          |          |
|---------------|----------|----------|
| Lock 51 ..... | \$748 00 |          |
| Lock 52 ..... | 748 00   |          |
|               | <hr/>    | 1,496 00 |

*Watching Canal.*

|   |         |        |
|---|---------|--------|
| Patrolmen and watchmen.....               |         | 684 80 |
| Repairs of breaches, Newport.....         | \$28 00 |        |
| Repairs of breaches, Skaneateles.....     | 28 70   |        |
| Repairs of breaches, Carpenter brook..... | 76 27   |        |
| Repair of breaches, Port Byron.....       | 101 25  |        |
|   | <hr/>   | 234 22 |

|  |          |                           |
|--|----------|---------------------------|
| Burying dead horses.....                 |          | \$44 53                   |
| Miscellaneous .....                      |          | 320 11                    |
| Superintendent, salary seven months..... | \$875 00 |                           |
| Clerk, salary seven months.....          | 525 00   |                           |
|  |          | <u>1,400 00</u>           |
| Total .....                              |          | <u><u>\$12,063 03</u></u> |

## RECAPITULATION.

|                                 |            |                           |
|---------------------------------|------------|---------------------------|
| New structures completed .....  | \$731 00   |                           |
| New tools purchased .....       | 147 96     |                           |
| New wheelbarrows purchased..... | 46 50      |                           |
|                                 |            | <u>\$925 46</u>           |
| Old structures repaired.....    | \$6,919 63 |                           |
| Old tools repaired.....         | 19 50      |                           |
| Breaches repaired.....          | 284 22     |                           |
|                                 |            | <u>7,173 35</u>           |
| Lock tending.....               | \$1,496 00 |                           |
| Watching canal.....             | 684 80     |                           |
| Oil for locks .....             | 18 78      |                           |
|                                 |            | <u>2,199 58</u>           |
| Burying dead horses.....        | \$44 53    |                           |
| Miscellaneous .....             | 320 11     |                           |
| Superintendent and clerk .....  | 1,400 00   |                           |
|                                 |            | <u>1,764 64</u>           |
| Total .....                     |            | <u><u>\$12,063 03</u></u> |

The following extraordinary repairs will require, during the coming year, as estimated :

|  |                          |
|--|--------------------------|
| Aqueduct at Seneca river, near Montezuma, retimbering fourteenth and fifteenth spans from east end, and replanking other places..... | \$2,400 00               |
| Dam at Jordan feeder, building an entire new structure,  | 1,100 00                 |
| St. John's bridge, Weedsport, building an entire new structure .....   | 300 00                   |
| Road bridge, Skaneateles, over feeder, partial retimbering and replanking.....   | 150 00                   |
| Total.....   | <u><u>\$3,950 00</u></u> |

A breach in tow-path was caused one and one-half miles east of Newport early in March last by an adjoining farmer digging a ditch from the old canal, thereby washing away the tow-path.

A breach occurred at the Carpenter Brook feeder in May last, and another during the same month happened to the Skaneateles feeder, at Skaneateles. There was no hindrance to navigation whatever from any of the above breaks.

There were no sunken boats or delays to navigation on this section. The depth of seven feet of water has been maintained on the miter-sills of locks 51 and 52.

ELIJAH S. DRAKE,  
*Superintendent.*

WEEDSPORT, N. Y., *October 20, 1876.*

The following expenditures are charged to the account for general management of the middle division of the Erie canal:

|  |                    |
|--|--------------------|
| Drafts given for salaries, etc., division and resident engineers ..... | \$2,000 00         |
| Commissioner's salary and traveling expenses .....                     | 3,687 37           |
| Salaries of division agents and clerk .....                            | 5,597 98           |
| Salaries assistant engineers and inspectors .....                      | 4,918 50           |
| Stationery, postage and telegraph .....                                | 331 33             |
| Repairs to weigh-lock building .....                                   | 75 89              |
| State dredge and tug .....   | 927 77             |
| Board of Canal Commissioners' clerk (at Albany) .....                  | 2,083 35           |
| Secretary Board Canal Commissioners .....                              | 570 87             |
| Miscellaneous expenditures .....                                       | 269 30             |
| Two dump boats (to use with dredge) .....                              | 828 16             |
| Total .....  | <u>\$21,290 52</u> |

Salaries, travel and office expenses of division and resident engineers are charged to the Erie canal, although their duties extend over the entire division.

### CHENANGO CANAL.

EDWIN SMITH, *Superintendent.*

This canal extends from the Erie canal at Utica to the Susquehanna river at Binghamton, ninety-seven miles.

The following reservoirs are located upon it: Madison brook, Woodman's pond, Leland's pond, Bradley's brook, Hatch's lake,



Kingsley's brook, and Eaton brook, all of which are in the southern part of Madison county. Connected with this canal are eighteen miles of feeder. The structures are: One hundred and eleven composite and stone lift-locks, two guard-locks, seventeen wooden trunk aqueducts, forty-four stone culverts, twenty-three waste-weirs, seventeen iron road bridges, ninety-six wooden farm bridges, fifty wooden road bridges, thirty-nine wooden feeder bridges, six swing bridges, six wooden tow-path bridges, four reservoir dams, four feeder dams, fifteen lock-houses, one workshop, three storehouses, three timber sheds.

The expenditures upon this canal were as follows:

| ORDINARY REPAIRS.                |                   |
|----------------------------------|-------------------|
| By the superintendent.....       | \$9, 392 31       |
| Advertising stone for sale ..... | 27 25             |
|                                  | <hr/>             |
| Total.....                       | <u>\$9,419 56</u> |

This section, during the first six months, was in charge of Harmon Bennett, superintendent; the succeeding four months in charge of L. O. Sweet, superintendent; the succeeding month and twelve days was in charge of Harmon Bennett, agent; the succeeding eighteen days in charge of Edwin Smith, superintendent.

The following is a detailed statement of expenditures by superintendent:

## SUMMARY REPORT

*Showing the name and number of structures or works, the different heads of expenditure, and the cost of each on the line of the canal under the charge of Edwin Smith, superintendent of repairs of ninety-seven miles of the Chenango canal, extending from the Erie canal, at Utica, to the Susquehanna river, at Binghamton, during the fiscal year ending September 30, 1876.*

| 1<br>STRUCTURES OR WORKS, ETC.  | 2<br>Whole number<br>on section. | 4<br>Cost of repairs<br>of old, etc. |
|---|----------------------------------|--------------------------------------|
| Locks .....   | 111                              | \$1,046 85                           |
| Lock tending (exclusive of oil) .....   | .....                            | 2,931 98                             |
| Lock-gates .....  | 416                              | 31 50                                |
| Aqueducts.....  | 17                               | 48 92                                |
| Waste-weirs .....   | 23                               | 5 75                                 |
| Culverts .....  | 44                               | 28 59                                |
| Farm bridges (wood) .....   | 96                               | 241 41                               |
| Road bridges (wood).....  | 49                               | } 1,418 42                           |
| Road bridges (iron).....  | 17                               |                                      |
| Tow-path bridges (wood).....  | 6                                | .....                                |
| Tow-path bridges (swing bridges) .....  | 7                                | 116 80                               |
| State scows .....   | 3                                | 53 52                                |
| Feeder bridges .....  | 2                                | 15 74                                |
| Lock-houses .....   | 15                               | .....                                |
| Workshops .....   | 1                                | .....                                |
| Storehouses.....  | 3                                | .....                                |
| Timber-sheds .....  | 3                                | .....                                |
| Raising and repairing tow-path and berme<br>bank, <i>not including</i> repairs to slope walls ..... | .....                            | 67 51                                |
| Cleaning out bottom of canal during spring<br>repairs .....   | .....                            | 317 85                               |
| Dams (feet) .....   | .....                            | 38 38                                |
| Repairs of breaches .....   | .....                            | 474 39                               |
| Watching canal.....   | .....                            | 225 00                               |
| Wheelbarrows .....  | .....                            | 30 00                                |
| Tools, including shovels, picks, crowbars,<br>axes, etc.....  | .....                            | 19 00                                |
| Other miscellaneous expenditures .....  | .....                            | 180 79                               |
| <i>Other work of consequence which does not<br/>come under any of the above heads, viz.:</i>        |                                  |                                      |
| Mowing eel-grass.....   | .....                            | 415 43                               |
| Reservoirs .....  | .....                            | 21 50                                |
| Mad brook.....  | .....                            | 12 98                                |
| Salaries .....  | .....                            | 1,650 00                             |
| Total.....  | .....                            | \$9,392 31                           |

## THE BLACK RIVER CANAL.

SAMUEL F. GAEMON, *Superintendent.*

This canal extends from its junction with the Erie canal at Rome to Carthage, Jefferson county, a distance of seventy-eight miles, and includes the Black River improvement, the Moose River improvement, above the dam at Lyon's Falls, one mile and a-half; the feeder from Boonville to Forestport, ten and a-half miles; the Delta feeder; the Black river, above the dam at Forestport, two miles; also the North Lake, South Lake, Sand Lake and Woodhull reservoirs.

The structures on this canal are 109 lift-locks; one guard-lock on Delta feeder, and one at the head of the Black River feeder; six aqueducts, viz.: Walsworth's, Well's creek, Stringer Creek, Lansing Kill and Sugar River aqueducts; eleven waste-weirs; twenty culverts; four stop-gates; thirty-four road bridges (four iron chord) and (five all iron); thirty-eight farm bridges (one iron chord); five road and draw bridges (one iron chord); three road and change bridges; one farm and change bridge; one tow-path bridge; two private bridges; thirty-five lock-houses; twenty-one watch-houses; three bridge houses; one State shop; one timber shed; two keeper's dwellings, one at Northlake and one at Woodhull reservoirs; five dams, one on the Mohawk, one on the Lansing kill, and three on Black river; one lock and dam at Otter creek, and one at Bush's landing, on Black river.

The annexed schedule shows the cost of work done since April 1st, 1876, at which time the canal was transferred from the eastern to the middle division.

Hicks', Buck hill, Delta, Western, Baker's, Ridge mills, Diefendorf's, Dominick street, Thomas street and Whitesboro street road bridges were extensively repaired and put in good order, by fixing approaches, putting in new needle beams, and building new abutments. Light repairs have been made on nearly all the road bridges. Beaver River bridge, Tiffany's bridge and Beach's bridge, on Black river, were repaired during the season. The Post Road bridge (iron chord), the road bridge at Forestport over the Black River feeder, the draw in Beach's bridge, and two seventy-two feet spans of Illingworth's bridge (iron chord), on Black river, have been entirely rebuilt.

The locks from No. 1 to 109, inclusive, have been repaired during the season thoroughly; new docking has been put in several; gravel filling back of them has been put in where needed, and all sink-holes properly filled with gravel and cement. Fifteen new miter-sills have

been put in, and new bottoms were built in several before the opening of navigation in the spring.

New lock-gates have been inserted at locks Nos. 5, 10, 23, 29, 31, 36, 37, 45, 59, 63, 65, 74, 93, 94 and 95 — twenty-one in all. Twenty-nine more are completed, and ready for immediate use. There is material on hand for fully building and completing ten more, except a portion of the arms. Two gates for Otter Creek lock, on Black river, are stored on the bank, near the lock, ready to be inserted. General repairs were made on all the gates, by putting on new bunting, plank, balance-beams, etc. Mohawk, Wells' Creek, Stringer Creek, Lansing Kill and Sugar River aqueducts have been repaired, by replanking and inserting new timbers where needed, and are in good condition.

The sluices at locks No. 6, 8, 18, 28, 31, 35, 36, 48, 49, 50, 51, 53, 55, 84 and 93 were repaired, and two at locks Nos. 27 and 54 have been entirely rebuilt.

All the waste-weirs were put in good order in April before the opening of navigation, and had but light repairs afterward.

The State dam at Forestport was relined with gravel. The dams on the Lansing kill and Mohawk had new aprons built, and a breach in Bushs' Landing dam was filled promptly, causing no delay.

Very light repairs were made on the lock-houses. They are generally in good condition. A new foundation was built under the one at No. 85, the old one having fallen out.

The dams on Black river were all slash-boarded during the season of low water.

The prism of the canal was thoroughly cleaned, and all bars removed in the spring. None were created during the season so as to hinder navigation.

The tow-path has been raised at several points, and is in good condition its entire length.

A steam dredge was used during the entire season in removing the bars in Black river, and navigation for steam tow-boats has been kept good.

The feeder bank has been carefully strengthened, and lined with gravel, to avoid breaches.

Owing to the high banks, that are very narrow in many places, it requires careful watching at all times when filled.

One State scow has been used during the entire season.

A slide occurred at the head of lock No. 62 in the month of August, which was speedily repaired, and did not delay navigation.

Lock No. 4 became undermined in September, causing a delay of two and a-half days, being the only delay during the season on account of accident.

Three keepers have been employed at the reservoirs. No repairs have been made. Special messengers have been sent for water whenever it was needed for the Erie canal. They were all filled in the spring except South lake, which was not entirely filled, on account of the weakness of the dam, it being deemed unsafe. Woodhull is about two-thirds full, and North lake is nearly full. Sand Lake and South Lake reservoirs are entirely empty.

About twenty-five new lock gates will have to be inserted the next year. A number of the gates need new balance beams; some of the locks need new miter-sills and replanking, otherwise they are in good condition.

Westernville and No. 9 feeder road bridge, Hillside road and change bridge, one span of Whittlesey bridge, and a new draw at Tiffany's bridge, both on Black river, should be built the coming year.

Owens' farm bridge needs rebuilding. The iron bridge over Black river, at Carthage, needs general repairs to the masonry and superstructure. It will necessitate an outlay of \$2,000 or \$2,500 to place it in good order.

The dams are in good condition. The culverts and waste-weirs will only require slight repairs, and the sluices will need the usual renovating in the spring.

South Lake reservoir needs repairing. The old timber trunks are rotten and very unsafe, and new pipes of iron should be inserted in their places immediately.

I earnestly recommend the enlargement of the Black River feeder for a distance of four and a-half miles from its head toward Boonville. Its present size is insufficient to keep up navigation on the summit when there is a heavy draught of water for the Erie canal.

Dated LOWVILLE, *November 29, 1876.*

Respectfully submitted.

S. F. GARMON,  
*Superintendent.*

Superintendent's expenditures for six months, ending September 30, 1876. S. F. Garmon, Superintendent.

| 1   | 2                     | 3                       | 4                            | 5                  |
|---|-----------------------|-------------------------|------------------------------|--------------------|
| STRUCTURES OR WORKS, ETC.                               | Whole No. on section. | Cost of new structures. | Cost of repairs of old, etc. | Total new and old. |
| Locks.....  |                       |                         | \$1,634 80                   | \$1,634 80         |
| Lock tending.....                                       |                       |                         | 7,860 00                     | 7,860 00           |
| Lock-gates.....   |                       | \$1,753 18              | 2,025 75                     | 3,778 98           |
| Aqueducts.....  |                       |                         | 415 90                       | 415 90             |
| Waste-weirs.....  |                       |                         | 10 01                        | 10 01              |
| Sluices.....  |                       |                         | 653 07                       | 653 07             |
| Bridges.....  |                       | 1,873 13                | 804 36                       | 2,677 38           |
| State scows.....  |                       |                         | 78 64                        | 78 64              |
| Dredging.....   |                       |                         | 1,307 70                     | 1,307 70           |
| Lock-houses.....  |                       |                         | 74 94                        | 74 94              |
| Raising and repairing tow-path and berme bank.....      |                       |                         | 2,010 12                     | 2,010 12           |
| Cleaning out bottom of canal during spring repairs..... |                       |                         | 1,833 05                     | 1,833 05           |
| Dams.....   |                       |                         | 368 00                       | 368 00             |
| Docking.....  |                       |                         | 213 73                       | 213 73             |
| Watching canal.....                                     |                       |                         | 180 00                       | 180 00             |
| Wheelbarrows.....                                       |                       | 75 00                   |                              | 75 00              |
| Tools.....  |                       | 64 17                   |                              | 64 17              |
|   |                       | \$3,764 47              | \$12,369 97                  |                    |
| Reservoir keepers.....                                  |                       |                         |                              | 770 00             |
| Special foremen.....                                    |                       |                         |                              | 1,200 00           |
| Scow foremen.....                                       |                       |                         |                              | 323 50             |
| Messenger to reservoirs.....                            |                       |                         |                              | 166 84             |
| Care of feeder (special watch).....                     |                       |                         |                              | 390 00             |
| Superintendent's salary.....                            |                       |                         |                              | 750 00             |
| Clerk hire.....   |                       |                         |                              | 450 00             |
|   |                       |                         |                              | * \$27,153 78      |

The following is a summary of expenditures for the Oswego canal for the fiscal year ending September 30, 1876 :

## ORDINARY REPAIRS.

|                                      |                    |
|--------------------------------------|--------------------|
| Repairs to weigh-lock at Oswego..... | \$1,943 99         |
| State dredge and tug.....            | 1,492 36           |
| Division agents.....                 | 1,076 00           |
| Engineering.....                     | 506 00             |
| Miscellaneous expenditures.....      | 18 43              |
| Superintendents, section 1.....      | 20,466 92          |
| Superintendents, section 2.....      | 28,541 51          |
|                                      | <u>\$54,045 21</u> |

## EXTRAORDINARY REPAIRS.

|  |                    |
|--|--------------------|
| Rebuilding broken culvert at Oswego..... | 1,016 25           |
| Total.....                               | <u>\$55,061 46</u> |

|   |                  |
|---|------------------|
| * Expenditures for Black River canal in Commissioner Thayer's report..... | \$11,873 30      |
| Expenditures for Black River canal in Commissioner Walrath's report.....  | 27,153 78        |
|   | <u>39,025 98</u> |
| Expenditures for Black River canal, per auditor's books.....              | 39,130 61        |
| Discrepancy.....  | <u>\$96 83</u>   |

The following is a detailed statement of expenditures by the superintendents :

### SECTION 1, OSWEGO CANAL.

This section, during the first five months, was in charge of John S. Kenyon, the balance of the year under Alex. Hammill.

This section extends from Syracuse to Three River Point, and from Cold Spring to Baldwinsville, including the Baldwinsville canal and Seneca River towing-path ; total, twenty-one and a-half miles.

The structures are : Five stone lift-locks, one wooden lift-lock, one wooden guard-lock, four composite culverts, eleven wooden road bridges, nine iron road bridges, four wooden change bridges, one iron change bridge, one floating tow-path bridge, one wooden river bridge, three waste-weirs, five lock-houses, one State shop.

The expenditures upon this section, during the fiscal year, for ordinary repairs were, by superintendents, \$20,466.92.

The towing-path from Syracuse to Mud lock has been thoroughly repaired, having been raised in places where it was low, and most of the distance has been covered with coal ashes, making it a very desirable towing-path.

The berme bank has been strengthened in various places (especially upon the lower level), and is now in first-rate condition.

The walls have been repaired upon the Syracuse and Liverpool levels, and are now in fair shape, but in some localities upon the lower level they need to be repaired as soon as the water can be lowered to permit of such work. It becomes necessary to do a large amount of repairs to docking upon this section from year to year, as parts of the main canal and the entire side cuts are flanked with wooden docking. This work become necessary to prevent the sediment from so filling up the main channel as to seriously interfere with navigation.

The Seneca River towing-path, in the vicinity of New bridge, has been materially strengthened by the addition of gravel in places made low by the washing of the river in time of high water.

Each year, at the opening of navigation, it becomes necessary to employ a dredge to remove bars formed in the vicinity of Bradley brook (on account of the high water in the lake, between the close and opening of navigation, this material can be removed in no other way). These bars of sediment extend diagonally across the canal and seriously impair the passage of loaded boats. This evil can be remedied by extension of the vertical wall upon the berme side to

the railroad bridge, and the building of a sand chest at the mouth of the brook. The expense of building would be saved in a short time by saving ordinary cost of removing this deposit from year to year.

On account of the draining of the marshes above, causing a more rapid falling of the water, and the gradual accumulation of rocks, sediment, logs, etc., in the channel cut through red rock reefs on Seneca river, there was not the necessary depth of water to enable loaded boats to pass through. This difficulty has been surmounted by dredging out the channel.

The bridges, with two exceptions, are in thorough repair. The Green Point bridge needs to be rebuilt, and the first change below lock 3 needs rebuilding also.

The locks, with exception of the Baldwinsville lock, are in good condition. The latter will be repaired immediately after the close of navigation.

There ought to be purchased, framed and kept on hand a complete set of lock-gates for the locks at Salina, that, in case of accident, it would not materially interfere with navigation.

There has been no delays to navigation upon this canal, from any cause whatever, during the past fiscal year, and the section, as a whole, was never in better condition.

ALEX. HAMILL,  
*Supt. of Repairs.*



The following is a detailed statement of expenditures by the superintendents.

## REPORT

*Showing the name and number of structures or works, the different heads of expenditure, and the cost of each, on the line of the canal under the charge of Alexander Hamill, superintendent of repairs of twenty-one and one-half miles of the Oswego canal, extending from Syracuse to Three River Point, and from Cold Spring to Baldwinsville, during the fiscal year ending September 30, 1876.*

| 1<br>STRUCTURES OR WORKS, ETC.   | 2<br>Whole No.<br>on<br>section. | 3<br>Cost of new<br>structures. | 4<br>Cost of<br>repairs of<br>old, etc. | 5<br>Total new<br>and old. |
|--|----------------------------------|---------------------------------|---|----------------------------|
| Locks.....   | 7                                | .....                           | \$361 75                                | \$361 75                   |
| Lock tending (exclusive of oil).....   | .....                            | .....                           | 2,710 50                                | 2,710 50                   |
| Oil for locks.....   | .....                            | .....                           | 76 75                                   | 76 75                      |
| Lock-gates.....  | 26                               | \$170 85                        | 333 13                                  | 508 49                     |
| Assisting and removing sunken boats and<br>logs.....   | .....                            | .....                           | 52 10                                   | 52 10                      |
| Waste-weirs.....   | 3                                | .....                           | 136 40                                  | 136 40                     |
| Culverts.....  | 4                                | .....                           | .....                                   | .....                      |
| Setting snubbing posts.....  | .....                            | .....                           | 38 50                                   | 38 50                      |
| Cutting weeds and brush.....   | .....                            | .....                           | 53 30                                   | 53 30                      |
| Road bridges (wood).....   | 11                               | } 431 80                        | .....                                   | .....                      |
| Road bridges (iron).....   | 9                                |                                 | 657 31                                  | 1,099 11                   |
| Tow-path bridges (wood).....   | 4                                | .....                           | .....                                   | .....                      |
| Tow-path bridges (iron).....   | 1                                | .....                           | .....                                   | .....                      |
| Tow-path bridges (float).....  | 1                                | .....                           | .....                                   | .....                      |
| State scows.....   | 2                                | 837 56                          | 50 99                                   | 888 55                     |
| Small boats.....   | 1                                | .....                           | .....                                   | .....                      |
| Ice breakers.....  | 1                                | .....                           | 9 30                                    | 9 30                       |
| Under-water excavators.....  | 1                                | .....                           | .....                                   | .....                      |
| Lock-houses.....   | 5                                | .....                           | .....                                   | .....                      |
| Workshops.....   | 1                                | 53 69                           | .....                                   | 53 69                      |
| Repairs to feeder, north side-cut.....   | .....                            | .....                           | 30 00                                   | 30 00                      |
| Repairs to sluices.....  | .....                            | 36 00                           | 134 15                                  | 163 15                     |
| Timber sheds.....  | 1                                | .....                           | .....                                   | .....                      |
| Filing machines.....   | 2                                | .....                           | .....                                   | .....                      |
| Raising and repairing tow-path and berme<br>bank, <i>not including</i> repairs to slope walls..... | .....                            | .....                           | 2,634 95                                | 2,634 95                   |
| Cleaning out bottom of canal during spring<br>repairs, dredging and removing earth.....            | .....                            | .....                           | 3,911 21                                | 3,911 21                   |
| Dams (400 feet) wood.....  | 1                                | .....                           | 12 30                                   | 12 30                      |
| Slope wall.....  | .....                            | .....                           | 734 85                                  | 734 85                     |
| Docking.....   | .....                            | .....                           | 2,394 52                                | 2,394 52                   |
| Materials for repairs to State dredge.....   | .....                            | .....                           | 10 90                                   | 10 90                      |
| Breaking ice and assisting boats in conse-<br>quence of ice.....                                   | .....                            | .....                           | 450 30                                  | 450 30                     |
| Watching canal.....  | .....                            | .....                           | 60 00                                   | 60 00                      |
| Tools, including shovels, picks, crowbars,<br>axes, etc.....                                       | .....                            | .....                           | 37 08                                   | 37 08                      |
| Other miscellaneous expenditures: Mer-<br>chants and mechanics' bills.....                         | .....                            | .....                           | 1,816 53                                | 1,816 53                   |
|  |                                  | \$1,530 41                      | \$16,236 51                             | \$17,766 92                |
| Special foreman.....   | .....                            | .....                           | .....                                   | 300 00                     |
| Superintendent and clerk.....  | .....                            | .....                           | .....                                   | 2,500 00                   |
| Total.....   | .....                            | .....                           | .....                                   | \$30,466 92                |

ALEX. HAMILL,

*Supt. of Repairs.*

BALDWINVILLE, October 6, 1876.

## OSWEGO CANAL, REPAIR SECTION No. 2.

FREDERICK PATTERSON, *Superintendent.*

This section extends from Three River Point to Oswego, including the Oneida River improvement, forty-three miles.

The structures are: Thirteen (13) stone lift-locks, six (6) stone guard-locks, two (2) steamboat-lift stone locks (120x30), one (1) weigh-lock, eight (8) waste-weirs, six (6) wooden road bridges, two (2) wooden road and change bridges, three (3) wooden change bridges, one (1) iron change bridge, one (1) wooden river tow-path and change bridge, seven (7) iron road bridges, seven stone dams, one (1) aqueduct, one (1) bulk-head, two (2) draw bridges, five (5) composite culverts, nineteen (19) lock-houses, and one (1) State shop.

The following is a detailed statement of expenditures for five months, from October 1st, 1875, to February 29th, 1876, inclusive :

|                                       |          |
|---------------------------------------|----------|
| Locks .....                           | \$50 00  |
| Lock-tending.....                     | 3,163 09 |
| Oil for locks.....                    | 38 36    |
| Lock-gates .....                      | 654 38   |
| Culverts .....                        | 41 15    |
| Weigh-locks .....                     | 19 75    |
| Road bridges (wood).....              | 573 48   |
| Tow-path bridges (wood).....          | 59 79    |
| Tow-path bridges (iron).....          | 22 26    |
| State scow supplies.....              | 33 03    |
| Lock-houses .....                     | 8 07     |
| Workshop .....                        | 24 50    |
| Raising and repairing banks.....      | 454 23   |
| Dams .....                            | 124 27   |
| Docking.....                          | 520 65   |
| Repairs of breaches .....             | 480 65   |
| Breaking ice and assisting boats..... | 213 75   |
| Watching canal.....                   | 249 62   |
| Wheelbarrows .....                    | 12 75    |
| Tools.....                            | 8 99     |
| Miscellaneous expenditures .....      | 61 31    |
| Moving and piling lumber.....         | 39 75    |
| Moving sunken logs.....               | 28 50    |
| Collector's office, Oswego .....      | 1 25     |

|                                      |             |
|--------------------------------------|-------------|
| Publishing abstract .....            | \$28 83     |
| Watching bulk-head, Oswego.....      | 120 00      |
| Salary special foreman.....          | 340 00      |
| Salary superintendent and clerk..... | 1, 100 00   |
|                                      | <hr/>       |
|                                      | \$8,472 41  |
|                                      | <hr/> <hr/> |

SUPERINTENDENT'S OFFICE, FULTON, N. Y., *March* 16, 1876.

F. PATTERSON.

EXTRAORDINARY REPAIRS.

|  |             |
|--|-------------|
| Rebuilding broken culvert at Oswego..... | \$1,016 25  |
|  | <hr/> <hr/> |

Hiram Fox, superintendent of section 2, Oswego canal, reports the repairs made by him upon said section during the seven months beginning *March* 1, 1876.

OSWEGO CANAL, REPAIR SECTION No. 2.

HIRAM FOX, *Superintendent*.

This section extends from Three River Point to Oswego, twenty-three miles; it also includes the Oneida River improvement twenty miles, making forty-three miles in all.

The structures are thirteen stone lift-locks, five stone guard-locks, one stone connecting lock, two stone steamboat lift-locks (120 x 30), five wooden waste-weirs, six iron road bridges, five wooden road bridges, one wooden change bridge, one iron change bridge, one wooden change and road bridge, two road and draw bridges, seven stone river dams, one aqueduct, seventeen lock-houses, one State workshop, one weigh-lock.

The annexed table shows the cost of all the work of ordinary repairs done by the superintendent on this section during the seven months. Extensive repairs have been made to the gates at guard-locks 1 and 4, and at 17 and 18. Repairs have also been made to all lock-gates on this section. Eight new gates have been made this season; six new ones on hand *March* 1, 1876. Put in this season two gates at guard-lock No. 1, two at lift-locks 9, 10, 12 and 13, making ten used this season. Repairs have been made to the gates, so that all have been kept in good working order. The lock-houses at locks 10, 16 and 18 have been repaired so they could be used this

season; the lock-houses are so old and dilapidated that new ones should be built.

The waste-weirs on levels 12 and 19 have been thoroughly repaired and are in good condition now.

During the spring repairs, the bottom of levels 7, 13, 15 and 19 were cleaned out so they have been in passable condition this season. They should be cleaned out before the opening of navigation, 1877.

Some repairs to the towing-paths and berme banks have been made. About two miles of the tow-path have been graveled this season on levels 5, 6 and 7. There should be more gravel on tow-path on levels 5, 6, 9, 13 and 15; they need it very much.

Repairs have been made to the road bridges on levels 5, 6, 10, 11 and 21; they are all in fair condition. Change bridges have been repaired on levels 6, 13 and 14. The change bridge on level No. 15 is considered unsafe and should be rebuilt. The change bridges are all of them rather poor.

Slight repairs have been made to the weigh-lock at Oswego.

Slight repairs have been made to slope wall on level No. 9; vertical wall has been repaired on levels 15 and 20. About 200 feet of new docking was put in on level No. 23; repairs have been made to docking on levels 5, 6, 7, 9, 10, 11 and 13 — more should be made on the same levels. A water superintendent or watchman has been employed at Oswego through the season to insure the safety of the culverts, locks, bulk-head and other structures there.

Extensive repairs have been made on the head-gates at the Oswego Falls dam; the Fulton, Van Buren, Minetto, High and Phoenix dams have been bracketed the present season so as to have enough water for navigation. A depth of at least seven feet of water has been maintained on each and every level on this section during the season.

One sunken boat has been taken from level No. 12, one from level No. 20.

Piling has been repaired on the Oneida river at the approach to the Caughdenoy lock. The gates at Caughdenoy and Oak Orchard locks have been repaired; there should be new gates at each of those locks another season; also new gates at guard-lock 4, and two new gates at 8, and two at 12, and two at 13, and two at 14 and 15.

The State scow has been repaired and painted.

Extensive repairs have been made to the flat boat — it is now in good condition.

Navigation has been uninterrupted except a short time, when new gates were being put in.

There should be a storehouse or timber-shed at the State shop to store timber under. The timber and lumber now have to be exposed to the weather, which is a damage to it.

There should be a coffer-dam built after the close of navigation on level No. 9 so as to shut off the water, so that the vertical wall can be repaired and the bottom of levels 9 and 10 cleaned out.

*Superintendent's expenditures for ordinary repairs, section 2, Oswego canal, for seven months ending September 30, 1876.*

| 1  | 3                       | 4                            | 5                  |
|--|-------------------------|------------------------------|--------------------|
| STRUCTURES OR WORK, ETC.   | Cost of new structures. | Cost of repairs of old, etc. | Total new and old. |
| Locks.....   |                         | \$90 09                      | \$90 09            |
| Lock tending (exclusive of oil).....   |                         | 5,402 00                     | 5,402 00           |
| Oil for locks.....   |                         | 91 56                        | 91 56              |
| Lock-gates.....  | \$2,648 58              | 1,983 87                     | 5,632 45           |
| Waste-weirs.....   |                         | 166 84                       | 166 84             |
| Repair culverts.....   |                         | 113 45                       | 113 45             |
| Weigh-locks repaired.....  |                         | 61 70                        | 61 70              |
| Road bridges (wood).....   |                         | 265 42                       | 265 42             |
| Road bridges (iron).....   |                         | 183 26                       | 183 26             |
| Tow-path bridges (wood).....   |                         | 152 27                       | 152 27             |
| State scows repaired and painted.....  |                         | 70 77                        | 70 77              |
| Small boats.....   | 7 47                    | 5 89                         | 13 36              |
| Repair flat-boats.....   |                         | 228 22                       | 228 22             |
| Lock-houses, repairs.....  |                         | 96 16                        | 96 16              |
| Workshops.....   |                         | 3 06                         | 3 06               |
| Driving piles.....   |                         | 57 60                        | 57 60              |
| Raising and repairing tow-path and berme bank, <i>not including repairs to slope wall.</i> ..... |                         | 1,557 54                     | 1,557 54           |
| Cleaning out bottom of canal during spring repairs.....  |                         | 1,624 70                     | 1,624 70           |
| Repair vertical wall.....  |                         | 26 45                        | 26 45              |
| Bracket dams.....  |                         | 229 83                       | 229 83             |
| Repair head-gates.....   |                         | 659 96                       | 659 96             |
| Slope wall repairing.....  |                         | 17 70                        | 17 70              |
| Docking.....   | 54 45                   | 520 79                       | 645 24             |
| Remove sunken boats.....   |                         | 81 10                        | 81 10              |
| Watching canal.....  |                         | 126 14                       | 126 14             |
| Wheelbarrows.....  | 56 75                   |                              | 56 75              |
| Tools, including shovels, picks, crowbars, axes, etc.....  |                         | 247 91                       | 247 91             |
| Other miscellaneous expenditures.....  |                         | 299 13                       | 299 13             |
| <i>Other work of consequence which does not come under any of the above heads, viz.:</i>         |                         |                              |                    |
| Water superintendent at Oswego.....  |                         | 215 00                       | 215 00             |
| Printing abstracts.....  |                         | 22 44                        | 22 44              |
|  | \$2,769 25              | \$14,899 85                  | \$18,669 10        |
| Superintendent's salary for seven months.....  |                         |                              | 875 00             |
| Clerk's salary for seven months.....   |                         |                              | 526 00             |
|  |                         |                              | \$20,069 10        |

HIRAM FOX,

*Superintendent Section No. 2, Oswego canal.*

SUPERINTENDENT'S OFFICE, FULTON, October 16, 1876.

## CAYUGA AND SENECA CANAL.

This canal extends from the Erie canal, at Montezuma, to Seneca lake, at Geneva, with a branch from lock No. 9 to East Cayuga, at the foot of Cayuga lake. Total miles in length (23), twenty-three.

The structures are eleven (11) composite lift-locks, one (1) side lock at Seneca Falls, nine (9) culverts, one (1) pier at the foot of Cayuga lake, one (1) pier at the foot of Seneca lake, eight (8) iron bridges, fourteen (14) wood bridges, and (5) dams.

There has been no lack of water upon this canal during the past season. Navigation has been uninterrupted, with the exception of a breach in dam at Seneca Falls, which delayed navigation about twenty-four hours, and rendered necessary the construction of a new dam, at a cost to the State of seventeen hundred dollars (\$1,700).

The locks and bridges are in excellent condition, as compared with past years; and, by judicious management, can be run with a great deal less cost than heretofore.

JAMES A. FLANAGAN,  
*Superintendent.*

## YEARLY REPORT

Showing the name and number of structures or works, the different heads of expenditures, and the cost of each, on the line of the canal under the charge of James A. Flanagan, superintendent of repairs of the whole of the Cayuga and Seneca canal, extending from Montezuma to Geneva, and from junction near Mud lock to Cayuga, during the year ending September 30, 1876.

| 1  | 2                     | 3                       | 4                            | 5                  |
|--|-----------------------|-------------------------|------------------------------|--------------------|
| STRUCTURES OR WORKS, ETC.  | Whole No. on section. | Cost of new structures. | Cost of repairs of old, etc. | Total new and old. |
| Locks .....  | 11                    | \$397 90                | \$561 80                     | \$959 70           |
| Lock tending (exclusive of oil) .....  |                       |                         | 5, 675 47                    | 5, 675 47          |
| Oil for locks .....  |                       |                         | 87 30                        | 87 30              |
| Lock-gates .....   | 44                    | 543 97                  | 185 23                       | 1, 029 20          |
| Waste-weirs .....  | 2                     |                         |                              |                    |
| Culverts .....   | 7                     | 148 47                  |                              | 148 47             |
| Farm bridges (wood) .....  | 1                     |                         |                              |                    |
| Farm bridges (iron, change) .....  | 2                     |                         | 18 00                        | 18 00              |
| Road bridges (wood) .....  | 9                     | 1, 402 79               | 453 76                       | 1, 856 55          |
| Road bridges (iron) .....  | 8                     |                         |                              |                    |
| Tow-path bridges (wood) .....  | 26                    | 586 96                  | 753 90                       | 1, 389 86          |
| Tow-path bridges (iron, draw) .....  |                       |                         | 73 35                        | 73 35              |
| State scows .....  | 2                     |                         | 31 82                        | 31 82              |
| Under-water excavators .....   | 1                     |                         |                              |                    |
| Lock-houses .....  | 8                     |                         |                              |                    |
| Workshops .....  | 1                     |                         | 60 77                        | 60 77              |
| Raising and repairing tow-path and berme bank, not including repairs to slope walls, ..... |                       |                         | 1, 309 15                    | 1, 309 15          |
| Cleaning, cutting grass in canal .....   |                       |                         | 94 00                        | 94 00              |
| Dams (feet) .....  |                       | 1, 792 21               | 212 20                       | 2, 004 41          |
| Docking .....  |                       | 471 65                  | 248 23                       | 719 88             |
| Repairs of breaches .....  |                       |                         | 187 57                       | 187 57             |
| Breaking ice and assisting boats in consequence of ice .....                               |                       |                         | 438 40                       | 438 40             |
| Watching canal .....   |                       |                         | 306 67                       | 306 67             |
| Tools, including shovels, picks, crowbars, axes, etc. ....                                 |                       |                         | 5 21                         | 5 21               |
| Other miscellaneous expenditures (repairs) .....   |                       |                         | 282 76                       | 282 76             |
| <i>Other work of consequence which does not come under any of the above heads, viz. :</i>  |                       |                         |                              |                    |
| Miscellaneous bills .....  |                       |                         | 96 50                        | 96 50              |
| Paid captain scow .....  |                       |                         | 450 00                       | 450 00             |
|  |                       | \$5, 598 95             | \$11, 481 09                 | \$17, 075 04       |
| Salary superintendent .....  |                       |                         |                              | 1, 500 00          |
| Clerk hire .....   |                       |                         |                              | 900 00             |
| Total .....  |                       |                         |                              | \$19, 475 04       |

Dated at SENECA FALLS, N. Y., October 16, 1876.

JAMES A. FLANAGAN,

*Superintendent.*

The following is a summary statement of expenditures for the Cayuga and Seneca canal for the fiscal year ending September 30, 1876 :

## ORDINARY REPAIRS.

State dredge and tug ..... \$2,943 88  
 Assistant engineers and inspectors ..... 525 00

|  |           |             |
|--|-----------|-------------|
| Division agents.....                             | \$75 00   |             |
| Telegraphing.....                                | 2 51      |             |
| Miscellaneous expenditures.....                  | 27 15     |             |
| Harbormaster and beacon tender at<br>Geneva..... | 340 10    |             |
| Harbormaster and beacon tender at<br>Ithaca..... | 386 13    |             |
| By the superintendent.....                       | 19,475 04 |             |
|  | <hr/>     | \$23,774 81 |

## EXTRAORDINARY REPAIRS.

|   |             |                    |
|---|-------------|--------------------|
| Removing bars from channel of Seneca<br>river, between Cross lake and Monte-<br>zuma..... | \$19,893 00 |                    |
| Constructing vertical wall at Montezuma,  | 149 63      |                    |
|   | <hr/>       | 20,042 63          |
| Total .....   |             | <u>\$43,817 44</u> |

## ITHACA INLET, FROM GENERAL FUND.

|   |            |                   |
|---|------------|-------------------|
| Removing bars and dredging channel at Cayuga inlet, | \$3,524 70 |                   |
| Total .....   |            | <u>\$3,524 70</u> |

The following is a detailed statement of expenditures by the superintendent of the Chemung canal :

## CHEMUNG CANAL.

CALVIN SHELTON, *Superintendent.*

This canal extends from the head of Seneca lake, at Watkins, to Elmira, including the feeder from Horseheads to Knoxville, making a total distance of thirty-nine miles of navigable canal.

The structures are two composite lift-locks, twenty-four timber locks (rebuilt), one timber guard-lock, twenty-five old timber locks, four aqueducts, fourteen waste-weirs, four culverts, one dam and bulk-head, seven iron road bridges, twenty-five wooden road bridges, fifteen wooden farm bridges, one wooden change bridge, three wooden road and change bridges, three swing bridges, thirty-eight lock-houses, two workshops, one stone house, one timber shed, and four piers.

The expenditures upon this canal were as follows :



## ORDINARY REPAIRS.

|                            |          |            |
|----------------------------|----------|------------|
| Watching canal.....        | \$162 00 |            |
| State dredge and tug.....  | 614 95   |            |
| By the superintendent..... | 8,069 41 |            |
|                            |          | \$8,846 36 |

## EXTRAORDINARY REPAIRS.

|   |          |
|---|----------|
| Repairs to break in timber dock at Corning..... | 2,162 50 |
|---|----------|

## CANAL DAMAGES.

|   |          |
|---|----------|
| Temporary damages town of Dix, Schuyler county... | 3,012 68 |
|---|----------|

|             |             |
|-------------|-------------|
| Total ..... | \$14,021 54 |
|-------------|-------------|

This section, during the six months ending April 1, 1876, was in charge of D. P. Dey; the balance of the year under Calvin Shelton.

The following is a detailed statement of expenditures by the superintendents :

## ANNUAL REPORT

*Showing the name and number of structures or works, the different heads of expenditure, and the total cost of each, on the line of the canal under the charge of D. P. Dey and Calvin Shelton, superintendents of repairs of thirty-nine miles of the Chemung canal, extending from Watkins to Elmira and from Horseheads to Corning, during the year ending September 30, 1876.*

| 1-<br>STRUCTURES OR WORKS, ETC.   | 2<br>Whole No.<br>on<br>section. | 3<br>Cost of new<br>structures. | 4<br>Cost of<br>repairs of<br>old, etc. | 5<br>Total new<br>and old. |
|---|----------------------------------|---------------------------------|---|----------------------------|
| Locks.....  | 58                               |                                 | \$380 70                                | \$380 70                   |
| Lock tending (exclusive of oil).....  |                                  |                                 | 1,600 00                                | 1,600 00                   |
| Lock-gates.....   | 206                              |                                 | 114 83                                  | 114 83                     |
| Aqueducts.....  | 4                                |                                 | 140 79                                  | 140 79                     |
| Waste-weirs.....  | 10                               |                                 | 63 40                                   | 63 40                      |
| Farm bridges (wood).....  | 14                               |                                 | 79 21                                   | 79 21                      |
| Road bridges (wood).....  | 30                               |                                 | 480 43                                  | 480 43                     |
| Road bridges (iron).....  | 4                                |                                 |   |                            |
| Tow-path bridges (wood).....  | 2                                |                                 | 57 08                                   | 57 08                      |
| State scows.....  | 1                                |                                 | 11 86                                   | 11 86                      |
| Raising and repairing tow-path and berme<br>bank, not including repairs to slope walls..... |                                  |                                 | 383 33                                  | 383 33                     |
| Cleaning out bottom of canal during spring<br>repairs.....                                  |                                  |                                 | 790 75                                  | 790 75                     |
| Docking.....  |                                  |                                 | 15 50                                   | 15 50                      |
| Watching canal.....   |                                  |                                 | 85 00                                   | 85 00                      |
| Wheelbarrows.....   |                                  | \$14 00                         |   | 14 00                      |
| Tools, including shovels, pitks, crowsbars,<br>axes, etc.....                               |                                  | 16 45                           | 2 26                                    | 18 71                      |
| Other miscellaneous expenditures.....   |                                  |                                 | 2,310 83                                | 2,310 83                   |
|   |                                  | \$30 45                         | \$6,468 96                              | \$6,494 41                 |
| Superintendent's salary from October 1, 1875, to March 31, 1876.....                        |                                  |                                 |   | 750 00                     |
| Clerk's salary from October 1, 1875, to March 31, 1876.....                                 |                                  |                                 |   | 450 00                     |
| Superintendent's salary from April 1, 1876, to September 30, 1876.....                      |                                  |                                 |   | 875 00                     |
| Total expenditures from October 1, 1875, to September 30, 1876.....                         |                                  |                                 |   | \$8,069 41                 |

CALVIN SHELTON, *Superintendent.*

HAVANA, October 12, 1876.

## CROOKED LAKE CANAL.

D. P. DEY, *superintendent, from October 1, 1875, to April 1, 1876, and CALVIN SHELTON, superintendent, from April 1 to September 30, 1876.*

This canal extends from Crooked lake, near Penn Yan, to Seneca lake, at Dresden, distance eight miles.

The structures consist of one stone lift-lock, one stone guard-lock, with chamber fenders; ten stone lift-locks, with chamber fenders; sixteen old composite lift-locks, six waste-weirs, three dams, one receiver dam, one wooden tow-path bridge, ten wooden road bridges, four piers, and one storehouse.

The expenditures upon this canal were as follows :

## ORDINARY REPAIRS.

|                            |                 |
|----------------------------|-----------------|
| By the superintendent..... | \$104 38        |
| Total.....                 | <u>\$104 38</u> |

Of the above amount there remains unpaid thirty-three dollars and thirty-six cents.

The following is a detailed statement of expenditures by the superintendent :

## SUMMARY REPORT

*For six months, showing the name and number of structures or works, the different heads of expenditure, and the cost of each, on the line of the canal under the charge of D. P. Dey, superintendent of repairs of eight miles of the Crooked Lake canal, extending from Crooked lake, near Penn Yan, to Seneca lake, at Dresden, during the six months ending April 1, 1876. (For remaining six months of year ending September, 30, 1876, under charge of Calvin Shelton, superintendent, but no expenditures were made.)*

| 1  | 2                           | 4                                  | 5                     |
|--|-----------------------------|------------------------------------|-----------------------|
| STRUCTURES OR WORKS, ETC.                                  | Whole No.<br>on<br>section. | Cost of<br>repairs of<br>old, etc. | Total new<br>and old. |
| Locks.....   | 28                          | \$6 00                             | \$6 00                |
| Lock tending (exclusive of oil).....                       |                             | 30 00                              | 30 00                 |
| Lock-gates.....  |                             | 9 00                               | 9 00                  |
| Waste-weirs.....   | 6                           |                                    |                       |
| Road bridges (wood).....                                   | 10                          | 11 02                              | 11 02                 |
| Tow-path bridges (wood).....                               | 1                           |                                    |                       |
| Light-house.....   | 1                           | 3 36                               | 3 36                  |
| Storehouses.....   | 1                           |                                    |                       |
| Piers.....   | 4                           |                                    |                       |
| Dams (feet).....   | 3                           |                                    |                       |
| Other miscellaneous expenditures.....                      |                             | 45 00                              | 45 00                 |
| Total expenditures for year ending September 30, 1876..... |                             |                                    | <u>\$104 38</u>       |

ONEIDA LAKE CANAL.

This canal, when completed, will connect the Erie canal with the waters of Oneida lake, furnishing thirty miles of lake navigation, intersecting the Oneida River improvement, which forms a junction with the Oswego canal at Three River Point.

The expenditures for construction during the fiscal year were as follows :

|                                   |                   |
|-----------------------------------|-------------------|
| Repairing bridges.....            | \$48 12           |
| Salaries assistant engineers..... | 1,226 00          |
| Miscellaneous expenditures.....   | 73 31             |
| <b>Total.....</b>                 | <b>\$1,347 43</b> |

LAND DAMAGES.

*Statement showing the payment, by draft and certificate, on account of awards made by the canal appraisers for land damages, for the fiscal year ending September 30, 1876.*

| TO WHOM PAID.                   | ON ACCOUNT OF WEAT CANAL. |                   |                     | Total.             |
|---------------------------------|---------------------------|-------------------|---------------------|--------------------|
|                                 | Erie.                     | Chemung.          | Chenango extension. |                    |
| Stephen Hungerford.....         | \$2,870 60                |                   |                     |                    |
| Charles Hiscock.....            | 178 70                    |                   |                     |                    |
| M. V. B. Thompson.....          | 866 66                    |                   |                     |                    |
| John J. Cook.....               | 4,926 05                  |                   |                     |                    |
| B. F. Stanton.....              | 2,826 18                  |                   |                     |                    |
| Miles D. Avery.....             | 11,922 68                 |                   |                     |                    |
| Roswell and Riley Stannard..... | 2,522 21                  |                   |                     |                    |
| Charles G. Dodge.....           | 1,672 90                  |                   |                     |                    |
| Dwight Butler.....              | 122 54                    |                   |                     |                    |
| John Burns.....                 | 164 86                    |                   |                     |                    |
| <b>M. D. Freer.....</b>         |                           | <b>\$2,012 68</b> |                     | <b>2,012 68</b>    |
| <b>Wm. Prentice.....</b>        |                           |                   | <b>\$1,220 24</b>   | <b>1,220 24</b>    |
| <b>Total.....</b>               |                           |                   |                     | <b>\$23,027 20</b> |

## RECAPITULATION

*Of expenditures for ordinary and extraordinary repairs, land damages, etc., upon the Middle Division of the New York State canals, for the fiscal year ending September 20, 1876.*

| CANAL AND SECTION.           | ORDINARY REPAIRS.  |                  | Extraordinary repairs. | Awards by appraisers paid. | Total.       |
|------------------------------|--------------------|------------------|------------------------|----------------------------|--------------|
|                              | By superintendent. | By Commissioner. |                        |                            |              |
| Erie, general management.... |                    | \$31,290 53      |                        | \$28,694 28                | \$49,984 80  |
| Section No. 6.....           | \$2,910 65         |                  | \$12,389 17            |                            | 15,749 82    |
| Section No. 7.....           | 6,866 28           | 129 83           | 2,932 57               |                            | 10,498 18    |
| Section No. 8.....           | 6,423 99           | 81 25            | 18,901 54              |                            | 25,415 78    |
| Section No. 5.....           | 23,359 22          | 880 00           |                        |                            | 24,239 22    |
| Section No. 6.....           | 18,602 81          | 994 16           |                        |                            | 19,596 97    |
| Section No. 7.....           | 12,068 08          | 490 00           |                        |                            | 12,498 08    |
| Black River.....             | 27,153 78          |                  |                        |                            | 27,153 78    |
| Oswego, general management,  |                    | 5,086 78         | 1,016 25               |                            | 6,053 08     |
| Section No. 1.....           | 20,466 92          |                  |                        |                            | 20,466 92    |
| Section No. 2.....           | 28,541 51          |                  |                        |                            | 28,541 51    |
| Cayuga and Seneca.....       | 19,475 04          | 4,269 77         | 20,042 68              |                            | 43,817 44    |
| Ithaca inlet.....            |                    |                  | 3,524 70               |                            | 3,524 70     |
| Chemung.....                 | 8,069 41           | 776 95           | 2,162 50               | 2,012 68                   | 14,021 54    |
| Crooked Lake.....            | 104 88             |                  |                        |                            | 104 88       |
| Chenango.....                | 9,592 81           | 27 25            |                        |                            | 9,419 56     |
| Oneida Lake.....             |                    |                  | 1,347 48               |                            | 1,347 48     |
| Chenango extension.....      |                    |                  |                        | 1,290 24                   | 1,290 24     |
| Total.....                   | \$122,938 33       | \$23,936 01      | \$63,766 79            | \$23,027 20                | \$213,668 33 |

## STATEMENT

*Showing expenditures for ordinary and extraordinary repairs upon each canal of the Middle Division, for the fiscal year ending September 30, 1876.*

|                                  |                     |
|----------------------------------|---------------------|
| Erie.....                        | \$129,203 52        |
| Black River.....                 | 27,153 78           |
| Oswego.....                      | 55,061 46           |
| Cayuga and Seneca.....           | 43,817 44           |
| Ithaca inlet (general fund)..... | 3,524 70            |
| Chemung.....                     | 11,008 86           |
| Crooked Lake.....                | 104 38              |
| Chenango.....                    | 9,419 56            |
| Oneida Lake.....                 | 1,347 43            |
| Total.....                       | <u>\$280,641 13</u> |

## SUMMARY.

|   |                   |
|---|-------------------|
| Total expenditures for ordinary and extraordinary repairs.....  | \$280,641 13      |
| Total expenditures for ordinary and extraordinary repairs, including payments of awards made by canal appraisers..... | <u>313,668 33</u> |

TABLE No. 1 — ERIE CANAL.

Statement of work under contract upon the Middle Division of the New York State Canals during the fiscal year ending September 30, 1876.

| CHARACTER OF WORK.  | AUTHOR-IZED BY. |         | Appropriation. | Estimated cost and amount set apart by Canal Board. | When let.     | When to be completed. | Estimated cost at contract prices. | Amount done during fiscal year. | Total amount done. | Unexpended balance. | Remarks.                                   |
|---|-----------------|---------|----------------|---|---------------|-----------------------|------------------------------------|---------------------------------|--------------------|---------------------|--|
|   | Chapter         | Laws of |                |   |               |                       |                                    |                                 |                    |                     |  |
| Removing bench and sub-stituting slope or vertical wall, Long level.....            | 767             | 1870    | .....          | .....   | Mar. 28, '71  | April 26, '71         | \$30,380 00                        | .....                           | .....              | \$30,380 00         | Canceled.                                  |
| Furnishing material for But-ternut Creek reservoir... ..                            | 343             | 1873    | .....          | .....   | Sept. 20, '73 | Jan. 1, '73           | 42,800 00                          | .....                           | \$23,646 19        | .....               | Comr's contract com-plete, final rendered. |
| Protecting inner slope to De Ruyter Reservoir dam. . .                              | .....           | .....   | .....          | .....   | Dec. 21, '73  | Feb. 1, '73           | 11,600 00                          | .....                           | 5,120 00           | .....               | Commls'ers contract.                       |
| Removing wall benches and substituting slope wall, T. P. side Jordan level.....     | 766             | 1873    | \$40,000 00    | \$25,650 00   | Aug. 18, '73  | May 1, '74            | 21,060 00                          | .....                           | 31,916 99          | 16,068 01           | Settled.                                   |
| Vertical wall between War-ren street bridge and Welch-lock basin, Syra-cuse.....    | 389             | 1874    | 80,000 00      | 12,350 00   |               |                       |                                    |                                 |                    |                     |  |
| Removing wall bench and substituting slope wall, berms side, Jordan level... ..     | 389             | 1874    | 10,000 00      | 4,197 50  | April 22, '74 | April 25, '74         | 2,741 25                           | \$354 24                        | 575 84             | 3,632 16            | Plan changed.                              |
| Reopening Memphis ditch... ..   | 880             | 1872    | 20,000 00      | 112,000 00  | Oct. 21, '74  | April 1, '75          | 62,060 00                          | .....                           | 68,860 00          | 44,340 00           | Canceled.                                  |
| Widening berms locks 47 and 48, and inserting new feeder channel at Port Byron..... | 880             | 1872    | 20,000 00      | 800 00  | Oct. 21, '74  | Jan. 1, '75           | 488 00                             | .....                           | 648 15             | .....               | Final rendered.                            |
| Rebuilding dam on Owaseco outlet at Auburn.....                                     | 389             | 1874    | 65,000 00      | 23,000 00   | Dec. 3, '74   | April 1, '75          | 17,041 82                          | .....                           | 17,041 82          | .....               | Final rendered, draft given.               |
| Swing bridge, Salina street, Syracuse.....  | 389             | 1874    | 15,000 00      | 15,000 00   | Dec. 8, '74   | April 1, '75          | 10,399 25                          | 14,450 94                       | 14,392 94          | .....               | Final rendered, draft given.               |
| Vertical wall, Syracuse level, and Fayetteville feeder... ..                        | 381             | 1874    | None           | 20,000 00   | Dec. 8, '74   | April 1, '75          | 17,255 00                          | 4,216 15                        | 6,986 15           | 2,063 85            | Final rendered, draft given.               |
| Widening ditches in Cowas-colon swamp.....  | 389             | 1874    | 20,000 00      | 6,364 00  | Feb. 19, '75  | April 1, '75          | 3,925 80                           | 2,897 19                        | 2,315 38           | .....               | Cert'cate for final rem., draft given.     |
| Rebuilding dam, Mill street, Cazenovia.....   | 389             | 1874    | 25,000 00      | 6,746 00  | Feb. 19, '75  | April 1, '75          | 3,201 50                           | 233 96                          | 2,040 96           | .....               | Final rendered, draft given.               |
| .....   | .....           | .....   | None.          | 25,000 00   | May 5, '75    | Jan. 1, '76           | 15,780 00                          | 12,889 17                       | 21,237 17          | .....               | Final rendered, draft given.               |
| .....   | .....           | .....   | None.          | .....   | Dec. 18, '73  | April 25, '73         | 6,828 75                           | .....                           | 9,740 61           | .....               | Final rend., certificate.                  |

|  |                    |              |                                |               |              |              |            |             |            |                              |
|--|--------------------|--------------|--------------------------------|---------------|--------------|--------------|------------|-------------|------------|------------------------------|
| New abutments and iron bridge at Thompson's Landing..... | 399                | 1874         | { 1,500 00 }<br>{ 2,900 00 }   | { 4,400 00 }  | Dec. 8, '74  | April 1, '75 | 2,919 50   | 680 06      | 2,694 68   | Final rendered, draft given. |
| Total.....   |                    |              |                                |               |              |              |            | \$35,073 95 |            |                              |
| <b>OSWEGO CANAL.</b>                                     |                    |              |                                |               |              |              |            |             |            |                              |
| Deepening Oswego river at Oswego.....                    | { 787 }<br>{ 877 } | 1870<br>1889 | { 27,000 00 }<br>{ 15,000 00 } | { 14,500 00 } | July 14, '69 | Dec. 1, '69  | \$9,600 00 |             |            | Cancelled.                   |
| Rebuilding broken culvert at Oswego.....                 | 766                | 1873         | 10,000 00                      | 6,500 00      | Aug. 18, '73 | May 1, '74   | 4,742 00   | \$1,016 25  | \$3,198 25 | Draft rend. for final acc.   |

|   |  |                              |   |   |              |             |             |             |             |                            |
|---|--|------------------------------|---|---|--------------|-------------|-------------|-------------|-------------|----------------------------|
| <b>CAYUGA AND SENECA CANAL.</b>                 |  |                              |   |   |              |             |             |             |             |                            |
| Removing bars from channel of Seneca river..... | { 850 }<br>{ 766 }<br>{ 766 }<br>{ 389 } | 1873<br>1873<br>1873<br>1874 | { 20,000 00 }<br>{ 20,000 00 }<br>{ 500 00 }<br>{ 20,000 00 } | { 80,000 00 }<br>{ 500 00 }<br>{ 432 00 } | Aug. 24, '73 | Dec. 1, '73 | \$43,840 00 | \$19,893 00 | \$50,000 00 |                            |
| Vertical wall at Montezuma.....                 |  |                              |   |   | Aug. 18, '73 | May 1, '74  | 982 00      | 149 93      | 846 43      | Draft rend. for final acc. |

|   |     |      |             |             |              |              |            |            |             |                            |
|---|-----|------|-------------|-------------|--------------|--------------|------------|------------|-------------|----------------------------|
| <b>ITHACA INLET.</b>                    |     |      |             |             |              |              |            |            |             |                            |
| Removing bars and dredging channel..... | 323 | 1874 | \$15,000 00 | \$15,000 00 | June 16, '74 | Sept. 1, '74 | \$7,350 00 | \$3,534 70 | \$14,455 70 | Draft rend. for final acc. |

|  |     |      |            |            |            |             |            |  |  |            |
|--|-----|------|------------|------------|------------|-------------|------------|--|--|------------|
| <b>CHEMUNGO CANAL.</b>                   |     |      |            |            |            |             |            |  |  |            |
| Swing bridge, Water street, Clinton..... | 399 | 1874 | \$2,000 00 | \$2,000 00 | May 5, '75 | June 1, '75 | \$1,854 00 |  |  | Cancelled. |

|  |  |  |                               |  |             |              |            |            |            |                        |
|--|--|--|-------------------------------|--|-------------|--------------|------------|------------|------------|------------------------|
| <b>CHEMUNG CANAL.</b>                  |  |  |                               |  |             |              |            |            |            |                        |
| Repairs of timber dock at Corning..... |  |  | { Superintendent's contract } |  | Nov. 9, '75 | Dec. 15, '75 | \$2,162 50 | \$2,162 50 | \$2,162 50 | Draft rend. for final. |

|                           |                    |              |                                |  |              |             |             |             |             |             |
|---------------------------|--------------------|--------------|--------------------------------|--|--------------|-------------|-------------|-------------|-------------|-------------|
| <b>ONEIDA LAKE CANAL.</b> |                    |              |                                |  |              |             |             |             |             |             |
| Completion of canal.....  | { 850 }<br>{ 766 } | 1872<br>1873 | { 50,000 00 }<br>{ 20,000 00 } |  | Dec. 19, '73 | Jan. 1, '75 | \$52,253 00 |             | \$52,130 00 | \$34,880 00 |
| Total.....                |                    |              |                                |  |              |             |             | \$30,746 06 |             |             |

HON. C. A. WALBATH, *Canal Commissioner, Middle Division, New York State Canals:*

SIR.—I have the honor to herewith submit my annual report of the general condition of the reservoirs and feeders under my supervision, on the middle division of the State canals, also the water gauge and measurements on different localities on the Erie canal, together with such suggestions for the future as are deemed proper to lay before you for your consideration.

#### RESERVOIRS.

Owasco Lake reservoir, Otisco Lake reservoir, Skaneateles Lake reservoir, Jamesville reservoir, De Ruyter reservoir, Cazenovia Lake reservoir, Erieville reservoir, Madison Brook reservoir, Bradley Brook reservoir, Eaton reservoir, Kingsley Brook reservoir, Woodman's Pond reservoir, Hatch's Lake reservoir, Leland's Pond reservoir, North Lake reservoir, South Lake reservoir, Woodhull reservoir, Sand Lake reservoir.

#### FEEDERS.

Mohawk River feeder, Oriskany Creek feeder, Oneida Creek feeder, Cowasselon Creek feeder, Limestone Creek feeder, Bitternut Creek feeder, Nine Mile Creek feeder, Carpenter Brook feeder, Putnam Brook feeder, Owasco Creek feeder, Skaneateles Creek feeder, Chittenango Creek feeder, Centerport feeder.

In a short time after my appointment to the charge of the water for the canals on the middle division, I proceeded personally to make an inspection of the reservoirs and feeders south of the Erie canal. and after due investigation into all the facts that could be gleaned from persons well acquainted with the manner the reservoirs and feeders had been conducted formerly, I made such changes as, in my judgment, would be of greater advantage to navigation on the canals. The management of the reservoirs and feeders heretofore have been under the direction of superintendents of repairs, who could not, together with their other duties, devote such attention as is required, and indeed is indispensably necessary for the benefit of all concerned in good navigation.

I find that considerable confusion and annoyance occurred where *two* reservoirs are required to furnish water on *two sections*, and supplying *same level* of the canal. When the levels were reported down below "navigation mark," one superintendent would wait for the other to draw from the reservoir on his section, and, unless the

arrangement was mutual by prior agreement, there would be a long lapse of time before the water from either reservoir would be let into the feeders. The result of such stubborn inclination to favor personal whims or caprices would cause great delay, by the loaded boats getting aground on both sections of the level, and, when the water was let into the feeders, the supply would come in floods and more than meet the temporary demand of the levels ; therefore, causing a great waste of water over the spill-ways and waste-weirs of the canal.

Another source of annoyance to good navigation was caused by the owners of mills and factories who depended upon the water leading from the several reservoirs, and which are located upon the outlets that supply the feeders of the canal. Formerly, many of the mill-owners were allowed to take charge of the gates to the reservoirs and dams, which caused suspicion among the boatmen, who alleged that the millers would first take care of their own interests to the serious injury of the canals. In several instances, the millers would shut off or let on the water at their own option. This practice, which had been established so many years, was one of the first changes made under my supervision and one in which I met the strongest opposition. It was the custom of many to shut off the water entirely on Saturday nights and not to let it on again until the following Monday morning. This kind of arrangement most seriously injured navigation on the canal, and more especially upon the Jordan level, where loaded boats were to be seen frequently aground on Monday of each week during a dry season. As a remedy for this, I suggested and you at once rendered a hearty approval to a selection of water-tenders from among those who did not own or in any manner have an interest in mills or factories upon any of the streams flowing from the reservoirs. As a result of this arrangement you will observe that the Jordan level which has, in the past, given the most trouble to boatmen and canal officials, this season presents the best record, as to gauge of water, as compared with other levels upon the canal. (See table of water record annexed.)

During the hot summer months of the past season the feeders were obstructed by a heavy growth of eel-grass that prevented the channel from receiving the full volume of water that was required from the reservoirs. These obstructions were, however, promptly removed by the several superintendents, who at once caused them to be mown down, by which means free and uninterrupted passage was given to the streams.



It has been my desire, during the past season, to draw *steadily and lightly* from the reservoirs, thus avoiding frequent overflowing of the feeders and canals, which are liable to cause "breaks" in the banks or washing away of dams and waste-weirs.

The reservoirs have all held out remarkably well, and with one exception (the Leland) contained an abundant supply of water at the close of navigation.

As an example, I will give a few items of record as regards the De Ruyter reservoir. Requisitions are frequently made on this source of supply which can be taken as a fair example of the others.

August 1, 1876, "the water ceased to run over the spill-way."

|  | Feet. |
|--|-------|
| September 13, 1876, below high-water mark..... | 6.25  |
| September 13, 1875, below high-water mark..... | 6.75  |
| September 13, 1874, below high-water mark..... | 7.05  |
| September 13, 1873, below high-water mark..... | 16.25 |
| September 13, 1871, below high-water mark..... | 12.50 |
| September 13, 1870, below high-water mark..... | 9.15  |
| September 13, 1868, below high-water mark..... | 12.00 |
| September 13, 1867, below high-water mark..... | 13.85 |
| September 13, 1866, below high-water mark..... | 15.80 |
| September 13, 1865, below high-water mark..... | 15.40 |
| September 13, 1864, below high-water mark..... | 14.30 |

No record of 1869 and 1872.

ROME.

DAYS OF MONTH.

|         | 1.  | 2.  | 3.  | 4.  | 5.  | 6.  | 7.  | 8.  | 9.  | 10. | 11. | 12. | 13. | 14. | 15. | 16. |
|---------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| ft. in. | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 |
| ft. in. | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 |
| ft. in. | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 |
| ft. in. | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 |
| ft. in. | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 |
| ft. in. | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 |
| ft. in. | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 |

Henry J. Snow, in charge of water-gauge and tender of feeder.

ORISKANY.

|                |      |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|----------------|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| July.....      | 0 0  | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 |
| August.....    | 7 2  | 7 1 | 7 0 | 7 0 | 7 0 | 7 0 | 7 0 | 7 0 | 7 0 | 7 0 | 7 0 | 7 0 | 7 0 | 7 0 | 7 0 | 7 0 |
| September..... | 7 10 | 7 1 | 7 0 | 7 0 | 7 0 | 7 0 | 7 0 | 7 0 | 7 0 | 7 0 | 7 0 | 7 0 | 7 0 | 7 0 | 7 0 | 7 0 |
| October.....   | 7 7  | 7 2 | 7 3 | 7 1 | 7 1 | 7 1 | 7 2 | 7 3 | 7 1 | 7 2 | 7 2 | 7 2 | 7 2 | 7 1 | 7 1 | 7 2 |
| November.....  | 7 7  | 7 2 | 7 3 | 7 7 | 7 7 | 7 1 | 7 2 | 7 3 | 7 1 | 7 2 | 7 2 | 7 2 | 7 2 | 7 1 | 7 1 | 7 2 |

John Dalley, in charge of water-gauge and tender of feeder.

FAYETTEVILLE.

|                |     |      |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|----------------|-----|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| May.....       | 0 0 | 0 0  | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 |
| June.....      | 7 7 | 7 7  | 7 6 | 7 6 | 7 6 | 7 6 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 |
| July.....      | 7 7 | 7 6  | 7 6 | 7 6 | 7 6 | 7 6 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 |
| August.....    | 7 7 | 7 6  | 7 6 | 7 6 | 7 6 | 7 6 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 |
| September..... | 7 6 | 7 7  | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 |
| October.....   | 7 6 | 7 10 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 | 7 7 |
| November.....  | 7 7 | 7 7  | 7 6 | 7 6 | 7 6 | 7 6 | 7 6 | 7 6 | 7 6 | 7 6 | 7 6 | 7 6 | 7 6 | 7 6 | 7 6 | 7 6 |

Lewis Blanchard, in charge of water-gauge and tender of feeder.

JORDAN.

|                |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|----------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| May.....       | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 |
| June.....      | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 |
| July.....      | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 |
| August.....    | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 |
| September..... | 7 1 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 | 7 3 |
| October.....   | 7 4 | 7 4 | 7 4 | 7 4 | 7 4 | 7 4 | 7 4 | 7 4 | 7 4 | 7 4 | 7 4 | 7 4 | 7 4 | 7 4 | 7 4 | 7 4 |
| November.....  | 7 7 | 7 1 | 7 2 | 7 2 | 7 2 | 7 2 | 7 2 | 7 2 | 7 2 | 7 2 | 7 2 | 7 2 | 7 2 | 7 2 | 7 2 | 7 2 |

John W. Stewart, in charge of water-gauge and tender of feeder.



I have kept a daily record of the measurements of the depth of water in the canal at the following places : Oriskany, Rome, Fayetteville and Jordan. You will observe that the water-gauge at Rome is not quite up to "navigation mark." There are several reasons given for this deficiency, principally on account of the extreme low water in the Mohawk river, and the eel-grass in several of the northern feeders; another cause for low water is owing to feeding upon the eastern division during the draught in August and September.

The "water-tenders" under my charge have performed their duties faithfully and satisfactorily. All have seemed to be inspired with the spirit of reform and the better management of the affairs of the canals; all instructions and orders promulgated from head-quarters of the Canal Commissioner, or from his deputies and agents, have been promptly obeyed.

The above is most respectfully submitted.

E. L. WALKRATH,

*Superintendent of Reservoirs and Feeders.*

#### CONDITION OF CANALS ON THE MIDDLE DIVISION.

The early spring of 1876 enabled the commissioner to have done all the necessary work in time for the opening of the Erie, Oswego, Cayuga and Seneca canals on the fourth day of May. From the time of opening to the close of navigation (December first), it is questionable whether there has ever been less interruption to navigation than during the past season. At various points, where boats had heretofore grounded, the bottom of the canal was cut down from two to six inches. Where boatmen have been detained by low water, occasioned by the diversion of water by millers, the necessary remedy was applied to avoid delays from that cause.

The Jordan level, which for years was a terror to overloading boatmen, had a depth of over seven feet of water during the season, except July fourteenth, when it got down to six feet six inches. While the wall-bench may have interfered with boatmen running near enough to the tow-path to change horses, yet it cannot be alleged that there was any other cause of complaint on the level during the season.

The long level at Rome was more difficult to keep up, from the rather short supply of water, and the requirements of the eastern division, while the western end of the level exhibited more depth of

water in consequence of less being required in feeding toward the west. The Montezuma level has occasioned no trouble to boatmen during the season, from any cause whatever, for it has been closely watched and economically managed, as shown by the report of the superintendent, who seems to have given strict attention to the business of his section of canal and worked in the interest of the State.

Before the opening of canal next season, a portion of the Montezuma aqueduct must be retimbered. The aqueduct at Camillus will be retrunked entire. Feeder dam at Jordan, the feeder dam at Oneida, also the dam at Fayetteville will be rebuilt from necessity during the winter and spring. Most of the material has been bought at very reasonable rates. William Street bridge, in Syracuse, while being repaired, dropped into the canal, but was soon taken out with but small damage. It was thoroughly overhauled by a practical bridge builder, and is now one of the best bridges on the canal. Grape Street bridge, in Syracuse, needs reconstructing during the winter and will cost about \$1,200 for a good job.

The "swing bridge" in Syracuse has been quite expensive in its necessary repairs, but is now in good condition. Other bridges have been thoroughly overhauled and now in order, but there are so many on the canals that there is necessity for continued repairs of bridges somewhere along the line. The "lift" bridge at Utica, which was improved by some addition during the spring, has worked acceptably during the season. A swing bridge at Fayetteville is needed by a few persons doing business with the canal, and as the State built the one now almost useless, they ask the State to build another, and estimates have been made for the work.

#### THE OSWEGO CANAL.

This canal has been in good navigable order during the season, made so by the dredging done upon it and the abundant supply of water from the Oswego and Oneida rivers. The dams at Phoenix, Fulton, Minetto and the Van Buren dam needed extensive repairs, which have been done since the end of fiscal year. There will probably be no necessity for any work of an extraordinary nature being done on this canal for many years to come. It is one of the canals that ought to be cheaply run, when there is nothing to do to the Oswego River dams. Mud lock, at Baldwinsville, must be repaired.

## CAYUGA AND SENECA.

This canal has been well and prudently managed, with a full supply of water, mostly from Seneca lake. None of the troubles of the previous year, with low-water and boats aground, occurred during the season of 1876, from the too free use of water by millers; no detention, except by the breaking away of dam at Seneca Falls, which caused a delay of only twenty-four hours. A new and substantial dam is now in place of the old, and the canal and structures are in good condition, with the exception of Mud lock, near Montezuma, which will want some repairs during the coming winter or next spring. This should be done to avoid the wasting of water from the Montezuma level.

## BLACK RIVER CANAL.

The Black River canal was opened to navigation on the fifteenth day of May, and, with but slight interruptions, continued in good navigable condition until the end of the season. The business in lumber, timber and other products of the section through which the canal runs is of considerable importance to the commerce of the State, and is also one of the most important feeders of the Erie canal. The structures on the canal are in good condition and will need but a small annual outlay to maintain good navigation.

At Carthage a bridge was built by the State over the Black river. While there is no reason to show why the tax-payers of the State were under more obligations to build one there than they would be to build another at Rondout or Hudson, the citizens most interested in the maintenance of the bridge by the State, with a laudable ambition to save the expense to themselves, are clamoring to have extensive repairs made thereto before some action be taken by the proper authorities compelling them to do that which the State is under no equitable obligations to spend a dollar for. The reckless appropriations of money by the Legislature for private purposes, heretofore, is one of the reasons why the canals show an indebtedness to the State, and has been a reason for preparing the minds of the people for disposing of some and neglecting others.

## CHENANGO CANAL, OPENED JUNE FIFTEENTH.

The small amount of about \$4,200 available for this canal, made it impossible to make any extensive repairs preparatory to opening, and retain a sum sufficient to pay the men required to attend 110

locks for any length of time. By great economy, an uncertain navigation was continued for five months. The structures are mostly in a dilapidated condition, and will require a large outlay of money, within a short time, to have it at all reliable for the purpose of navigation.

It is one of those canals that the Constitution empowers the Legislature to dispose of, and as it seems to have outlived its usefulness, the sooner the most of it is disposed of the better will it be for the tax-payers of the State.

That part of it from Hamilton north, which is absolutely necessary for conducting the water from the Madison County reservoirs to the Erie canal, cannot, of course, be included in the sale or abandonment of the "Chenango canal."

There is a large quantity of stone in the structures of the canal that, in some localities, would sell for a large amount of money. For the abutments of a bridge and stone of a lock in Binghamton, sold last winter, the sum of \$550 was realized by the State. More than that amount in value, inside the corporate limits of Binghamton, belonging to the State now, can be readily disposed of.

#### CHEMUNG CANAL.

This canal was substantially bankrupt at the end of the last fiscal year. The docking at Corning required repairs to the amount of \$2,162.50, to avoid great damage being done, for which the State would be liable. By legislative enactment \$10,000 was appropriated for the Chemung canal, which, by prudent management during the season, enabled the boatmen to navigate it from June fifteenth to November fifteenth, without any serious interruption. The condition is such that, without a large amount of money expended on structures, there could be no assurance for its being passable or safe for any great length of time.

The chief source of support to this canal will, within one year, beyond a doubt, be cut off by the completion of the Corning and Geneva Railroad. With the record of the canal in the past, and very uncertain prospects for the future, I regard this as one of the unfortunate "limbs of the commercial tree," which it would be well for the legislative "ax-man" to lop off.

#### THE CROOKED LAKE CANAL

Seems to have died a natural death, with no friend in the Legislature to procure for it the necessary means to continue its precarious exist-

ence. Some friends may yet resurrect and bring it to life for a season, but its days are numbered, and it better be left "*requiescat in pace.*"

The great importance of the Erie, Oswego and Champlain canals to the commerce and business prosperity of this State has been so often and ably discussed that, were it not for the custom established by the Canal Commissioners of making "annual remarks," I would have nothing to say on the subject.

The regulating tendency of these canals over the railroad charges for freight is the chief cause of their usefulness to the great majority of our people. The low rates of freight during the season of canal navigation, contrasted with the high railroad rates during the close of the canals, conclusively demonstrates to the producer, shipper and consumer, the great importance of maintaining these canals to retain to our own State the proper proportion of the business of the vast West, for which outside competition is so recklessly striving to deprive us of.

Great extravagance in the enlargement, and reckless expenditures in the management, is the chief cause of the canals being in debt to the State for years.

The main lines would of themselves be a source of revenue and profit this day, with all the mismanagement, extravagance, etc., were it not for the drawback of the non-paying laterals. The constitutional amendments, which restrict expenditures of the Erie, Oswego, Champlain, Cayuga and Seneca canals to the income of the previous year, offers strong inducement to the railroads to continue their warfare against the canals until boatmen are forced to "tie up," and the income so small as to shorten the season of navigation. The "irrepressible conflict" will doubtless continue until the boatmen can pay no toll and make a dollar. Yet, until the Constitution is again "amended" there cannot be a "free canal."

Respectfully submitted.

C. A. WALRATH.



WESTERN DIVISION.

CANAL COMMISSIONER'S OFFICE,  
 LOCKPORT, *December 10, 1876.* }

The undersigned, Canal Commissioner in charge of the western division of the canals, respectfully presents the following as his annual report for the fiscal year ending September 30, 1876 :

|  |                   |
|--|-------------------|
|  | Miles.            |
| This division embraces that portion of the Erie canal extending from the east line of Wayne county to Buffalo..... | 149               |
| The Genesee Valley canal, extending from Rochester to Olean,   | 107               |
| The extension of said canal from Olean to Mill Grove pond, on the Allegany river.....                              | 6                 |
| And the Dansville branch, extending from the Junction at Shakers to Dansville.....                                 | 11                |
| <b>Total length of main line.....</b>  | <b><u>273</u></b> |

There are also seventeen miles of feeders, three only of which are navigable, and three reservoirs, to wit.: Rockville, Oil Creek and Ischua, the reservoirs being on the Genesee Valley canal.

ENGINEER DEPARTMENT.

This department was in charge of Charles A. Olmsted, as division engineer, from the 10th day of November, 1875, to and including the 28th day of February, 1876. From the 1st day of March, 1876, this department has been under the immediate charge of William H. Searles, as division engineer, assisted by Byron M. Hanks, as resident engineer, with a corps of competent assistants; all have during the year faithfully discharged every official duty devolving upon them.

WATER SUPPLY.

The supply of water for the Erie canal, upon this division, is obtained almost entirely from Lake Erie, through Black Rock harbor, and the Tonawanda creek, at Pendleton. Tonawanda and Oak Orchard creeks, at Medina, Genesee Valley canal and Genesee River

feeder, at Rochester, afford no permanent and reliable supply during the summer months. Of the feeders, the Genesee River feeder at Rochester alone lends material aid in filling the canal at the first opening in the spring.

The water in Lake Erie the past season has been unusually high, and there has been no difficulty experienced in keeping the water well up on the lower level at Lockport, and as far east as Medina. East of Medina, and between Albion and Rochester, during the very hottest weather boatmen complained of low water. The flow of water between those points was not sufficient to fill the channel of the canal to standard height. The accumulation of eel-grass and loss from evaporation tended somewhat to decrease the flow of water, but the chief cause of the difficulty was owing to trespasses committed upon the rights of the State by persons whose entire moral sense deserts them when their individual interests come in conflict with those of the State.

#### REPAIR SECTIONS — APPOINTMENT OF SUPERINTENDENTS AND GENERAL CONDITION OF NAVIGATION.

There are four repair sections upon the Erie canal on this division, numbering from eight to eleven, inclusive, together with the Genesee Valley canal consolidated into one section, on the 21st day of January, 1874.

##### *Repair section No. 8, Erie canal.*

Extends from the east line of Wayne county to the east line of Monroe county.

##### *Repair section No. 9, Erie canal.*

Extends from the east line of Monroe county to the west end of construction section No. 284, in the village of Brockport.

##### *Repair section No. 10, Erie canal.*

Extends from construction section No. 284, in the village of Brockport, to and including the guard-lock west of the city of Lockport.

##### *Repair section No. 11, Erie canal.*

Extends from the head of the guard-lock at Sulphur Springs, west of Lockport, to the city of Buffalo, including the Main and Hamburg Street and Clark and Skinner canals, Erie and Ohio basins, with their slips, and Black Rock harbor.

At a meeting of the Canal Board, held at the city of Albany on

the 18th day of February, 1876, P. Jerome Thomas, of the town of Rose, was appointed superintendent of repair section No. 8, Erie canal, to take effect on the 1st day of March, 1876.

At a meeting of the Canal Board, held at the city of Albany on the 1st day of March, 1876, William H. Bunn, of Brockport, Monroe county, was appointed superintendent of repair section No. 9, Erie canal, to take effect on the 1st day of March, 1876. Upon the same day and at the same meeting of the Canal Board, Ebenezer W. Williams, of the city of Lockport, county of Niagara, was appointed superintendent of repair section No. 10, Erie canal, to take effect on the 1st day of March, 1876.

At a meeting of the Canal Board, held at the city of Albany on the 16th day of March, 1876, Patrick Short, of the city of Buffalo and county of Erie, was appointed superintendent of repair section No. 11, Erie canal, to take effect on the 1st day of April, 1876.

At a meeting of the Canal Board, held at the city of Albany on the 30th day of March, 1876, William A. Kirkpatrick, of Cuba, Allegany county, was appointed superintendent of the Genesee Valley canal, to take effect on the 1st day of April, 1876.

The above named persons, after being thus severally appointed, entered upon their duties as superintendents of the several sections to which they had been assigned, and are still in charge of them.

By a resolution of the Board of Canal Commissioners, the Erie canal was ordered to be opened for navigation on the fourth day of May last. The Erie canal upon this division was opened at that time; there have been no breaks to detain boats, and the canal has been, through the season, in good repair, and, with the exception of low water for a few days, between the points above referred to, navigation has been good.

## REPAIRS OF ERIE CANAL.

### REPAIR SECTION NO. 8.

*P. J. Thomas, Superintendent.*

This section is thirty-nine (39) miles in length, extending from the east to the west line of Wayne county. From the commencement of the fiscal year, up to March 1, 1876, the section was in charge of S. D. Streeter, as superintendent; since that date it has been in charge of the present incumbent, and this report shows the whole amount expended by each superintendent during the fiscal year ending September 30, 1876.

The mechanical structures upon this section are as follows: Nine (9) double lift locks; fourteen iron truss road bridges; eighteen wood road and change, and eight wood farm bridges; three composite and nineteen (19) stone culverts; two (2) cast-iron pipe culverts; two wooden trunk aqueducts; two (2) lock and nine (9) watch-houses.

The number of sunken boats were as follows: One at Lockville; ran against pier at head of lock; detention to navigation, none.

There has been maintained during the present season of navigation, on lower miter-sills, at each of the locks on this section, seven feet of water.

|   |          |
|---|----------|
| The several locks upon the section have been repaired by renewing and repairing miter-sills, replanking and repairing bottom, repairing bucking timber, guard-irons on walls, pointing up masonry, the total cost of which was .....                | \$321 56 |
| Lock tending has cost .....   | 5,774 72 |
| Oil for locks cost .....  | 83 99    |
| Two new lock gates have been built and inserted, and all the old gates repaired by putting on new running plank, repairs to and inserting new valves, new bolts, repairs to connecting rods, new cleating and plank, new strips, at a cost of ..... | 1,465 70 |
| Palmyra aqueduct has been repaired by building new trunk, concreted and grouted around piers and wings, masonry at both ends taken up and relaid; Lyons aqueduct repaired by new planking and waste-gates, the total cost of which was .....        | 1,621 07 |
| The waste-weir near Clyde lock has been repaired by building new superstructure, costing .....  | 228 53   |
| Farm bridges (wood) have received repairs to roadways and joists, costing .....   | 111 92   |
| Road bridges (wood) have received repairs to roadway, consisting of new planking and joists, new ceiling, repairs to planking, and painting, at a cost of .....   | 902 20   |
| All the iron road bridges have received repairs to roadways, consisting of new planking and joists, sidewalks, iron railing and approaches repaired and painted, at a cost of .....   | 1,884 04 |

|   |            |
|---|------------|
| One new State scow has been built, and the other two repaired and painted, costing . . . . .  | \$1,714 64 |
| Ice breaker has received repairs, at a cost of . . . . .  | 18 90      |
| The several watch-houses have been repaired by putting down new flooring, ceiling, windows, doors, costing . . . . .  | 178 37     |
| The towing-path and berme banks on the entire section have received more or less repairs; a large amount of graveling has been done upon all the levels, at a cost of . . . . . | 5,529 91   |
| All the levels have been bottomed out at points most needed, at a cost of . . . . .   | 1,612 10   |
| New docking, and repairs of old, have cost . . . . .  | 640 64     |
| Vertical wall at Fort Gibson has been taken up and relaid, and wall on Macedon level repaired, at a cost of . . . . .   | 476 48     |
| Breaking ice and assisting boats, in consequence of ice have cost . . . . .   | 188 86     |
| Watching banks of canal has cost . . . . .  | 847 70     |
| New wheelbarrows, and repairs to old, have cost . . . . .   | 26 80      |
| New tools, and repairs to old, have cost . . . . .  | 186 28     |
| There have been expended for clerk hire, rent of store-house, and other miscellaneous matters . . . . .   | 1,690 96   |
| Cleaning ditches upon the different locks has cost . . . . .  | 187 54     |
| Mowing weeds upon the different levels has cost . . . . .   | 247 86     |
| Foot bridge at lock No. 3 has received repairs to railing, and two new chords inserted, at a cost of . . . . .  | 24 00      |
| New iron pipe for drain, across canal in village of Clyde, has been purchased at a cost of . . . . .  | 80 31      |

The following-named work should be done before the opening of navigation next spring: Eight new lock gates should be built, a part of which shall have to be used in the spring.

*Summary of Expenditures.*

|   |             |
|---|-------------|
| Expended by superintendent for new works . . . . .        | \$2,796 74  |
| Expended by superintendent for ordinary repairs . . . . . | 15,364 45   |
| Superintendent's salary . . . . .                         | 875 00      |
| Clerk hire . . . . .                                      | 525 00      |
|   | <hr/>       |
|   | \$19,561 19 |

Expended by S. D. Streeter, superintendent, from  
October 1, 1875, to March 1, 1876:

|                                    |             |
|------------------------------------|-------------|
| Expended for new work .....        | \$413 47    |
| Expended for ordinary repairs..... | 6,565 37    |
| Superintendent's salary.....       | 625 00      |
| Clerk hire .....                   | 375 00      |
|                                    | <hr/>       |
|                                    | \$7, 978 84 |
|                                    | <hr/> <hr/> |

*Recapitulation.*

|  |              |
|--|--------------|
| Expended by P. J. Thomas, superintendent .....   | \$19,561 19  |
| Expended by S. D. Streeter, superintendent ..... | 7, 978 84    |
|  | <hr/>        |
|  | \$27, 540 03 |
|  | <hr/> <hr/>  |

Vertical walls at glass factory in village of Clyde and at Pitt lock should be built, the material for which is on hand.

The foundation of Lower Macedon berme-lock gave way near the head-gate, on the culvert side, some time in September, and has not been used since. When filled the water forced down under the foundation and chamber wall and came up in the culvert.

To continue its use in such a condition would endanger the safety of both locks, and hence only the tow-path lock has since been used. After the water is drawn from the canal the foundation will require overhauling, and the space underneath the same and the side wall well filled with cement, and the timbers and foundation of both lock and culvert thoroughly secured, when the lock will be rendered safe. The masonry does not seem to have sustained any injury. The expense will not probably exceed \$200.

REPAIR SECTION No. 9.

*William H. Bunn, Superintendent.*

This section is forty miles in length, extending from the east line of Monroe county to the west end of construction, section No. 284, in the village of Brockport, including the Genesee River feeder and the structure connected therewith, and the towing-path bridge over the Genesee Valley canal at its junction with the Erie canal.

From the commencement of the fiscal year up to March, 1876, the section was in charge of James H. Warren, as superintendent. Since that time it has been in charge of the present incumbent.

The mechanical structures on this section are as follows: Five double locks, four stop-gates, one stop dam, one Genesee River aqueduct, eight waste-weirs, one overflow spill-way, one weigh-lock, two cast-iron pipe culverts, thirty-nine stone and composite culverts, two wood farm, twenty-one wood road, eight iron and wood road, one wood tow-path change, one iron tow-path change, two iron swing and thirty-one iron road bridges, three lock and five watch-houses, one workshop one timber shed, one storehouse, and one dam and bulk-head.

|   |            |
|---|------------|
| The several locks upon the section were thoroughly repaired before the opening of navigation, and with the repairs during the season have cost the sum of..   | \$1,510 25 |
| Lock tending has cost the sum of.....   | 3,222 71   |
| There has been expended for lighting locks.....   | 70 06      |
| Lock-gates made and inserted cost the sum of.....   | 255 05     |
| Repairs to flooring of aqueduct cost.....   | 133 75     |
| There has been expended for repairs to Brockport waste-weir the sum of.....   | 187 62     |
| There has been expended for repairs to the Brockport and wooden box culvert at Pittsford .....  | 221 44     |
| Repairs to Rochester weigh-lock, consisting of repairs to suspension rods, gates, triangle irons and readjusting scales, cost the sum of.....   | 167 85     |
| Many of the wood bridges on this section have received repairs, consisting of new needle-beams, posts and flooring, at a cost of.....   | 1,580 08   |
| The iron bridges upon the section have received extensive repairs to rods, iron needle-beams, oak joists and flooring, at a cost of.....  | 845 00     |
| Repairs to the State scows have cost for caulking, painting, new rails, shoes and dockage, together with necessary tools, the sum of.....   | 436 49     |
| The swing bridges at Exchange and West Main streets and the towing-path swing-bridge over Child's slip, in the city of Rochester, have received considerable repairs which, together with attendance and oil, cost, | 1,523 03   |
| Repairs to ice-breaker, watch-houses, workshops and making snubbing posts, cost the sum of.....   | 192 69     |
| There has been expended for raising and repairing tow-path and berme banks on the whole section the sum of,   | 5,145 92   |

|   |                    |
|---|--------------------|
| The amount expended during spring repairs in bottoming out the canal on the whole section was . . . . .                         | \$2,906 38         |
| The dam at the head of the Genesee River feeder has been repaired at a cost of . . . . .  | 127 38             |
| The slope and vertical walls in many places have been relaid and stone furnished, at a cost of . . . . .                        | 989 25             |
| Docking through the city of Rochester and at other points upon the section has been repaired and rebuilt at a cost of . . . . . | 742 67             |
| Breaking ice and assisting boats in consequence of ice, cost the sum of . . . . .   | 543 00             |
| Watching canal banks and structures and regulating water and lights have cost . . . . .   | 2,237 18           |
| Wheelbarrows have cost . . . . .  | 65 26              |
| There has been expended for tools, including shovels, picks and crow-bars, the sum of . . . . .                                 | 89 57              |
| Other miscellaneous expenditures have cost . . . . .  | 5,347 62           |
| There has been expended for building new bridge on the section during the fiscal year the sum of . . . . .                      | 4,508 48           |
| Total . . . . .   | <u>\$33,048 63</u> |

*Summary of Expenditures.*

|  |                    |
|--|--------------------|
| Expended by superintendents for new work or structures . . . . . | \$4,848 17         |
| Expended by superintendents for ordinary repairs . . . . .       | 25,700 46          |
| Salaries of superintendents . . . . .                            | 1,562 50           |
| Clerk hire . . . . .   | 937 50             |
| Total . . . . .  | <u>\$33,048 63</u> |

Expended by James H. Warren, superintendent, from October 1, 1875, to February 29, 1876, dates inclusive:

|   |                    |
|---|--------------------|
| Expended for new work or structures . . . . . | \$2,583 24         |
| Expended for ordinary repairs . . . . .       | 6,679 50           |
| Superintendent's salary . . . . .             | 687 50             |
| Clerk hire . . . . .                          | 412 50             |
| Total . . . . .                               | <u>\$10,362 74</u> |



|  |                    |
|--|--------------------|
| Expended by W. H. Bunn, superintendent, from March 1, 1876, to September 30, 1876, dates inclusive : |                    |
| Expended for new work or structures.....   | \$2,264 98         |
| Expended for ordinary repairs.....   | 19,020 96          |
| Superintendent's salary.....   | 875 00             |
| Clerk hire.....  | 525 00             |
| Total.....   | <u>\$22,685 89</u> |

*Recapitulation.*

|   |                    |
|---|--------------------|
| Expended by James H. Warren, superintendent.. . . . | \$10,362 74        |
| Expended by W. H. Bunn, superintendent.....         | 22,685 89          |
|   | <u>\$33,048 63</u> |
| Add expended by Commissioner, as per abstracts..... | 132 16             |
| Total.....  | <u>\$33,180 79</u> |

## REPAIR SECTION No. 10.

*E. W. Williams, Superintendent.*

This section is forty-eight miles long, and extends from the west end of construction section No. 284 in Brockport, to and including guard-lock west of Lockport. It also includes the "Oak Orchard Creek feeder." By resolution of the Canal Board the number of this section has been changed from eleven to ten. From the commencement of the fiscal year up to January 13, 1876, this section was in charge of William McRae as superintendent, and from that date to March 1, 1876, it was in charge of James Jackson, Jr., Canal Commissioner, and from March first it has been in charge of the present incumbent, and this report shows the whole amount expended by each superintendent during the fiscal year ending September 30, 1876. The mechanical structures are as follows :

Five double combined lift-locks, one guard-lock, one State race, four bulk-heads, two stop-gates, sixty-six culverts, ten waste-weirs, one aqueduct, one wrought-iron swing bridge, thirty-one road (wood) bridges, twenty-eight road (iron) bridges, four tow-path (wood) and four farm (wood) bridges, one dam, one lock and tool-house, one work-shop, and two timber sheds.

There has been maintained during the present season of navigation, on lower miter-sills at each of the locks on this section, seven feet of water.

The number of sunken boats during the present summer is as follows: One at Middleport and one near Holley's creek — each sprung a leak.

|  |          |
|--|----------|
| An old boat abandoned and sunk near guard-lock was removed at an expense of . . . . .  | \$15 50  |
| And sunken and jammed boats were assisted in October and November, 1875, at an expense of . . . . .  | 57 00    |
| The combined locks and guard-lock have been kept in good repair during the fiscal year, and were extensively repaired before the opening of navigation last spring by taking out, repairing and resetting, and putting in new culvert valves, repairing wood miter-sills, gas fixtures, chains, rods, levers, lining to bottoms, and other general repairs, at an expense of . . . . . | 1,258 00 |
| There was expended for building new lock-gates and inserting three new ones, the sum of . . . . .  | 854 32   |
| There was expended for repairing lock-gates the sum of, . . . . .  | 25 49    |
| There was paid for lighting the locks with gas, and for oil for locks and lock-gates, the sum of . . . . .   | 598 59   |
| The amount paid for lock-tending was . . . . .   | 6,670 78 |
| Gauging and regulating water and taking out flood-wood has cost the sum of . . . . .   | 623 78   |
| Tending swing bridge has cost . . . . .  | 647 80   |
| There has been paid for repairing the swing bridge at Albion, and for oil and fuel and tools for cleaning the dams, the sum of . . . . .   | 122 51   |
| Watching the canal has cost . . . . .  | 3,106 02 |
| The waste-weirs over the whole section have been repaired at a cost of . . . . .   | 992 13   |
| Repairing culverts has cost the sum of . . . . .   | 357 10   |
| There has been expended for rebuilding road bridges (wood) the sum of . . . . .  | 1,615 83 |
| Repairing road bridges (wood) has cost the sum of . . . . .  | 5,079 50 |
| There has been expended to repair road bridges (iron) the sum of . . . . .   | 514 68   |
| A new foot bridge (wood) has been built across the State race, in Lockport, at a cost of . . . . .   | 98 71    |
| The stop gate, east of Holly, and the one west of Holly, have been thoroughly repaired, at a cost of . . . . .   | 698 78   |

|   |                    |
|---|--------------------|
| The bulk-head in the State race at Lockport has been repaired, at a cost of.....  | \$246 30           |
| A new horse-way has been built four miles west of Lockport at a cost of.....  | 170 67             |
| The State scows, E. Kirk Hart and John D. Fay, have been extensively repaired, which together with the items furnished them has cost the sum of.....  | 1, 556 95          |
| A large amount of bottoming out was done during the spring repairs, including the removal of large slides of earth and rock, in Deep Rock cut, west of Lockport, at a cost of.....  | 3,428 61           |
| Two new gas lamps were put in under the big bridge, in Lockport, to light tow-path, at a cost of.....   | 62 12              |
| Repairing docking has cost the sum of.....  | 429 46             |
| New docking timber has cost the sum of ..   | 116 59             |
| The tow-path and berme bank on the entire section have received more or less repairs; the berme bank at Shelby basin was in very bad condition, and has been strengthened, and a large amount of grading has been done upon the tow-path the whole length of the section, at a cost of..... | 5,220 00           |
| Cleaning out State ditches has cost the sum of.....   | 142 80             |
| The thistles and weeds have been cut the whole length of the section, and the eel-grass cleared from the bottom of the canal, at a cost of .....  | 340 59             |
| Burying dead horses has cost the sum of.....  | 26 50              |
| There has been paid for new tools and repairing old ones, of all kinds, the sum of .....  | 323 35             |
| New vertical wall was built at Orangeport at a cost of,   | 173 94             |
| Slope and vertical walls have been repaired the whole length of the section at a cost of.....   | 3,753 17           |
| Repairing a small breach, cost.....   | 8 80               |
| Breaking ice, and assisting boats in consequence of ice, cost the sum of.....   | 441 70             |
| Building dams has cost the sum of.....  | 167 18             |
| Other miscellaneous expenditures have cost the sum of,  | 1,804 68           |
| The salary of the superintendent cost.....  | 1,375 00           |
| The sum expended for clerk hire was.....  | 687 50             |
| <b>Total .....</b>  | <b>\$43,816 52</b> |

*Summary of Expenditures.*

|   |                    |
|---|--------------------|
| Expended by superintendents for new work or structures..... | \$3,282 93         |
| Expended by superintendents for ordinary repairs....        | 38,471 09          |
| Superintendent's salary.....                                | 1,375 00           |
| Clerk hire.....   | 687 50             |
| Total.....  | <u>\$43,816 52</u> |

Expended by William McRae, superintendent, from  
October 1, 1875, to January 13, 1876:

|  |                    |
|--|--------------------|
| Expended for new work or structures..... | \$2,266 17         |
| Expended for ordinary repairs.....       | 8,103 15           |
| Superintendent's salary.....             | 500 00             |
| Clerk hire.....                          | 162 50             |
| Total.....                               | <u>\$11,031 82</u> |

Expended by James Jackson, Jr., Canal Commissioner,  
for ordinary repairs (there being a vacancy in office of  
superintendent), as per abstracts.....

\$3,196 87

*Recapitulation.*

|   |                    |
|---|--------------------|
| Expended by E. W. Williams, superintendent.....     | \$32,784 70        |
| Expended by Wm. McRae, superintendent.....          | 11,031 82          |
|   | <u>\$43,816 52</u> |
| Expended by James Jackson, Jr., Canal Commissioner, | 3,196 87           |
| Total.....  | <u>\$47,013 39</u> |

There has been no detention to navigation on this section during the past season.

The waste-weir at Eagle Harbor, which was destroyed by a break that occurred in 1873, should be rebuilt before the opening of navigation next spring.

The road bridge (wood) two miles east of Albion, known as "Jaquith's bridge," is in a dangerous condition, and should be replaced by a new one.

The first road bridge (wood) east of Hulburton, known as Cole and Devere's bridge, should be rebuilt.

The Hastings road bridge (wood), one and a-half miles east of Medina, should be rebuilt.

The town line or State road bridge between Shelby basin and Middleport should be replaced by a new one.

The above four bridges can be replaced by new ones, partly iron and partly wood, at a probable cost of \$1,200 each.

The Pine Street bridge (iron) in Lockport is in a very bad condition, on account of a great many of the uprights being split and broken, and the lower works sway badly when teams are crossing. It should be rebuilt.

The Jackson street bridge (wood) in Lockport should be rebuilt.

Four new gates should be put in the guard-lock west of Lockport; two in the bulk-head and two in the lock.

The mason work between the State race and locks in Lockport should be relaid. The frost has worked the seams open so that they leak badly, and unless the wall is relaid it may give way entirely.

One hundred and forty feet of new retaining wall should be built at Eagle Harbor.

#### REPAIR SECTION NO. 11.

*Patrick Short, Superintendent.*

Section No. 11 is twenty-eight miles in length, and extends from Sulphur Springs guard-lock to Buffalo, including Main and Hamburgh and Clark and Skinner canals, Erie and Ohio basins and slips, and Black Rock harbor.

The mechanical structures on the section are as follows: One ship-lock, one river lift-lock, one double guard-lock with feed gates, twenty-one iron road bridges with iron needle beams, six iron road bridges with wood needle beams, two road bridges, iron and wood combined, eleven wood, road and farm bridges, two iron swing and wood draw-bridges, one lift-bridge, four iron and wood and one wood tow-path bridges, two wood tow-path bridges, three large and numerous small culverts, two spill-ways, one dam and bulk-head, one Erie basin break-water, one Bird Island pier, one stone jetty pier at entrance of Erie basin, and one pile jetty pier at entrance of Black Rock harbor.

From the commencement of the fiscal year to the first day of April last, this section was under the immediate charge of the Canal Commissioner of the western division, without a superintendent. Since April 1, 1876, it has been in charge of the present incumbent,

and the expenditures thereon, to and including the thirtieth day of September, have been as follows :

|  |          |
|--|----------|
| Repairs of iron and wood work of locks, including four new gates for river lock at Tonawanda, and oil and items for same, cost the sum of.....                     | \$723 75 |
| Lock-tending cost the sum of.....  | 1,364 20 |
| Bridge-tending, including oil for same, cost the sum of.....   | 638 84   |
| Building new draw bridge over Scajaquada creek, cost.....  | 1,382 09 |
| Repairing bridges over whole section, including extensive repairs of long tow-path bridge, at Pendleton, and draw bridge at Pratt's Furnace, cost the sum of,..... | 6,785 83 |
| Repairs of wood work of waste-weir, at Tonawanda, cost.....  | 155 70   |
| Repairs of Black Creek dam, Tonawanda dam, and Ellicott Creek dyke, cost the sum of.....   | 206 54   |
| Constructing new horse-hole cost the sum of.....   | 270 79   |
| Raising and repairing tow-path and berme banks, including dredging for same, cost the sum of.....  | 7,713 40 |
| Repairs to slope walls cost the sum of.....  | 60 50    |
| Laying new and relaying old docking, including piles, cost the sum of.....   | 5,140 41 |
| Driving piles in the city of Buffalo and Tonawanda creek cost the sum of.....  | 3,899 34 |
| Dredging out bottom of canal in city of Buffalo to deepen same, on Squaw island and below Black Rock, to strengthen the banks, cost the sum of.....                | 3,261 75 |
| Repairing breaches in Bird Island pier, including general repairs of same, cost the sum of.....  | 6,966 66 |
| Repairs of division bank on Squaw Island, and below Erie Mills, made necessary by the high water of July eleventh, cost.....                                       | 314 67   |
| Cleaning out old canal at Pendleton, and cutting weeds on whole section, cost the sum of.....  | 171 53   |
| Removing sunken boats from Tonawanda creek cost the sum of.....  | 260 15   |
| Removing and disposing of dead animals cost.....   | 200 13   |
| Watching canal, regulating water at Black Rock and inspecting bridges, cost the sum of.....  | 2,051 87 |
| Repairing State scows cost the sum of.....   | 428 97   |
| Purchase of stone scow cost the sum of.....  | 600 00   |

|   |                           |
|---|---------------------------|
| Building new pile-driving machine and furnishing with engine cost the sum of..... | \$857 45                  |
| Purchasing new tools and repairing tools cost.....                                | 477 43                    |
| Ground rent for yard and shop cost the sum of.....                                | 50 00                     |
| Telegraphing cost the sum of.....   | 10 53                     |
| Filing monthly abstracts cost the sum of.....                                     | 1 50                      |
| Special foreman cost the sum of.....  | 600 00                    |
| Clerk hire cost the sum of.....   | 450 00                    |
| Superintendent's salary cost.....   | 750 00                    |
| <b>Total .....</b>  | <b><u>\$45,794 03</u></b> |

*Summary of Expenditures.*

|   |                    |
|---|--------------------|
| Expended by superintendent for new work on structures | \$3,238 22         |
| Expended by superintendent for ordinary repairs ....  | 41,855 81          |
| Superintendent's salary.....                          | 750 00             |
| Clerk hire .....                                      | 450 00             |
|   | <u>\$45,794 03</u> |

|   |                    |
|---|--------------------|
| Expended by James Jackson, Jr., Canal Commissioner, during six months vacancy in office of Superintendent on section, for ordinary repairs..... | <u>\$24,590 07</u> |
|---|--------------------|

*Recapitulation.*

|   |                           |
|---|---------------------------|
| Expended by Patrick Short, superintendent, from April 1, 1876, to September 30, 1876..... | \$45,794 03               |
| Expended by James Jackson, Jr., Canal Commissioner  | 24,590 07                 |
| <b>Total .....</b>  | <b><u>\$70,384 10</u></b> |

The water in Lake Erie has been unusually high the past season, and consequently upon the upper levels of the canal, and navigation has been uninterrupted over this section.

The high water and ice of the spring caused two breaches in Bird Island pier, which were enlarged by the rush of water; and, when commencing to repair them in July, they had become very formidable; the crib foundations had been carried out, and the breaches extended to the bottom of the river. The remainder of the pier had also become much shattered, and necessary repairs have been continued over the whole pier; this work added largely to the expenditures of the section.

The high water of July eleventh caused a slight breach in the division bank on Squaw Island, which was repaired at a small expense, but it served to produce uneasiness as to the security of the remainder of the bank, extending from Clinton Mills to the ship-lock at Black Rock. The division bank at Erie Mills, and the towing path exposed to the river below the guard-lock at Black Rock, were in some places leaking badly, and had become worn by the water. These have been repaired by dredging and casting up from the inside, and riprapping with stone on the exposed face. The locks have received extensive and needed repairs, including four new gates for the river lock at Tonawanda. The bridges have received the usual repairs to flooring joists and abutments, and very thorough repairs have been made to abutments of the swing bridge over Ohio basin slip; a general overhauling and strengthening of the long towing-path bridge at Pendleton; also thorough repairing of Ransom's creek and Newhouse bridges. A new draw bridge has been built over the Scajaquada creek, near Pratt's furnace, and repairs to same have made it quite an item of expense. A new pile-driving machine has been built, and furnished with engine and machinery complete, and, since its completion, the middle of June last, it has been constantly at work driving piles in Ohio basin and slip, to secure docking and fender piles; in Commercial slip for foundation to vertical walls, and to secure docking at the ship lock; to repair docking at the entrance to the lock at Tonawanda, and in Tonawanda creek, extending from Tonawanda to Pendleton; to secure docking, as fender piles, and to protect the banks from washing and sliding.

The dredge, Genesee Valley, and tug, A. P. Lanning, have also been in constant service during the whole season in dredging out of deposits in Ohio basin, Commercial slip and Erie canal, between Commercial slip and Georgia Street bridge. The expense of raising and repairing the towing-path and berme bank has been considerably increased by the use of the dredge in carting up and depositing on the banks, and by reason of purchasing gravel, and, in most cases, transporting a considerable distance by boat. Laying new docking in several places and repairing the old—including capping piles—has been quite expensive.

The improvements necessary to be made within the year approaching are a new bridge over the Erie canal, at York street, consisting of two spans of ninety feet each; a new tow-path bridge over Tonawanda creek, at Pendleton, consisting of two spans of fifty feet each;



a new tow-path bridge over Ransom's creek; also the Hamilton Street bridge, at Black Rock, should be raised or a new one in its place, as the present one is low and faulty in design. New docking is needed around Ohio basin, and on each side of Clark and Skinner canal. A new derrick boat is required on this section, and would save its cost to the State in one season.

I would also recommend the construction of a yard and State shop, on the open space below York street, as a place for securely storing tools, lumber and other State property.

#### GENESEE VALLEY CANAL.

*W. A. Kirkpatrick, Superintendent.*

This canal has been in charge of D. H. Scanlin, as superintendent, from the commencement of the fiscal year up to the 13th day of January, 1876. From that date up to the 1st day of April, 1876, this canal was under the charge of the Canal Commissioner, without a superintendent, and from the first day of April to the present time it has been in charge of the present incumbent. This canal extends from Rochester to Mill Grove, and, including the Dansville branch, extending from its junction at Shaker to Dansville, comprises a distance of 125 miles.

The mechanical structures on this canal are as follows: Four guard-locks, 114 lift-locks, nine dams, six bulk-heads, nineteen aqueducts, thirty-one waste-weirs, 109 culverts, ninety-six wood farm bridges, one wood farm and change bridge, ninety wood bridges, four wood road and change bridges, seven wood towing-path bridges, two wood foot-bridges, twenty-four iron road bridges, thirty-eight lock-houses, two workshops and one wooden trunk.

The repairs upon this canal from April 1, 1876, to September 1, 1876, dates inclusive, were as follows:

|   |             |
|---|-------------|
| All the locks have received more or less repairs, consisting of new lining, miter-sills, together with repairs to gates, and have cost the sum of.....  | \$1, 568 48 |
| The several aqueducts have received more or less repairs, at a cost of.....   | 946 21      |
| The waste-weirs have been repaired at a cost of.....  | 220 35      |
| Two wood road and three wood farm bridges have been rebuilt, which, together with repairs to most of the others on the canal, have cost the sum of..... | 3, 199 28   |

|  |             |
|--|-------------|
| Iron road bridges have received slight repairs, costing the sum of.....                        | \$300 75    |
| Wood towing-path bridges have been repaired at a cost of .....                                 | 136 40      |
| There has been expended in repairs to State scows the sum of.....                              | 279 79      |
| Lock-houses have received slight repairs, costing .....  | 6 29        |
| Raising and repairing tow-path and berme bank have cost.....                                   | 2,134 65    |
| Cleaning out bottom of canal during spring repairs cost the sum of.....                        | 4,760 36    |
| Extensive repairs to Mount Morris dam, and slight repairs to others, have cost the sum of..... | 2,729 42    |
| Watching canal has cost .....  | 1,090 95    |
| Breaches caused by spring floods have been repaired at a cost of .....                         | 696 12      |
| Tools, wheelbarrows, and repairs of same have cost...  | 199 17      |
| Slight repairs to culverts have cost .....,.....   | 53 85       |
| Raising outlet of Oil Creek reservoir cost.....  | 199 10      |
| The slide at Portage during spring repairs cost.....   | 1,579 75    |
| Cutting cel-grass, thistles and weeds cost.....  | 569 12      |
| Rent for storehouse and storage cost.....  | 40 00       |
| Repairs to slope-walls have cost.....  | 66 90       |
| Repairs to docking has cost the sum of.....  | 30 75       |
| Special foremen have been paid.....  | 1,427 50    |
| There have been paid for lock-tending.....   | 4,594 29    |
| Cleaning on creeks has cost.....   | 55 55       |
| Overflows, filling canal, and other miscellaneous expenditures amount to the sum of.....       | 1,231 28    |
|  | <hr/>       |
|  | \$28,116 81 |
|  | <hr/> <hr/> |

*Summary of Expenditures.*

|  |             |
|--|-------------|
| Expended by superintendent for new work or structures..... | \$1,064 51  |
| Expended by superintendent for ordinary repairs.....       | 26,302 30   |
| Superintendent's salary paid W. A. Kirkpatrick.....        | 375 00      |
| Clerk hire .....,.....                                     | 375 00      |
|  | <hr/>       |
|  | \$28,116 81 |
|  | <hr/> <hr/> |

*Recapitulation.*

|  |                    |
|--|--------------------|
| Expended by D. H. Scanlin, superintendent, to January 13, 1876 .....   | \$7,815 30         |
| Expended by Commissioner Jackson (without superintendent) .....        | 2,583 34           |
| Expended by W. A. Kirkpatrick, superintendent, from April 1, 1876..... | 28, 116 81         |
| <b>Total.....</b>  | <b>\$38,515 45</b> |

The repairs on locks will probably cost next year about the same as this. Extensive repairs will be needed on aqueducts at Olean. The south aqueduct on extension will have to be built new all above the chords, at a cost of about \$1,500. The cost of repairs on the other two at Olean will probably amount to \$1,000. The balance of the line will require only ordinary repairs. It will be necessary to build about five new bridges, at a cost of about \$1,250. The rest will need only ordinary repairs. Haskell Creek waste-weir and Cuba waste-weir will require new gates, and a large portion of the wood work will have to be rebuilt at a probable cost of \$500. The balance of the structures, as far as can now be known, will need only ordinary repairs. There have been no delays to navigation by breaches or otherwise, except some slight delays, owing to low water in the Genesee river at Oramel. There has been a depth of four feet of water on the lower miter-sills of locks on this canal. It will require about the same amount of money appropriated to maintain navigation upon this canal next year that it has cost the past season.

TABLE No. 1.

*Work completed (or contracts canceled by Canal Board) and final accounts paid during fiscal year ending September 30, 1876.*

## ERIE CANAL.

| CHARACTER OF WORK.  | PAID BY DRAFT.                 |                         | Total.       |
|---|--------------------------------|-------------------------|--------------|
|   | Amount paid during fiscal year | Amount previously paid. |              |
| <b>EXTRAORDINARY REPAIRS.</b>   |                                |                         |              |
| Protecting canal against encroachments of Lake Erie..   | \$36,788 94                    | \$114,563 00            | \$151,351 94 |
| Deepening and improving canal from slip No. 3, in the city of Buffalo, to York street and thence to head of Black Rock harbor, including constructing division bank through said harbor to a point about 1,300 feet below Ferry street bridge in the city of Buffalo. . . | 78,379 69                      | 269,250 00              | 337,529 69   |
| Removing the remains of State dam on Scajaquada creek and the bars in said creek adjacent.....  | 89 00                          | 510 00                  | 599 00       |
| Constructing vertical wall on both sides of the canal at Lockville, between the locks. ....   | 2,196 59                       | 16,983 00               | 19,179 59    |
| Dredging Black Rock harbor.....   | 8,537 00                       | 9,873 00                | 18,000 00    |
| Cleaning out, improving and deepening canal an average of six inches below established grade between Thomas creek and Macedon lock.....   | 6,340 89                       | 2,890 00                | 9,230 89     |
| Constructing vertical in place of slope walls at Clyde and Pitt lock.....   | 985 00                         | .....                   | 985 00       |
| Total.....  | \$132,957 11                   | \$403,869 00            | \$536,826 11 |

TABLE No. 2.

*Work in progress at close of fiscal year ending September 30, 1876.*

The following named work, authorized by the Legislature and the Canal Board, was under contract and final accounts unpaid at the close of the fiscal year ending September 30, 1876 :

| EXTRAORDINARY REPAIRS.  | PAID BY DRAFT.                  |                         | Total.     |
|---|---------------------------------|-------------------------|------------|
|   | Amount paid during fiscal year. | Amount previously paid. |            |
| Constructing a road bridge over the canal in highway leading from the Palmyra road to the Cartersville road in the town of Pittsford..... | \$2,333 31                      | \$331 00                | \$2,563 31 |

## GENESEE VALLEY CANAL.

| <b>EXTRAORDINARY REPAIRS.</b>   |       |          |          |
|---|-------|----------|----------|
| Deepening summit level from lock No. 97 to entrance of feeder from Oil Creek reservoir..... | ..... | \$369 00 | \$369 00 |

Final account made out, but not certified by State Engineer.

## STATEMENT,

Showing the expenditures upon this division, for and during the fiscal year ending September 30, 1876.

| NAME OF WORK OR EXPENDITURE.  | Amount paid during fiscal year. | Amount previously paid. | Total.              |
|---|---------------------------------|-------------------------|---------------------|
| <b>ORDINARY REPAIRS.</b>  |                                 |                         |                     |
| General management, commissioner's salary and travel..  | \$3,800 00                      | .....                   | \$3,800 00          |
| Clerk hire, office rent and contingent expenses of Canal Commissioner's office at Lockport..... | 4,023 15                        | .....                   | 4,023 15            |
| <b>Total</b> .....  | <b>\$6,823 15</b>               | .....                   | <b>\$6,823 15</b>   |
| <b>ERIE CANAL.</b>  |                                 |                         |                     |
| Repair section No. 8.....   | \$27,540 08                     | .....                   | \$27,540 08         |
| Repair section No. 9.....   | 33,180 79                       | .....                   | 33,180 79           |
| Repair section No. 10.....  | 47,013 39                       | .....                   | 47,013 39           |
| Repair section No. 11.....  | 70,384 10                       | .....                   | 70,384 10           |
| Engineering, inspecting and incidental expenses.....  | 640 00                          | .....                   | 640 00              |
| <b>Total</b> .....  | <b>\$178,758 31</b>             | .....                   | <b>\$178,758 31</b> |
| <b>GENESEE VALLEY CANAL.</b>  |                                 |                         |                     |
| <b>ORDINARY REPAIRS.</b>  |                                 |                         |                     |
| Repairs upon whole canal.....   | \$37,765 45                     | .....                   | \$37,765 45         |
| Superintendent's salary.....  | 750 00                          | .....                   | 750 00              |
| Services of division agent.....   | 288 47                          | .....                   | 288 47              |
| Repairs to Troup Street bridge, Rochester.....  | 800 00                          | .....                   | 800 00              |
| Engineering, inspecting and incidental expenses.....  | 96 00                           | .....                   | 96 00               |
| <b>Total</b> .....  | <b>\$39,199 92</b>              | .....                   | <b>\$39,199 92</b>  |
| <b>ERIE CANAL.</b>  |                                 |                         |                     |
| <b>EXTRAORDINARY REPAIRS.</b>   |                                 |                         |                     |
| On contracts for construction, as per Table No. 1.....  | \$132,957 11                    | \$403,869 00            | \$536,826 11        |
| On construction contracts, as per Table No. 2.....  | 2,332 81                        | 231 00                  | 2,563 81            |
| Land damages.....   | 674 99                          | .....                   | 674 99              |
| Counsel fees before canal appraisers.....   | 2,200 00                        | .....                   | 2,200 00            |
| Engineering, inspecting and incidental expenses.....  | 4,160 50                        | .....                   | 4,160 50            |
| <b>Total</b> .....  | <b>\$142,324 91</b>             | <b>\$404,090 00</b>     | <b>\$546,414 91</b> |
| <b>GENESEE VALLEY CANAL.</b>  |                                 |                         |                     |
| On construction contracts, as per Table No. 2.....  | .....                           | \$969 00                | \$969 00            |
| Land damages.....   | \$400 00                        | .....                   | 400 00              |
| <b>Total</b> .....  | <b>\$400 00</b>                 | <b>\$969 00</b>         | <b>\$1,369 00</b>   |
| <b>ENLARGEMENT OF ERIE CANAL.</b>   |                                 |                         |                     |
| Drafts and certificates of awards made by Canal Board and canal appraisers.....                 | \$6,726 04                      | .....                   | \$6,726 04          |
| <b>CONSTRUCTION OF GENESEE VALLEY CANAL.</b>  |                                 |                         |                     |
| Drafts and certificates for awards made by Canal Board and canal appraisers.....                | \$1,290 33                      | .....                   | \$1,290 33          |

## SUMMARY.

|   | Amount paid during fiscal year. | Amount previously paid. | Total.       |
|---|---------------------------------|-------------------------|--------------|
| General management .....                          | \$6,822 15                      | .....                   | \$6,822 15   |
| Ordinary repairs, Erie canal .....                | 178,758 31                      | .....                   | 178,758 31   |
| Extraordinary repairs, Erie canal .....           | 142,824 71                      | \$404,090 00            | 546,414 91   |
| Enlargement, Erie canal .....                     | 6,726 04                        | .....                   | 6,726 04     |
| Ordinary repairs, Genesee Valley canal .....      | 89,199 92                       | .....                   | 89,199 92    |
| Extraordinary repairs, Genesee Valley canal ..... | 400 00                          | 969 00                  | 1,369 00     |
| Construction Genesee Valley canal .....           | 1,290 38                        | .....                   | 1,290 38     |
| Total .....                                       | \$375,531 66                    | \$405,059 00            | \$780,590 66 |

TABLE No. 3.

*Showing the amount of work done for which finals were rendered during the following years, including engineering and miscellaneous expenditures connected therewith.*

## EXTRAORDINARY REPAIRS — ERIE CANAL.

1873.

| Character of Work.   | Amount.   |
|--|-----------|
| Rubble wall, east end of Rochester aqueduct .....  | \$800 85  |
| Bridge over Mill street, Black Rock (award to J. B. Griffin) .....   | 1,992 00  |
| Vertical wall opposite stone-yard of Squire & Phillips, Hulburton, Orleans county .....                              | 1,437 21  |
| Tile drain at Lyons, Wayne county .....  | 175 00    |
| Inserting iron needle-beams in bridges at Washington and Ford streets, Rochester .....                               | 2,715 15  |
| Swartz's lift bridge over Pratt's slip through tow-path, lower Black Rock .....                                      | 1,721 09  |
| Inserting wrought-iron needle-beams and repairing Commercial, Lloyd, Amherst and Canal Street bridges, Buffalo ..... | 12,910 98 |
| Vertical wall opposite Sullivan's quarry, Albion .....   | 936 58    |
| Iron pipe culvert, on three-mile level, Brighton .....   | 7,019 78  |
| Setting back berme abutment and building iron bridge at Lockville .....  | 4,998 73  |
| Vertical wall front of Underhill, Braman & Co., Brockport .....  | 1,813 67  |
| Raising and improving Sulphur Spring guard-lock ...  | 7,341 31  |
| Iron swing bridge over slip connecting Ohio basin with Buffalo harbor, at Ohio street, Buffalo .....                 | 7,379 79  |
| Removing deposit from Black Rock harbor .....  | 39,622 40 |

|   |            |
|---|------------|
| Waste-weir on Lock Berlin level (new location).....   | \$3,025 28 |
| Rebuilding Hamilton Street bridge of iron, Buffalo..  | 4,197 96   |
| Vertical wall along premises of H. A. Robertson, Mid-<br>dleport .....  | 1,733 22   |
| Receiver at White's creek, Wayneport.....   | 3,034 13   |
| Iron bridge, etc., on Nelson street, Rochester.....   | 6,713 59   |
| Vertical walls at Bushnell's basin and Cartersville....   | 3,114 70   |
| Iron bridge at Smith street, Rochester.....   | 2,601 20   |
| Iron tow-path bridge at junction Erie and Genesee<br>Valley canal, Rochester.....   | 1,991 48   |
| Vertical wall on berme bank along premises of A.<br>Mesler, Gasport.....  | 911 53     |
| Doubling lower lock at Lockville .....  | 33,495 31  |
| Doubling middle lock at Lockville .....   | 41,308 83  |
| Doubling upper lock at Lockville .....  | 36,366 90  |
| Doubling Pittsford lock .....   | 34,289 23  |
| Doubling Lock Berlin lock .....   | 33,643 69  |
| Doubling lock No. 1, east of Rochester.....   | 49,699 59  |
| Patent fee for Heath's tumble gates in Lock Berlin,<br>Poor-house, lower, middle and upper locks at Lock-<br>ville; also Pittsford and lock No. 1, east of Roch-<br>ester ..... | 798 00     |
| Tumble gates and platform in the Old Poor-house and<br>Lower Macedon locks.....   | 4,499 99   |
| Iron bridge on section 275, town of Ogden.....  | 5,165 16   |
| Dredging Erie basin, Buffalo.. ..   | 7,374 62   |
| Docking and cleaning out State ditch, immediately<br>north of Tonawanda creek, village of Tonawanda..   | 2,328 41   |
| Protecting canal against encroachments of Lake Erie,<br>between head of Black Rock harbor and Erie basin<br>breakwater (canceled) .....   | 1,635 25   |
| Deepening canal from first lock east of Rochester, west<br>to Lyell street (canceled).....  | 51,354 28  |
| Reducing bottom of canal in sections 277, 278, 282,<br>283, 285 and 286 .....   | 5,776 56   |
| Deepening and improving canal from slip No. 3, to<br>about 1,200 feet below Ferry street, Buffalo (can-<br>celed) .....   | 9,970 28   |
| Deepening and improving canal from slip No. 3, to<br>about 1,200 feet below Ferry street, Buffalo, and<br>expended by Canal Commissioner (canceled) .....                       | 79,507 38  |

|   |                     |
|---|---------------------|
| Iron protection railing on South Saint Paul street,<br>Rochester .....            | \$871 36            |
| Doubling Poor-house lock .....  | 35,995 49           |
| Iron road bridge over Tonawanda creek, near Bush's<br>place and Martinsville..... | 14,323 24           |
| Total .....   | <u>\$566,522 20</u> |

## 1874.

|   |             |
|---|-------------|
| Removing bench-walls and constructing slope wall and<br>pavement between Lyons and Lockville.....   | \$59,507 72 |
| Doubling Clyde lock.....  | 34,277 92   |
| Doubling lower Macedon lock.....  | 36,360 78   |
| Doubling Miller's lock .....  | 38,438 98   |
| Doubling lock No. 3, east of Rochester.....   | 40,227 92   |
| Doubling lock No. 2, east of Rochester.....   | 46,194 23   |
| Removing material from prism of canal sections 207,<br>208, 209 and 212 .....   | 2,989 15    |
| Iron bridge on town line between Gates and Greece,<br>Vertical wall at Fairport (berme side).....   | 6,976 02    |
| Additional roadway track to change bridge over Erie<br>canal in the village of Tonawanda on the road lead-<br>ing to Grand Island ferry.....  | 1,485 95    |
| Constructing 200 feet of vertical wall in front of<br>premises at Whitmore, Rathbun and Brady, one mile<br>east of Albion.....  | 3,368 77    |
| Constructing about 150 feet vertical wall in front of<br>premises of Isaac Holloway, east of Bidwell's bridge,<br>three miles east of Albion.....   | 804 88      |
| Constructing 275 feet vertical wall at Spencerport,<br>Monroe county.....   | 699 47      |
| Constructing 100 feet vertical wall at Adams' basin ..  | 1,341 74    |
| Constructing three wood bridges over State ditch at<br>Adams, Broad and Morgan streets, in the village of<br>Tonawanda .....  | 469 62      |
| Constructing protection wall and repairing approaches<br>to a bridge near lot No. 97 of Niagara reservation..   | 3,135 14    |
| Removing about 150 feet slope wall and substituting<br>vertical wall therefor in front of premises of Nelson<br>McCormack, about one mile east of canal collector's<br>office, Medina ..... | 249 87      |
|   | 943 52      |



|  |              |
|--|--------------|
| Constructing 70 feet vertical wall, village of Gasport,  | \$323 17     |
| Constructing 150 feet vertical wall, village of Fairport,  | 732 24       |
| Constructing road and purchasing lands for that purpose in the town of Ogden .....                           | 765 00       |
| Repairing and reconstruction of docking on Clark and Skinner canal, city of Buffalo .....                    | 1,917 15     |
| Patent fees for Heath's tumble-gates in Clyde, Lower Macedon, Miller's and locks 3 and 2, east of Rochester, | 570 00       |
| Improved channel discharge from Rochester weighlock .....  | 2,315 41     |
| Constructing iron bridge over Oak Orchard creek in the village of Medina .....                               | 4,000 00     |
| Total .....  | \$288,094 65 |

## 1875.

|  |             |
|--|-------------|
| Doubling Lyons lock .....  | \$16,654 94 |
| Constructing slope and vertical walls in place of pile docking in Erie canal, between State Ditch culvert and military road, in the village of Tonawanda....   | 17,392 17   |
| Improving channel discharge from the Rochester weighlock .....   | 1,142 41    |
| Repairing and reconstructing docking on the Clark and Skinner canal, in the city of Buffalo .....  | 5,082 61    |
| Dredging Ohio basin, including Ohio canal from Elk street to Ohio basin, and Ohio slip from Ohio basin to Buffalo harbor .....   | 6,214 60    |
| Dredging Erie basin, in the city of Buffalo .....  | 4,259 98    |
| Constructing 100 lineal feet vertical wall in the village of Pittsford, in front of Eckler's warehouse .....   | 499 16      |
| Constructing 125 lineal feet vertical wall in front of premises of J. W. Parker and others, in the village of Port Gibson, Ontario county .....  | 591 00      |
| Cleaning out, improving and deepening the canal an average of six inches below established grade from wide water west of tow-path change bridge, to the east end of Genesee River aqueduct, in the city of Rochester ..... | 19,533 34   |
| Constructing a wrought-iron swing bridge over canal in Buffalo street, and constructing iron bridges con-  |             |

|  |                     |
|--|---------------------|
| necting Averill and Munger streets, and Emmerson and Goodman streets, including the removal of the old structure at Caledonia avenue and Buffalo street, in the city of Rochester .....  | \$35,600 72         |
| Constructing sluice or drop culvert leading from State ditch to Erie canal at Murphy's farm, in the town of Lockport, Niagara county.....  | 3,192 32            |
| Constructing vertical in place of slope walls at Orangeport and Middleport, in all about 450 lineal feet...  | 1,665 70            |
| Constructing vertical in place of slope walls on Erie canal at Medina and Knowlesville, in all about 300 lineal feet.....  | 1,108 68            |
| Constructing vertical in place of slope walls in Erie canal at Brockport, Adams' basin and Spencerport, in all about 744 lineal feet .....   | 3,612 43            |
| Constructing vertical in place of slope walls on Erie canal at Fullam's basin, in all about 300 lineal feet..  | 1,482 77            |
| Constructing about 400 lineal feet of vertical and slope wall on berme side of Erie canal at head of lock No. 1, east of Rochester .....   | 951 16              |
| Cutting off bend in towing-path of Erie canal and constructing vertical wall and slope walls, and work connected therewith, to improve the approach to and entrance to Macedon lock..... | 3,244 01            |
| Constructing wrought-iron double track bridge, with sidewalks and iron needle beams, over the Erie canal on South St. Paul street, in the city of Rochester...                           | 7,419 17            |
| Total.....   | <u>\$132,172 44</u> |

1876.

|   |              |
|---|--------------|
| Protecting canal against encroachments of Lake Erie..   | \$151,351 94 |
| Deepening and improving canal from slip No. 3, in the city of Buffalo, to York street, and thence to head of Black Rock harbor, including construction of division bank through said harbor to a point about 1,200 feet below Ferry Street bridge, in the city of Buffalo (contract canceled) ..... | 337,529 69   |
| Removing the remains of State dam on Scajaquada creek, and the bars in said creek adjacent .....  | 599 00       |

|   |                     |
|---|---------------------|
| Constructing vertical wall on both sides of the canal at Lockville, between the locks.....  | \$19,179 59         |
| Dredging Black Rock harbor,.....  | 18,000 00           |
| Cleaning out, improving and deepening canal, an average of six inches below established grade, between Thomas Creek culvert and Macedon lock..... | 9,230 89            |
| Constructing vertical in place of slope wall, at Clyde and Pitt lock.....   | 935 00              |
| Engineering, inspecting and incidental expenses .....   | 4,160 50            |
|   | <u>\$540,986 61</u> |

## GENESEE VALLEY CANAL.

1873.

|  |                    |
|--|--------------------|
| Cast-iron pipe culvert at Cuylerville, Livingston county                           | \$2,364 04         |
| Iron bridge, Clinton street, Hinsdale .....  | 2,246 62           |
| Abutments and docking at east end of dam across Genesee river at Mount Morris..... | 12,886 05          |
| Wooden bridge at Woodville, Livingston county.....                                 | 800 00             |
|  | <u>\$19,295 71</u> |

1874.

|   |            |
|---|------------|
| Raising towing-path bank of Genesee Valley canal on the four and six-mile levels..... | \$1,791 53 |
|---|------------|

1875.

|  |                   |
|--|-------------------|
| Constructing culvert through Genesee Valley canal, near Plymouth Avenue bridge, in the city of Rochester, act chapter 399, Laws 1874 ..... | 2,367 65          |
| Constructing bridge over the Genesee river at Mount Morris, used as a towing-path of the canal, act chapter 399, Laws of 1874 .....        | 4,740 00          |
| Total .....  | <u>\$7,107 65</u> |

## EXTRAORDINARY REPAIRS.

The work "for deepening and improving the canal from slip No. 3, in the city of Buffalo, to the head of Black Rock harbor, and for deepening and widening the canal through said harbor and constructing a division bank therein, and other work connected therewith, so as to make the canal separate and independent of said harbor," now

remains in the same situation it was in at the date of my last annual report. In describing a portion of this work at that time, I used the following language: "The work, from Station 0 to Ferry street (a distance of 101 chains), is left, at present, in an unsatisfactory condition. The cribs are in place from station 0 to station 20, filled with earth and weighted with stone; at that point there is an opening of seven chains and one-half, in the deep channel leading to Ship lock, for the passage of vessels; thence for a distance of about nineteen chains, the cribs are in place and filled, with the wall partly built a portion of the way, extending to another opening in the deep channel four chains and one-half wide; thence to Ferry street a distance of about fifty chains, cribs are in place, filled and well built on both sides of the same and filled in between with earth, but not coped with timber, as contemplated in the plan of the work.

"I regard this portion of the work in an unsafe condition, as the walls are liable to become displaced, and timbers from top of cribs to be carried off by the thick ice and storms, and the work otherwise damaged.

"The work should be completed upon the plan adopted at an early day, in order that the State may derive some benefit for the money already expended and secure the object intended, viz., a canal independent of Black Rock harbor."

At the time of the breaking up of the ice in the harbor last spring, and just before the opening of the Erie canal for navigation, there were discovered two large breaches in Bird Island pier, which separates Black Rock harbor from the Niagara river, which allowed the discharge of vast quantities of water from the harbor, and had not the water in Lake Erie been unusually high, navigation upon this division of the Erie canal must have been very much injured, if not wholly suspended. The recurrence of such an event with the water of Lake Erie at an ordinary stage, is, at any time, liable to occur, and I deem it my duty to call the attention of the Legislature to the importance of completing this work at an early day. In addition to the material now on hand for this work, it is estimated that the sum of \$30,000 would be sufficient to complete the work according to the plan adopted. I recommend an appropriation of that sum for this purpose.

All of which is respectfully submitted.

JAMES JACKSON, JR.

COMPARATIVE receipts of flour and grain at the ports of Chicago, Milwaukee, Detroit, Toledo, Cleveland and Duluth, from January first to November twenty-seventh, in the years indicated.

|                      | 1876.       | 1875.       | 1874.       | 1873.       |
|----------------------|-------------|-------------|-------------|-------------|
| Flour, barrels.....  | 5,328,787   | 4,568,861   | 5,088,814   | 4,437,331   |
| Wheat, bushels.....  | 45,287,976  | 59,011,454  | 67,422,421  | 56,186,468  |
| Corn, bushels.....   | 53,904,446  | 84,427,372  | 46,812,942  | 51,457,436  |
| Oats, bushels.....   | 16,971,823  | 15,733,337  | 18,538,306  | 23,890,463  |
| Barley, bushels..... | 6,713,231   | 4,761,371   | 4,449,245   | 5,516,659   |
| Rye, bushels.....    | 1,486,100   | 907,190     | 1,029,610   | 1,476,310   |
| Total bushels.....   | 124,313,576 | 114,840,724 | 138,252,524 | 138,527,336 |

AGGREGATE shipments of flour and grain from the ports of Chicago, Milwaukee, Duluth, Detroit, Toledo and Cleveland, for the period specified.

|                      | From Jan 1 to<br>Nov. 25, 1876. | From Jan. 1 to<br>Nov. 27, 1875. | From Jan. 1 to<br>Nov. 21, 1874. | From Jan 1 to<br>Nov. 22, 1873. |
|----------------------|---------------------------------|----------------------------------|----------------------------------|---------------------------------|
| Flour, barrels.....  | 5,490,007                       | 4,725,469                        | 4,644,093                        | 4,546,907                       |
| Wheat, bushels.....  | 40,962,519                      | 53,654,519                       | 59,347,493                       | 52,446,771                      |
| Corn, bushels.....   | 53,104,300                      | 33,108,860                       | 39,287,742                       | 47,318,329                      |
| Oats, bushels.....   | 15,586,411                      | 13,989,307                       | 14,226,552                       | 19,583,888                      |
| Barley, bushels..... | 3,546,547                       | 2,808,599                        | 2,589,216                        | 3,714,542                       |
| Rye, bushels.....    | 1,366,694                       | 418,763                          | 414,632                          | 1,104,392                       |
| Total bushels. . . . | 114,566,471                     | 108,980,017                      | 115,865,635                      | 124,167,922                     |

RECEIPTS of flour and grain at Buffalo, by lake, from January first to December first, in the years indicated.

|                         | 1876.      | 1875.      | 1874.      | 1873. :    |
|-------------------------|------------|------------|------------|------------|
| Flour, barrels.....     | 777,335    | 1,690,859  | 1,394,588  | 1,134,216  |
| Wheat, bushels.....     | 18,487,375 | 32,132,753 | 28,468,400 | 29,858,577 |
| Corn, bushels.....      | 20,919,054 | 22,125,411 | 23,610,947 | 28,391,328 |
| Oats, bushels . . . . . | 2,393,971  | 7,275,255  | 4,556,296  | 5,856,946  |
| Barley, bushels.....    | 909,656    | 761,289    | 741,618    | 1,048,463  |
| Rye, bushels.....       | 724,695    | 190,426    | 49,570     | 904,611    |
| Peas, bushels.....      | 12,907     | 146,463    | 55,520     | 56,350     |
| Total bushels.....      | 43,447,658 | 62,681,602 | 57,482,351 | 66,116,274 |

SHIPMENTS of grain from elevators of Buffalo by the Erie and Central railroads, from January first to December first, in the years indicated.

|                           | 1876.             | 1875.             | 1874.             | 1873.            |
|---------------------------|-------------------|-------------------|-------------------|------------------|
| Wheat, bushels .....      | 5,045,935         | 5,288,620         | 4,268,080         | 3,616,714        |
| Corn, bushels .....       | 6,276,326         | 5,996,220         | 5,045,202         | 3,634,589        |
| Oats, bushels.....        | 676,104           | 1,930,569         | 1,316,597         | 1,296,783        |
| Barley, bushels.....      | 85,630            | 58,937            | 189,277           | 270,081          |
| Rye, bushels.....         | 227,095           | 14,786            | 10,818            | 65,459           |
| <b>Total bushels.....</b> | <b>12,311,090</b> | <b>13,289,132</b> | <b>10,829,474</b> | <b>8,883,576</b> |

SHIPMENTS of flour and grain by canal from Buffalo during the years mentioned.

|  | 1876.             | 1875.             | 1874.             | 1873.             |
|--|-------------------|-------------------|-------------------|-------------------|
| Flour, barrels.....                      | 2,137             | 54,351            | 49,182            | 18,750            |
| Wheat, bushels .....                     | 12,577,243        | 23,177,151        | 21,627,048        | 24,778,422        |
| Corn, bushels.....                       | 12,720,138        | 9,750,199         | 16,418,841        | 20,982,809        |
| Oats, bushels .....                      | 1,656,292         | 2,288,037         | 2,754,915         | 3,207,148         |
| Barley, bushels .....                    | 263,965           | 58,153            | 146,800           | 368,063           |
| Rye, bushels.....                        | 435,900           | 80,071            | 8,000             | 785,441           |
| <b>Total bushels.....</b>                | <b>27,653,538</b> | <b>35,353,611</b> | <b>40,955,604</b> | <b>50,130,447</b> |
| Additional, barley malt,<br>bushels..... | 215,238           | 158,854           | 90,954            | Not included      |

SHIPMENTS of lumber, shingles and staves by canal from Buffalo during the years mentioned.

|                        | 1876.      | 1875.      | 1874.       | 1873.       |
|------------------------|------------|------------|-------------|-------------|
| Lumber, feet.....      | 57,213,581 | 65,485,538 | 80,081,779  | 120,196,960 |
| Shingles, number ..... | 17,160,000 | 80,780,000 | 28,265,390  | 19,067,000  |
| Staves, pounds.....    | 53,753,369 | 77,924,443 | 159,220,204 | 185,143,862 |

The following table shows the amount of tolls collected at Buffalo during the years mentioned :

|           |              |           |                |
|-----------|--------------|-----------|----------------|
| 1876..... | \$583,644 42 | 1871..... | \$1,389,886 77 |
| 1875..... | 789,880 24   | 1870..... | 1,058,625 62   |
| 1874..... | 1,196,470 37 | 1869..... | 1,643,136 48   |
| 1873..... | 1,415,492 27 | 1868..... | 2,087,687 01   |
| 1872..... | 1,415,846 57 | 1867..... | 2,052,385 28   |

The following statement shows the number of boats cleared from Buffalo during the years mentioned :

|           |       |           |       |
|-----------|-------|-----------|-------|
| 1876..... | 4,858 | 1871..... | 8,759 |
| 1875..... | 6,885 | 1870..... | 6,790 |
| 1874..... | 7,643 | 1869..... | 6,700 |
| 1873..... | 9,058 | 1868..... | 7,699 |
| 1872..... | 8,659 | 1867..... | 7,617 |

STATEMENT showing lake freights on wheat and corn from Chicago to Buffalo, by sail vessels, on the dates specified, 1876.

|              | Wheat. | Corn. |               | Wheat. | Corn. |
|--------------|--------|-------|---------------|--------|-------|
|              | cts.   | cts.  |               | cts.   | cts.  |
| May 16.....  | 2½     | ...   | Aug. 21.....  | 2½     | 2     |
| May 23.....  | 2½     | ...   | Aug. 28.....  | 2½     | 2     |
| May 29.....  | 2½     | 2     | Sept. 4.....  | 2½     | 2     |
| June 5.....  | 2½     | 2½    | Sept. 11..... | 2½     | 2½    |
| June 12..... | 2½     | 2½    | Sept. 18..... | 2½     | 2½    |
| June 19..... | 2½     | 2½    | Sept. 25..... | 2½     | 2½    |
| June 26..... | 2½     | 2     | Oct. 2.....   | 4      | 3½    |
| July 3.....  | 2½     | 2     | Oct. 9.....   | 4½     | 4     |
| July 10..... | 2½     | 2     | Oct. 16.....  | 4½     | 4     |
| July 17..... | ...    | 1½    | Oct. 23.....  | 4½     | 4     |
| July 24..... | ...    | 1½    | Oct. 30.....  | 4½     | 4     |
| July 31..... | ...    | 1½    | Nov. 6.....   | 8½     | 3½    |
| Aug. 7.....  | ...    | 1½    | Nov. 13.....  | 8½     | 3     |
| Aug. 14..... | ...    | 1½    | Nov. 20.....  | 8½     | 3     |

Average for the season : Wheat, 3 cents ; corn, 2½ cents

STATEMENT showing the ruling rates of canal freights to New York from Buffalo (tolls included, excepting for staves), on the dates specified in 1876.

| DATE.         | Wheat,<br>per bush.            | Corn,<br>per bush. | Oats,<br>per bush.               | LUMBER.         |                      | Staves,<br>per ton,<br>over tolls. |
|---------------|--------------------------------|--------------------|----------------------------------|-----------------|----------------------|------------------------------------|
|               |                                |                    |                                  | Pine,<br>per M. | Hard wood,<br>per M. |                                    |
| May 4.....    | 8                              | .....              | .....                            | .....           | .....                | .....                              |
| May 8.....    | 7½                             | 6                  | 4½                               | \$3 75          | \$5 00               | \$1 50                             |
| May 15.....   | 6½                             | 6                  | 4½                               | 3 80            | 5 00                 | 1 50                               |
| May 22.....   | 6½                             | 5½                 | 4                                | 3 75            | 5 00                 | 1 38                               |
| May 29.....   | 6½                             | 5½                 | 4                                | 3 65            | 4 90                 | 1 31                               |
| June 5.....   | 6½                             | 5½                 | 4                                | 3 75            | 5 00                 | 1 38                               |
| June 12.....  | 6½                             | 5½                 | 4                                | 3 75            | 5 00                 | 1 31                               |
| June 19.....  | 6                              | 5½                 | 3½                               | 3 50            | 4 75                 | 1 31                               |
| June 26.....  | 6½                             | 6                  | 4                                | 3 50            | 4 75                 | 1 31                               |
| July 3.....   | 6½                             | 6                  | 3½                               | 3 50            | 4 75                 | 1 38                               |
| July 10.....  | 6½                             | 5½                 | 3½                               | 3 50            | 4 75                 | 1 31                               |
| July 17.....  | 5½                             | 5½                 | 3½                               | 3 50            | 4 75                 | 1 25                               |
| July 24.....  | 5½                             | 5½                 | 3½                               | 3 50            | 4 75                 | 1 25                               |
| July 31.....  | 5½                             | 5½                 | 3½                               | 3 50            | 4 75                 | 1 25                               |
| Aug. 7.....   | 5½                             | 5½                 | 3½                               | 3 50            | 4 75                 | 1 25                               |
| Aug. 14.....  | 5½                             | 5½                 | 3½                               | 3 50            | 4 75                 | 1 25                               |
| Aug. 21.....  | 5½                             | 5½                 | 3½                               | 3 50            | 4 75                 | 1 25                               |
| Aug. 28.....  | 6½                             | 6                  | 4                                | 3 50            | 4 75                 | 1 25                               |
| Sept. 4.....  | 5½                             | 5½                 | 3½                               | 3 50            | 4 75                 | 1 31                               |
| Sept. 11..... | 6                              | 5½                 | 3½                               | 3 50            | 4 75                 | 1 31                               |
| Sept. 18..... | 6                              | 5½                 | 4½                               | 3 50            | 4 75                 | 1 31                               |
| Sept. 25..... | 6½                             | 6                  | 4½                               | 3 75            | 5 00                 | 1 38                               |
| Oct. 2.....   | 6½                             | 6½                 | 5                                | 3 75            | 5 00                 | 1 38                               |
| Oct. 9.....   | 7½                             | 7                  | 5½                               | 4 00            | 5 25                 | 1 68                               |
| Oct. 16.....  | 8                              | 7½                 | 5½                               | 3 75            | 5 00                 | 1 68                               |
| Oct. 23.....  | 8½                             | 7½                 | 5½                               | 3 75            | 5 00                 | 1 68                               |
| Oct. 30.....  | 10                             | 9½                 | 7                                | 3 75            | 5 00                 | 1 68                               |
| Nov. 6.....   | 7½                             | 7                  | 5½                               | 4 25            | 5 50                 | 1 75                               |
| Nov. 13.....  | 6½                             | 6                  | 5½                               | 4 25            | 5 50                 | 1 75                               |
| Nov. 20.....  | 7½                             | 7                  | 5½                               | 4 25            | 5 50                 | 1 75                               |
| Average.....  | 6 <sup>5</sup> / <sub>10</sub> | 6                  | 4 <sup>45</sup> / <sub>100</sub> | \$3 69          | \$4 99½              | \$1 41                             |

STATEMENT showing the number of boats cleared at Buffalo during the season of navigation, from May 4 to December 1, 1876, a period of 212 days.

|                                 |              |
|---------------------------------|--------------|
| Grain boats.....                | 3,447        |
| Lumber.....                     | 488          |
| Staves, shingles and hoops..... | 186          |
| Miscellaneous.....              | 732          |
|                                 | <u>4,858</u> |

Showing a daily average of.

|                                 |    |
|---------------------------------|----|
| Grain boats.....                | 17 |
| Lumber.....                     | 2  |
| Staves, shingles and hoops..... | 1  |
| Miscellaneous.....              | 3  |

Showing total daily average ..... 23

Number of arrivals for the same time was 4,829; showing a daily average of twenty-two.



## APPENDIX.

## I.

[No. 60. IN SENATE, MARCH 24, 1876.]

MESSAGE FROM THE GOVERNOR RELATIVE TO THE  
IMPROVEMENTS ON THE CANALS.

## STATE OF NEW YORK:

EXECUTIVE CHAMBER,

ALBANY, *March 24, 1876.* }*To the Legislature:*

The results of the investigations ordered at the last session into the work on the Erie and other canals, purporting to be improvements, and known in the language of our legislation as "extraordinary repairs," have been submitted to you. They establish these conclusions:

First. The expenditures for these purposes during the last five years were, directly, about \$11,000,000, and indirectly about \$3,000,000, making \$14,000,000, and involved taxation amounting to nearly \$15,000,000. This is in addition to vast sums expended in former years.

Second. The mass of the work for which these expenditures were made was of no real utility to the public. The waste in construction — which furnished jobs to contractors, but was of no value to the State — has been even larger than the illicit and fraudulent gain.

Third. Most of the contracts were obtained by the system of unbalanced bids and other dishonest devices.

Fourth. Much of the work was executed in violation of the contracts, and is worthless.

The advantages to the State of the investigations have not been limited to the discovery of the particular frauds, nor even to the destruction of a system involving a vast annual loss to the tax-payers — demoralizing to the public service and corrupting to all governmental life. Incidentally, in arresting these practices, a fund has

been rescued from spoliation out of which a real, important and valuable improvement can be effected in the main trunks of the canals.

On the first of last month there remained, as nearly as I can ascertain, of the funds applicable to extraordinary repairs and new work,

|  |                    |
|--|--------------------|
| Unappropriated to specific objects.....                        | \$633,000          |
| Existing appropriations for objects not under contract...      | 360,000            |
| Estimated as necessary to settle existing contracts:           |                    |
| Erie canal .....   | \$347,000          |
| Champlain canal.....   | 30,000             |
| Oneida Lake canal.....   | 6,000              |
|  | <hr/>              |
|  | \$383,000          |
| Balance after settling contracts as proposed.....              | 300,000            |
| Sum available for new work on Champlain Canal enlargement..... | 270,000            |
| Oneida lake.....   | 41,000             |
|  | <hr/>              |
| Total .....  | <u>\$1,604,000</u> |

I respectfully recommend the enactment of laws providing for the following measures:

First. Empowering and directing the Canal Board to close all existing contracts for extraordinary repairs, except in those special cases where, in the judgment of the board, it cannot be done without detriment to the interests of the State; and repealing all existing appropriations for extraordinary repairs.

Second. Appropriating not exceeding \$400,000 to such payments as may be just and necessary to close existing contracts, but providing that no such appropriation shall become effectual, in respect to payments on any contract, until the same shall be certified by the State Engineer, in writing, to the Canal Board, and afterwards duly approved by the Canal Board; and providing, further, that nothing in any such act of appropriation shall operate or be construed to validate or recognize any contract tainted with illegality or fraud or to waive any defense of the State in respect to any contract or any right of action in the State growing out of such contract, or of work done or required by the same; and likewise appropriating not exceeding \$100,000 for the purpose of protecting or finishing such

work as, in the judgment of the Canal Board, the interests of the State may require to be so protected or finished.

Third. Appropriating not exceeding \$400,000 to be expended with the approval of the State Engineer, and under the direction of the Canal Board, to the improvement of the water-way of the Erie canal, with a view of giving full seven feet depth of water, so far as may be practicable, at the opening of navigation in the present year; appropriating not exceeding \$15,000 for a survey and measurement of the water-way of the Erie canal for the purpose of determining its real condition and the place where it specially requires improvement; and appropriating from the residue of funds hitherto applicable to extraordinary repairs on the Erie canal, which are now or may come into the treasury, including moneys which may be withheld by the State on existing contracts or recovered by the State in respect to such contracts or work under them, such sums as may be necessary to improve the water-way of the Erie canal to a depth of seven and a half or eight feet at such places as may be found more useful or most economical.

Fourth. Appropriating such portion of the unexpended balance of former appropriations for the Champlain canal, as may be necessary to improve the water-way of that canal.

Fifth. Directing the Canal Board at the commencement of the next session of the Legislature, to report what, if any, specific improvements, other than that heretofore mentioned, are essential to the interests of the State.

The advantages of improving the water-way of the Erie canal were discussed by me in the annual message of 1875, and again in the annual message of 1876. In the special message of March 19, 1875, while showing the enormous outlay on the canals for alleged improvements, questioning the utility of most of the new constructions, exposing the fraudulent devices by which the contracts were obtained and inviting investigation as to the quality of the work, I still insisted on the immense benefits, at comparatively small cost, of improving the water-way in the following language:

“In my judgment a far more important improvement of the Erie canal would be effected by a thorough system of ordinary repairs, which would give the water-way its proper and lawful dimensions; and by progressively deepening it, wherever reasonably practicable, from seven to eight feet. As the object would be merely to enable the submerged section of the boat to move in a larger area of water,

so that the displaced fluid could pass the boat in a larger space, it would not be necessary to alter the culverts or other structures, or to carry the walls of the canal below the present bottom; and the benefit would be realized in each portion of the canal improved, without reference to any other part of the channel which should remain unchanged. In facilitating the movement of the boat, and quickening its speed, it would increase the amount of service rendered in a given time, and would thereby diminish every element of the cost of transportation. It would benefit the boatmen and carriers more, even, than one cent a bushel remission of tolls. It would be of more real utility to navigation than five or ten times its cost expended in the average manner of so-called improvements on the public works. But it is too simple, too practically useful, to enlist the imagination of projectors who seek the fame of magnificent constructions and of engineers who build monuments for exhibition to their rivals, or to awaken the rapacity of cormorants who fatten on jobs.

“I renew the recommendation of my annual message upon this subject; and particularly ‘that provisions be made by law to enable the State Engineer, soon after navigation is opened, to measure the depth of water in the canal by cross-sections as often as every four rods of its length, and on the upper and lower miter-sill of each lock.’”

These opinions are deduced from the best engineering science, as applied to canal navigation, and are confirmed by practical experience. In the present depressed state of business is found an increased necessity and a favorable opportunity for going on with this measure. The interests of the consumers in cheap navigation, of the boatmen and forwarders for every facility in their business, the low price of materials and the scanty employment of labor, are all circumstances which conspire to demand attention to this subject, and to make the present a fit and advantageous time in which to begin the work; and I do now earnestly ask your consideration of these recommendations which I regard as of high public importance.

I avail myself of this opportunity to renew the recommendation, recently submitted to you, that a law be passed conferring on the Canal Board full powers of investigation and redress of all wrongs done to the State in respect to canal work. It seems to me quite clear that such powers ought to be vested in that body, and in every similar body, irrespective of the particular occasion.

I likewise renew the recommendation of an ample appropriation

in aid of the defenses of the State against fraudulent or unjust canal contracts, and in aid of civil and criminal actions in behalf of the State growing out of canal frauds. It is impossible to properly prepare such cases for trial without larger expenses than the State has hitherto been accustomed to make. The machinery of the State for such legal controversies is very inadequate and ineffective, compared with that of the United States government, or any other government, and needs to be supplemented by accessory measures. In recent instances we have seen rich and powerful public delinquents in the courts defending their possession of plunder and their personal liberty by very numerous counsel, stimulated by enormous fees, exceeding many times ordinary professional compensation. The effect is to demand extraordinary sacrifices of time and effort on the part of those who represent the people; to render the litigations extremely engrossing and burdensome. The State will not imitate the practice of an extraordinary rate of professional compensation, but not to foresee and provide for the attention, effort and aids commensurate with the necessity would be, practically, to abandon the assertion of the rights and the protection of the interests of the people against the wrong-doers.

SAMUEL J. TILDEN.

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II.

[No. 74. IN SENATE, APRIL 21, 1876.]

REPORT OF CANAL COMMISSIONERS IN RESPONSE TO  
A RESOLUTION OF THE SENATE RELATIVE TO THE  
CANALS OF THE STATE.

*To the Honorable the Senate of the State of New York:*

In response to the resolution adopted by your honorable body on the 13th day of April, 1876, of which the following is a copy :

*Whereas*, The Governor, in his recent message on canal matters, recommended the initiation of a new scheme of enlarging the Erie canal at the expense of the tax-payers of this State, viz. : Deepening the prism thereof to the depth of seven and a-half or eight feet, or raising the banks to attain the same object, and an appropriation of \$400,000 to commence the work ; therefore,

*Resolved*, That the Canal Commissioners be required to report to the Senate at the earliest date practicable :

1. The condition of the Erie and other enlarged or partially enlarged canals during the past season, and the adaptation of the Erie, Oswego, Cayuga and Seneca canals to boats of 240 tons tonnage and six feet draft of water, and the capacity of our several canals to accommodate the business hitherto offering to them respectively.

2. Whether, in their judgment, any effect which will materially enhance the value of the Erie canal, or sensibly cheapen transportation, can be produced by the expenditure of the sums recommended.

3. An approximate estimate of the cost of the proposed improvement applied to the entire length of the Erie canal, and the probable time which will be required for its completion.

4. Whether such improvement, if the same shall be made by depressing the bottom of the canal below the original grade lines for enlargement without depressing the miter-sills of the locks, the floors of the aqueducts and the bed of the canal over the culverts would essentially benefit navigation.

5. An approximate estimate of the cost of this improvement, if it shall also include the adaptation of all the locks, aqueducts and culverts to the increased depth of water of seven and one-half or eight feet, and whether such improvement, if made, will improve navigation or cheapen transportation commensurate with the expense thereof. Also an approximate estimate of the cost of obtaining such increased depth of water by raising the surface six or twelve inches, including the cost of raising the banks, locks, aqueducts, waste-weirs, feeders and bridges, including in both of the above estimates the damage to adjacent property and a comparison of the relative cost of the two plans.

6. Whether the cutting down of the prism will not endanger the stability of existing walls and what would be the effect of the proposed change on the present water supply.

7. Whether the Commissioners apprehend any difficulty in opening the canals at an early day for the coming season and maintaining navigation quite as good as last year with the means at their command from the ordinary repair fund, and such further appropriations as are usually made from the revenues of the canal; and whether they deem any extraordinary appropriations necessary to this object.

8. Whether \$15,000, or any sum in addition to the usual appro-

priation for the maintenance and management of the canals, is necessary in order "to determine the real condition of the canals," and whether the knowledge on this question possessed by the Commissioners, superintendents and their subordinates, together with the present engineering force, is not entirely sufficient to impart any information required upon the subject.

The undersigned, board of Canal Commissioners, respectfully report upon each of the matters referred to in the resolutions in the order in which they therein appear :

*First.* The board regard the following extract from the last annual report of the Commissioner for the eastern division, which was prepared soon after the close of navigation last fall, as a reply to the first inquiry :

"A season of unparalleled good navigation, and at a largely reduced cost (within the period for which the present Commissioner is responsible), is the best evidence of the propriety of the course adopted by the Commissioner in this trying emergency." "The unanimous testimony of those transacting business on the canals is that they have had an unexampled season of good navigation, and that never, in the history of the canals, have they suffered so little from detention and delays from any or all causes."

It is believed that the statement above quoted will apply with equal force and truth to the middle and western divisions.

There is no difficulty in navigating any of the canals mentioned, except the Champlain, with boats drawing six feet of water and carrying 240 tons.

The board is of the opinion that all of the canals mentioned in the resolutions (excepting perhaps the Champlain in its present condition) are capable of accommodating more than double the tonnage of 1875, or of any previous year.

*Second.* In the judgment of the Commissioners, no effect which will materially enhance the utility of the Erie canal, or sensibly cheapen transportation can be produced by the expenditure of the sums named in the message of his Excellency the Governor, referred to in the resolutions. The addition of a foot in depth of water through the length of the Erie canal would facilitate the movement of laden boats, but the expenditure proposed would be so trifling that no appreciable cheapening of transportation would result.

*Third.* The board, relying upon such data as they find in the reports of the Commissioners and the engineers of past years, and

the cost of work of like character during the process of the enlargement as well as upon careful estimates of the cost of such work, is of the opinion that the cost of the proposed improvement applied to the entire length of the Erie canal, would be not less than four and a half millions of dollars (\$4,500,000).

*Fourth.* Such improvement would benefit navigation (as stated in answer to the second inquiry) to some extent by reducing the resistance through the enlarged water-way, but with miter-sills, aqueducts and culverts remaining six inches or a foot above the proposed canal bottom, it is evident boats could have no increased draft, and the obstructions, bars or dams, caused by miter-sills, aqueducts and culverts, would occur so often that the gain would be so small as to leave no substantial benefit resulting or to be derived from the proposed improvement.

*Fifth.* The adaptation of all the locks, aqueducts and culverts to the proposed increase of depth can only be accomplished by the reconstruction of these structures from Albany to Lockport, the cost of which cannot be estimated from any data now at hand. It would be so large as to exclude it from serious consideration.

It is the opinion of the board that one foot additional depth of water, over present bottom, miter-sills, aqueducts and culverts, may be obtained without materially disturbing these structures or the prism of the canal, by raising the banks and bridges, and at a cost of not more than two millions of dollars (\$2,000,000).

In regard to land damages growing out of the proposed change in canal bottom, it is a well-known fact that a considerable portion of the Erie canal passes through porous material, or soil, which was originally puddled, or has been lined with water-tight earth and the deposit of sediment.

For many years and before the bottom and banks became solidified and the pores filled with sediment, the leeching and percolation caused great damage to adjoining lands and buildings.

The proposed work would necessarily, to a great extent, produce injuries for which the State would be called upon to make compensation. The amount of such compensation cannot be estimated.

Again, the disturbance of lining or puddling on high embankments, or over culverts or other structures in the prism of the canal, is liable to lead to results most disastrous. Breaks, and the consequent obstruction of navigation as well as damages to adjacent property, are among the results likely to follow. An estimate of the cost of



the work of reducing the prism may easily be made, but no estimate can be made of the consequences.

*Sixth.* The board cannot but regard reducing the prism below the foundation of the existing walls, as likely to produce slides and disturbance of the walls in many places. The effect of the proposed change upon the water supply would be this: Of course, it would require more water for the greater depth, and the quantity required to maintain it be somewhat increased, and in addition sufficient to overcome the loss of water by percolation, and waste through the bottom, which for some years would be considerable, and might, in a protracted drouth, be productive of serious difficulty in navigation.

*Seventh.* The board does not apprehend any difficulty in opening the canals at an early day for the coming season, and maintaining navigation quite as good as last year, with the customary amount heretofore appropriated for ordinary repairs.

*Eighth.* The board does not deem it necessary that an appropriation of fifteen thousand dollars (\$15,000), or any sum in addition to the usual appropriations be made in order to determine the real condition of the canals.

All of which is respectfully submitted.

ADIN THAYER,  
C. A. WALRATH,  
JAMES JACKSON, JR.,  
*Board of Canal Commissioners.*

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# TABLES

ACCOMPANYING THE ANNUAL REPORT OF THE  
CANAL COMMISSIONERS.

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|           |       |       |             |       |        |       |         |       |
|-----------|-------|-------|-------------|-------|--------|-------|---------|-------|
| 1865      | ..... | 1,577 | 268,688     | 6,870 | 19,965 | 907   | 88,888  | 9,865 |
| 1866      | ..... | 1,559 | 59,684      | 1,570 | 16,437 | 746   | 49,804  | 1,965 |
| 1867      | ..... | 1,195 | 44,463      | 1,170 | 18,649 | 857   | 106,636 | 9,793 |
| 1868      | ..... | 1,080 | 88,041      | 1,381 | 80,000 | 910   | 44,933  | 1,158 |
| 1869      | ..... | 1,401 | 42,310      | 1,113 | 21,458 | 975   | 87,668  | 1,965 |
| 1870      | ..... | 2,428 | 39,146      | 1,080 | 40,227 | 1,688 | 80,480  | 765   |
| 1871      | ..... | 2,045 | 51,708      | 1,981 | 80,010 | 1,439 | 91,226  | 9,839 |
| 1872      | ..... | 2,189 | 84,104      | 1,813 | 88,047 | 1,875 | 69,733  | 1,788 |
| 1873      | ..... | 1,813 | 89,820      | 2,627 | 82,900 | 1,041 | 57,294  | 1,427 |
| 1874      | ..... | 1,684 | 86,638      | 2,892 | 21,697 | 943   | 98,895  | 1,365 |
| Rep. Com. | ..... |       | R. C. 4,263 |       |        |       |         |       |
|           | ..... |       | \$90,900    |       |        |       |         |       |
| 1875      | ..... | 1,513 | 68,629      | 1,806 | 17,811 | 774   | 18,646  | 568   |
| 1876      | ..... | 1,500 | 47,286      | 1,344 | 19,475 | 855   | 8,069   | 306   |



|      |        |       |         |       |         |       |       |
|------|--------|-------|---------|-------|---------|-------|-------|
| 1860 | 7,110  | 839   | 81,138  | 637   | 93,808  | 738   | 88    |
| 1867 | 7,366  | 994   | 104,568 | 1,078 | 93,843  | 735   | ..... |
| 1868 | 7,316  | 403   | 64,053  | 660   | 71,096  | 558   | ..... |
| 1869 | 7,585  | 945   | 48,537  | 503   | 88,186  | 655   | ..... |
| 1870 | 6,903  | 863   | 86,630  | 863   | 215,336 | 1,693 | ..... |
| 1871 | 74,459 | 9,377 | 132,008 | 1,308 | 156,960 | 1,308 | ..... |
| 1872 | 5,521  | 1,327 | 66,405  | 1,685 | 186,914 | 1,464 | ..... |
| 1873 | 5,777  | 1,847 | 86,146  | 404   | 131,893 | 960   | ..... |
| 1874 | 7,659  | 967   | 33,319  | 337   | 113,392 | 914   | ..... |
| 1875 | 4,185  | 233   | 18,844  | 194   | 58,764  | 474   | ..... |
| 1876 | 71     | 9     | 7,950   | 83    | 85,933  | 293   | ..... |

*Statements of superintendents' expenditures — (Continued).*

| YEARS. | BLACK RIVER CANAL. |                   | OMAHA RIVER IMPROVEMENT.<br>BALDWINVILLE CANAL. |                   | Total miles. | Total cost of repairs. | Total average per mile. |
|--------|--------------------|-------------------|---|-------------------|--------------|------------------------|-------------------------|
|        | Cost of repairs.   | Average per mile. | Cost of repairs.                                | Average per mile. |              |                        |                         |
|        |                    | .....             |   | .....             |              |                        |                         |
| 1887   | .....              | .....             | .....   | .....             | 400          | \$282,472              | \$706                   |
| 1888   | .....              | .....             | .....   | .....             | 476          | 294,453                | 618                     |
| 1889   | .....              | .....             | .....   | .....             | 500          | 309                    | 618                     |
| 1890   | .....              | .....             | .....   | .....             | 500          | 281,083                | 562                     |
| 1891   | .....              | .....             | .....   | .....             | 500          | 189,773                | 379                     |
| 1892   | .....              | .....             | .....   | .....             | 500          | 344,917                | 689                     |
| 1893   | .....              | .....             | .....   | .....             | 537          | 372,789                | 694                     |
| 1894   | .....              | .....             | .....   | .....             | 545          | 478,964                | 879                     |
| 1895   | .....              | .....             | .....   | .....             | 545          | 438,119                | 799                     |
| 1896   | .....              | .....             | .....   | .....             | 545          | 408,123                | 748                     |
| 1897   | .....              | .....             | .....   | .....             | 648          | 498,144                | 768                     |
| 1898   | .....              | .....             | .....   | .....             | 648          | 491,774                | 758                     |
| 1899   | .....              | .....             | .....   | .....             | 648          | 379,769                | 584                     |
| 1840   | .....              | .....             | .....   | .....             | 694          | 460,686                | 664                     |
| 1841   | .....              | .....             | .....   | .....             | 700          | 397,886                | 511                     |
| 1842   | .....              | .....             | .....   | .....             | 700          | 452,559                | 646                     |
| 1843   | .....              | .....             | .....   | .....             | 700          | 383,076                | 547                     |
| 1844   | .....              | .....             | .....   | .....             | 700          | 464,359                | 663                     |
| 1845   | .....              | .....             | .....   | .....             | 700          | 590,453                | 843                     |
| 1846   | .....              | .....             | .....   | .....             | 700          | 510,355                | 729                     |
| 1847   | .....              | .....             | .....   | .....             | 700          | 498,484                | 709                     |
| 1848   | .....              | .....             | .....   | .....             | 700          | 674,777                | 964                     |
| 1849   | .....              | .....             | .....   | .....             | 700          | 591,133                | 844                     |
| 1850   | \$15,508           | \$366             | .....   | .....             | 768          | 638,950                | 833                     |
| 1851   | 81,516             | 448               | 2,250   | \$21              | 817          | 732,269                | 768                     |
| 1852   | 50,731             | 677               | 2,084   | 104               | 887          | 884,533                | 929                     |
| 1853   | 85,830             | 466               | 1,554   | 78                | 887          | 799,038                | 901                     |
| 1854   | 38,548             | 670               | 2,265   | 168               | 901          | 960,265                | 1,068                   |
| 1855   | 34,010             | 878               | 2,705   | 185               | 901          | 781,688                | 868                     |
| 1856   | 17,204             | 441               | 2,432   | 134               | 909          | 616,014                | 678                     |
| 1857   | 18,633             | 155               | 2,891   | 179               | 917          | 752,575                | 819                     |
| 1858   | 18,633             | 190               | 2,797   | 140               | 917          | 678,731                | 738                     |
| 1859   | 94,936             | 355               | 1,079   | 64                | 917          | 630,615                | 688                     |
| 1860   | 24,227             | 237               | .....   | .....             | 876          | 354,948                | 403                     |
| 1861   | 93,418             | 349               | 1,670   | 89                | 876          | 360,137                | 410                     |
| 1862   | 23,659             | 841               | 450   | 23                | 876          | 342,511                | 391                     |
| 1863   | 24,445             | 217               | .....   | .....             | 824          | 348,033                | 421                     |
| 1864   | 21,646             | 230               | .....   | .....             | .....        | 346,684                | 396                     |
| 1865   | 45,466             | 610               | 638   | 58                | .....        | 491,048                | 565                     |
| 1866   | 45,466             | 610               | 699   | 49                | .....        | .....                  | .....                   |

|      |         |       |        |       |     |              |       |
|------|---------|-------|--------|-------|-----|--------------|-------|
| 1866 | 44,811  | 500   | 12,810 | 1,068 | 866 | 1,083,894    | 1,151 |
| 1867 | 42,280  | 480   | 98     | 8     | 828 | 900,860      | 1,010 |
| 1868 | 84,484  | 869   |        |       | 836 | 770,119      | 1,001 |
| 1869 | 67,486  | 717   |        |       | 866 | 870,695      | 1,082 |
| 1870 | 817,887 | 2,818 |        |       | 890 | 1,719,331    | 1,990 |
| 1871 | 87,945  | 868   | 2,600  | 180   | 893 | 1,518,363    | 1,720 |
| 1872 | 87,615  | 893   | 1,788  | 649   | 873 | 1,438,608    | 1,712 |
| 1873 | 58,383  | 680   |        |       |     | 1,185,760    | 1,880 |
| 1874 | 51,076  | 561   | 4,069  | 158   |     | 1,067,560    | 1,280 |
| 1875 | 45,045  | 495   |        |       |     | 14,168       | 1,088 |
| 1876 | 39,080  | 415   |        |       |     | 898,453      | 1,948 |
|      |         |       |        |       |     | <b>R. O.</b> |       |
|      |         |       |        |       |     | 810,707      |       |

Length of Canals adopted in above calculations for 1876 :

|                              |       |
|------------------------------|-------|
| Erie and Champlain—Erie..... | 364   |
| Champlain.....               | 71    |
| Oswego canal.....            | 438   |
| Cayuga and Seneca.....       | 38    |
| Chemung.....                 | 23    |
| Crooked Lake.....            | 39    |
| Chenango.....                | 8     |
| Genesee Valley.....          | 97    |
| Black River.....             | 94    |
|                              | <hr/> |
|                              | 890   |



Amount of expenditures by superintendents and repair contracts payments, brought from preceding page.. \$810,707 01

Add payments on account of canal repairs by the canal commissioners, exclusive of payments to contractors for repairs, viz.:

|  |              |              |
|--|--------------|--------------|
| By Adin Thayer, Erie canal.....                  | \$117,801 94 |              |
| By R. W. Stroud, Erie canal.....                 | 3,734 54     |              |
| By C. A. Walrath, Erie canal.....                | 13,322 85    |              |
| By J. Jackson, Jr., Erie canal.....              | 45,403 42    |              |
|  | <hr/>        | \$180,262 75 |
| By Adin Thayer, Champlain canal.....             | \$325 00     |              |
| By C. A. Walrath, Oswego canal.....              | 2,328 49     |              |
| By James Jackson, Jr., Oswego canal..            | 130 00       |              |
| By R. W. Stroud, Oswego canal.....               | 2,098 29     |              |
|  | <hr/>        | 4,556 78     |
| By R. W. Stroud, Cayuga and Seneca canal.....    | \$70 00      |              |
| By C. A. Walrath, Cayuga and Seneca canal.....   | 3,746 57     |              |
|  | <hr/>        | 3,816 57     |
| By C. A. Walrath, Chemung canal.....             |              | 2,939 45     |
| By C. A. Walrath, Chenango canal.....            |              | 27 25        |
| By Adin Thayer, Black River canal.....           |              | 450 00       |
| By James Jackson, Jr., Genesee Valley canal..... |              | 4,275 14     |
|  |              | <hr/>        |
|  |              | \$196,652 94 |

Total amount expended for ordinary repairs from 1st October, 1873, to September 30, 1876 1,007,359 95

Add payments on account of extraordinary repairs by canal commissioners, viz.:

|                       |             |            |
|-----------------------|-------------|------------|
| Eastern division..... | \$26,305 86 |            |
| Middle division.....  | 52,737 44   |            |
| Western division..... | 171,787 88  |            |
|                       | <hr/>       | 250,831 18 |

Total expended for ordinary and extraordinary repairs from October 1, 1873, to September 30, 1876 \$1,258,191 13

Expenditures under special acts, and those not included in the above for years 1871, 1872, 1873, 1874, 1875 and 1876:

|  | 1871.       | 1872.        | 1873.        | 1874.       | 1875.      | 1876.       |
|--|-------------|--------------|--------------|-------------|------------|-------------|
| Chenango extension... ..                 | \$94,068 29 | \$123,346 04 | \$100,219 15 | \$25,339 56 | \$317 96   | .....       |
| Champlain improvement... ..              | 22,648 85   |              | 61,611 31    | .....       | 3,552 49   | .....       |
| Champlain enlargement... ..              | 17,900 00   | 170,643 85   | 255,948 82   | 51,706 30   | 192,190 09 | \$15,968 62 |
| Reconstruction of Oneida Lake canal..... | 51,614 45   | 5,710 00     | 500 00       | 28,215 05   | 21,848 55  | 10,423 11   |



Table exhibiting the date of the opening and closing of the Hudson river, etc.—(Continued).

| OPENING AND CLOSING OF THE HUDSON RIVER. |                    |            | COMMENCEMENT AND CLOSE OF NAVIGATION OF ERIE CANAL. |                      |                 | Opening of the lake. |
|--|--------------------|------------|---|----------------------|-----------------|----------------------|
| River open.                              | River closed.      | Days open. | Canal open.   | Canal closed.        | Navigable days. |                      |
| March 20, 1853.                          | December 17, 1853. | 273        | April 23, 1853.                                     | December 8.          | 225             | April 15, 1853       |
| March 12, 1859.                          | December 10, 1859. | 278        | April 15, 1859.                                     | December 12.         | 243.            | April 7, 1859        |
| March 6, 1860.                           | December 14, 1860. | 236        | April 25, 1860.                                     | December 12.         | 232             | April 17, 1860       |
| March 6, 1861.                           | December 23, 1861. | 294        | May 1, 1861.  | December 10.         | 224             | April 13, 1861       |
| April 4, 1862.                           | December 19, 1862. | 239        | May 1, 1862.  | December 10.         | 224             | April 16, 1862       |
| April 8, 1863.                           | December 11, 1863. | 232        | May 1, 1863.  | December 9.          | 223             | April 8, 1863        |
| March 11, 1864.                          | December 12, 1864. | 277        | April 21, 1864.                                     | December 8.          | 223             | April 12, 1864       |
| March 22, 1865.                          | December 16, 1865. | 270        | May 1, 1865.  | December 12.         | 226             | April 24, 1865       |
| March 20, 1866.                          | December 15, 1866. | 270        | May 1, 1866.  | December 12.         | 226             | April 28, 1866       |
| March 26, 1867.                          | December 8, 1867.  | 237        | May 6, 1867.  | December 20.         | 229             | April 21, 1867       |
| March 24, 1868.                          | December 5, 1868.  | 233        | May 4, 1868.  | December 7.          | 217             | April 18, 1868       |
| March 24, 1869.                          | December 9, 1869.  | 245        | May 6, 1869.  | December 10.         | 218             | May 1, 1869          |
| April 5, 1870.                           | December 17, 1870. | 261        | May 10, 1870.                                       | December 8.          | 215             | May 1, 1870          |
| March 12, 1871.                          | November 26, 1871. | 263        | April 24, 1871.                                     | December 1.          | 220             | April 1, 1871        |
| April 7, 1872.                           | December 9, 1872.  | 247        | May 13, 1872.                                       | December 1.          | 203             | May 6, 1872          |
| April 16, 1873.                          | November 23, 1873. | 231        | May 16, 1873.                                       | December 5.          | 205             | April 20, 1873       |
| March 19, 1874.                          | December 13, 1874. | 269        | May 6, 1874.  | December 5.          | 215             | April 18, 1874       |
| April 13, 1875.                          | November 20, 1875. | 229        | May 18, 1875.                                       | November 20 (by ice) | 197             | May 12, 1875         |
| April 1, 1876.                           | December 3, 1876.  | 245        | May 4, 1876.  | December 1.          | 211             | May 4, 1876          |

# RATES OF TOLL—1876,

(Now in force.)

**ESTABLISHED BY THE CANAL BOARD ON PERSONS AND PROPERTY  
TRANSPORTED ON THE NEW YORK STATE CANALS, TO TAKE  
EFFECT ON THE OPENING OF NAVIGATION.**

[ADOPTED BY CANAL BOARD, MARCH 16, 1876.]

*Toll is to be computed upon the weight ("1,000 pounds per mile") of  
all articles contained in the following list, unless otherwise stated,  
opposite to the articles excepted.*

| A.  | 1875. |    |     | 1874. |    |     |
|---|-------|----|-----|-------|----|-----|
|   | cts.  | m. | fr. | cts.  | m. | fr. |
| Acid, sulphuric .....   | 0     | 1  | 0   | 0     | 2  | 0   |
| Agricultural implements going from tide-water,  | 0     | 1  | 0   | 0     | 1  | 5   |
| Articles not enumerated, going toward tide-water  | 0     | 1  | 5   | 0     | 2  | 0   |
| On the same, going from tide-water .....  | 0     | 1  | 0   | 0     | 1  | 5   |
| Agricultural products of the United States, not<br>particularly specified .....                         | 0     | 1  | 5   | 0     | 2  | 0   |
| Apples .....  | 0     | 1  | 0   | 0     | 2  | 0   |
| Ashes, pot and pearl.....   | 0     | 1  | 5   | 0     | 2  | 0   |
| Ashes, leached .....  | 0     | 0  | 5   | 0     | 0  | 5   |
| <b>B.</b>   |       |    |     |       |    |     |
| Bacon .....   | 0     | 1  | 0   | 0     | 1  | 0   |
| Barley .....  | 0     | 1  | 0   | 0     | 1  | 5   |
| Barrels, empty, transported in boats.....   | 0     | 1  | 0   | 0     | 1  | 0   |
| Barrels, empty, transported in rafts .....  | 0     | 5  | 0   | 0     | 5  | 0   |
| Barytes .....   | 0     | 1  | 5   | 0     | 1  | 5   |
| Beans .....   | 0     | 1  | 5   | 0     | 1  | 5   |
| Bedstead stuff (see Lumber No. 3).....  | 0     | 1  | 5   | 0     | 2  | 0   |
| Beef, salted .....  | 0     | 1  | 0   | 0     | 1  | 5   |
| Bleaching powders, going from tide-water.....   | 0     | 0  | 5   | 0     | 1  | 0   |
| Boat knees (see Lumber No. 3).....  | 0     | 1  | 5   | 0     | 2  | 0   |
| Boats, <i>used chiefly</i> for transportation of passen-<br>gers upon <i>all canals</i> , per mile..... | 4     | 0  | 0   | 4     | 0  | 0   |
| On same, if they elect to commute for tolls<br>upon passengers .....                                    | 3     | 0  | 0   | 3     | 0  | 0   |
| Boats, <i>used chiefly</i> for transportation of prop-<br>erty, per mile.....                           | 2     | 0  | 0   | 2     | 0  | 0   |
| On the same, if they elect to commute for<br>tolls upon passengers.....                                 | 2     | 3  | 0   | 2     | 3  | 0   |

|   | 1875. |    |     | 1874. |    |     |
|---|-------|----|-----|-------|----|-----|
|   | cts.  | m. | fr. | cts.  | m. | fr. |
| Boats registered before July 1, 1862, whose bows do not conform to regulation No. 40, per mile,   | 2     | 0  | 0   | 2     | 0  | 0   |
| Boats used exclusively in the towage of boats on the canals, together with the machinery and fuel necessary therefor, exempt from toll, | 0     | 0  | 0   | 0     | 0  | 0   |
| Bolts, stave, if carried in boats   | 0     | 1  | 0   | 0     | 1  | 0   |
| Bolts, stave, if carried in rafts   | 0     | 5  | 0   | 0     | 5  | 0   |
| Bones   | 0     | 0  | 5   | 0     | 0  | 5   |
| Boxes, stuff for (see Lumber No. 3)   | 0     | 1  | 5   | 0     | 2  | 0   |
| Bran  | 0     | 1  | 0   | 0     | 1  | 0   |
| Brick of every description  | 0     | 0  | 5   | 0     | 0  | 5   |
| Brimstone   | 0     | 1  | 0   | 0     | 1  | 0   |
| Broom handles (see Lumber No. 3)  | 0     | 1  | 5   | 0     | 2  | 0   |
| Brush backs (see Lumber No. 2)  | 0     | 1  | 5   | 0     | 2  | 0   |
| Brush handles (see Lumber No. 3)  | 0     | 1  | 5   | 0     | 2  | 0   |
| Buffalo skins   | 0     | 2  | 0   | 0     | 2  | 5   |
| Butter  | 0     | 1  | 5   | 0     | 2  | 0   |
| Butts, stave, if carried in boats   | 0     | 1  | 0   | 0     | 1  | 0   |
| Butts, stave, if carried in rafts.  | 0     | 5  | 0   | 0     | 5  | 0   |

## C.

|  |   |   |   |   |   |   |
|--|---|---|---|---|---|---|
| Cabinet ware   | 0 | 1 | 5 | 0 | 1 | 5 |
| Carboys  | 0 | 1 | 5 | 0 | 2 | 0 |
| Carts  | 0 | 1 | 5 | 0 | 2 | 0 |
| Car axles  | 0 | 1 | 0 | 0 | 1 | 0 |
| Car axles, when cleared at tide-water                  | 0 | 0 | 5 | 0 | 0 | 5 |
| Car wheels (iron)                                      | 0 | 0 | 5 | 0 | 0 | 5 |
| Carriages and sleighs                                  | 0 | 1 | 5 | 0 | 2 | 0 |
| Casks, empty, transported in boats                     | 0 | 1 | 0 | 0 | 1 | 0 |
| Casks, empty, transported in rafts                     | 0 | 5 | 0 | 0 | 5 | 0 |
| Castings, all iron castings                            | 0 | 1 | 0 | 0 | 1 | 5 |
| Cattle, alive  | 0 | 1 | 5 | 0 | 2 | 0 |
| Cedar posts (see Lumber No. 2) per 1,000 feet per mile | 0 | 4 | 0 | 0 | 5 | 5 |
| Cedar, red (see Lumber No. 2), per 1,000 feet per mile | 0 | 4 | 0 | 0 | 5 | 5 |
| Cement, fire proof                                     | 0 | 1 | 0 | 0 | 1 | 0 |
| Chair stuff (see Lumber No. 3)                         | 0 | 1 | 5 | 0 | 2 | 0 |
| Charcoal   | 0 | 0 | 5 | 0 | 0 | 5 |
| Cheese   | 0 | 1 | 0 | 0 | 1 | 5 |
| Cider  | 0 | 1 | 0 | 0 | 1 | 0 |
| Clay   | 0 | 0 | 5 | 0 | 0 | 5 |
| Clover seed  | 0 | 1 | 5 | 0 | 2 | 0 |
| Coal, anthracite                                       | 0 | 0 | 5 | 0 | 0 | 5 |
| Coal, bituminous                                       | 0 | 0 | 5 | 0 | 0 | 5 |
| Coal oil   | 0 | 0 | 5 | 0 | 0 | 5 |
| Coal tar, and products thereof                         | 0 | 0 | 5 | 0 | 0 | 5 |
| Coffee   | 0 | 0 | 5 | 0 | 1 | 0 |
| Copper ore   | 0 | 0 | 5 | 0 | 1 | 0 |
| Copper, pig and smelted                                | 0 | 0 | 5 | 0 | 1 | 0 |
| Corn   | 0 | 1 | 0 | 0 | 1 | 5 |

|  | 1875. |    |     | 1874. |    |     |
|--|-------|----|-----|-------|----|-----|
|  | cts.  | m. | fr. | cts.  | m. | fr. |
| Corn meal.....                                 | 0     | 1  | 0   | 0     | 1  | 5   |
| Cotton.....                                    | 0     | 1  | 0   | 0     | 1  | 0   |
| Crockery.....                                  | 0     | 0  | 5   | 0     | 1  | 0   |
| Cullet, or broken glass to be melted over..... | 0     | 0  | 5   | 0     | 0  | 5   |
| D.   |       |    |     |       |    |     |
| Deer skins.....                                | 0     | 2  | 0   | 0     | 2  | 5   |
| Domestic distilled spirits.....                | 0     | 1  | 0   | 0     | 1  | 5   |
| Domestic cottons.....                          | 0     | 1  | 0   | 0     | 1  | 5   |
| Domestic woollens.....                         | 0     | 1  | 0   | 0     | 1  | 5   |
| E.   |       |    |     |       |    |     |
| Earth.....                                     | 0     | 0  | 5   | 0     | 0  | 5   |
| Esculent roots.....                            | 0     | 1  | 0   | 0     | 1  | 0   |
| F.   |       |    |     |       |    |     |
| Fellies (see Lumber No. 3).....                | 0     | 1  | 5   | 0     | 2  | 0   |
| Fire-proof cement.....                         | 0     | 1  | 0   | 0     | 1  | 0   |
| Fire brick.....                                | 0     | 0  | 5   | 0     | 0  | 5   |
| Fish, salted, going from tide-water.....       | 0     | 0  | 5   | 0     | 1  | 0   |
| Flax seed.....                                 | 0     | 1  | 5   | 0     | 2  | 0   |
| Flour.....                                     | 0     | 1  | 0   | 0     | 1  | 5   |
| Furniture, cabinet ware and chairs.....        | 0     | 1  | 5   | 0     | 1  | 5   |
| Furniture for stoves, not cast iron.....       | 0     | 1  | 5   | 0     | 1  | 5   |
| Furs, and skins of animals producing furs....  | 0     | 2  | 0   | 0     | 2  | 5   |
| G.   |       |    |     |       |    |     |
| Gas pipe.....                                  | 0     | 0  | 5   | 0     | 1  | 0   |
| Glass ware.....                                | 0     | 1  | 0   | 0     | 1  | 5   |
| Grass seed.....                                | 0     | 1  | 5   | 0     | 2  | 0   |
| Grease.....                                    | 0     | 1  | 5   | 0     | 1  | 5   |
| Gunstocks (see Lumber No. 3).....              | 0     | 1  | 5   | 0     | 2  | 0   |
| Gypsum, ground and unground.....               | 0     | 1  | 0   | 0     | 1  | 0   |
| Gypsum, unground product of this State.....    | 0     | 0  | 5   | 0     | 0  | 5   |
| H.   |       |    |     |       |    |     |
| Hand spikes (see Lumber No. 3).....            | 0     | 1  | 5   | 0     | 2  | 0   |
| Hay, pressed.....                              | 0     | 0  | 5   | 0     | 0  | 5   |
| Heading, undressed, transported in boats.....  | 0     | 1  | 0   | 0     | 1  | 0   |
| Heading, dressed or partly dressed.....        | 0     | 1  | 0   | 0     | 1  | 0   |
| Heading, transported in rafts.....             | 0     | 5  | 0   | 0     | 5  | 0   |
| Hemp, going toward tide-water.....             | 0     | 1  | 0   | 0     | 1  | 0   |
| Hides.....                                     | 0     | 1  | 5   | 0     | 1  | 5   |
| Hogs, alive.....                               | 0     | 1  | 5   | 0     | 2  | 0   |
| Hops.....                                      | 0     | 1  | 5   | 0     | 2  | 0   |
| Hop poles (see Lumber No. 3).....              | 0     | 1  | 5   | 0     | 2  | 0   |
| Hop poles, transported in rafts.....           | 0     | 5  | 0   | 0     | 5  | 0   |
| Hoop poles (see Lumber No. 3).....             | 0     | 1  | 5   | 0     | 2  | 0   |
| Hoop poles, transported in rafts.....          | 0     | 5  | 0   | 0     | 5  | 0   |
| Hoops, rived.....                              | 0     | 1  | 0   | 0     | 2  | 0   |
| Horses.....                                    | 0     | 3  | 0   | 0     | 3  | 0   |

|  | 1875. |    |     | 1874. |    |     |
|--|-------|----|-----|-------|----|-----|
|  | cts.  | m. | fr. | cts.  | m. | fr. |
| Horses, used exclusively for towing boats and floats, exempt from tolls .....  | 0     | 0  | 0   | 0     | 0  | 0   |
| Horse shoes .....  | 0     | 0  | 5   | 0     | 0  | 5   |
| Hubs (see Lumber No. 3).....   | 0     | 1  | 5   | 0     | 2  | 0   |
| I.   |       |    |     |       |    |     |
| Ice .....  | 0     | 0  | 5   | 0     | 0  | 5   |
| Iron, articles exclusively manufactured of, wrought or rolled iron, not specially enumerated, when cleared at tide-water.....  | 0     | 0  | 5   | 0     | 0  | 5   |
| Iron in sheets, bars and bundles .....   | 0     | 1  | 0   | 0     | 1  | 5   |
| Iron and steel, in bars and bundles, when cleared at tide-water.....   | 0     | 0  | 5   | 0     | 0  | 5   |
| Iron ore .....   | 0     | 0  | 5   | 0     | 0  | 5   |
| Iron, bloom and pig.....   | 0     | 0  | 5   | 0     | 1  | 0   |
| Iron boiler, when cleared at tide-water.....   | 0     | 0  | 5   | 0     | 0  | 5   |
| Iron, boiler.....  | 0     | 1  | 0   | 0     | 1  | 5   |
| Iron, bridge and railing.....  | 0     | 1  | 0   | 0     | 1  | 5   |
| On the same, when cleared at tide-water ....   | 0     | 0  | 5   | 0     | 0  | 5   |
| Iron bolts.....  | 0     | 1  | 0   | 0     | 1  | 5   |
| On the same, when cleared at tide-water....  | 0     | 0  | 5   | 0     | 0  | 5   |
| Iron safes .....   | 0     | 1  | 0   | 0     | 1  | 5   |
| J.   |       |    |     |       |    |     |
| Junk .....   | 0     | 1  | 0   | 0     | 1  | 5   |
| L.   |       |    |     |       |    |     |
| Lard .....   | 0     | 1  | 0   | 0     | 1  | 0   |
| Lard oil .....   | 0     | 1  | 0   | 0     | 1  | 0   |
| Last blocks (see Lumber No. 3).....  | 0     | 1  | 5   | 0     | 2  | 0   |
| Lath (see Lumber No. 1) .....  | 0     | 1  | 5   | 0     | 2  | 0   |
| Lath (see Lumber No. 2,) per 1,000 feet per mile, estimated at twenty feet for each bunch, of one hundred pieces.....  | 0     | 4  | 0   | 0     | 5  | 5   |
| Lath (see Lumber No. 3) .....  | 0     | 1  | 5   | 0     | 2  | 0   |
| Lead, bar or pig, going toward tide-water ....   | 0     | 0  | 5   | 0     | 0  | 5   |
| Leather .....  | 0     | 1  | 0   | 0     | 1  | 5   |
| Lime, manufactured.....  | 0     | 1  | 0   | 0     | 1  | 0   |
| Lime water .....   | 0     | 1  | 0   | 0     | 1  | 0   |
| Limestone .....  | 0     | 0  | 5   | 0     | 0  | 5   |
| Looking-glass back (see Lumber No. 3).....   | 0     | 1  | 5   | 0     | 2  | 0   |
| LUMBER No. 1.*—Transported in boats, by weight, per 1,000 pounds, per mile.  |       |    |     |       |    |     |
| White pine, white wood, bass-wood, cedar, boards, plank, scantling, and on all sidings, lath and other sawed stuff less than one inch thick (except such as is enumerated in Lumber No. 3) ..... | 0     | 1  | 5   | 0     | 2  | 0   |
| Oak, hickory, beech, sycamore, black walnut,   |       |    |     |       |    |     |

|   | 1875. |    |     | 1874. |    |     |
|---|-------|----|-----|-------|----|-----|
|   | cta.  | m. | fr. | cta.  | m. | fr. |
| butternut, maple, ash, elm, fir, tamarack, yew and cherry .....   | 0     | 1  | 0   | 0     | 1  | 5   |
| Hemlock and spruce .....  | 0     | 0  | 7   | 0     | 1  | 0   |
| LUMBER No. 2.*—Transported in boats by measurement, per 1,000 feet, per mile:   |       |    |     |       |    |     |
| Boards, planks, scantling, railroad ties, pickets for fences and sawed timber, siding, lath and other sawed stuff, less than one inch thick, reduced to inch measure (except such as is enumerated in Lumber No. 3); lath, when cleared by measurement, may be estimated at <i>twenty feet</i> for each bunch of one hundred pieces; and all kinds of red cedar, cedar posts, estimated that a cord, after deducting for openings, will contain 1,000 feet..... | 0     | 3  | 0   | 0     | 5  | 5   |
| Hemlock and spruce, per 1,000 feet, per mile, when not weighed.....   | 0     | 2  | 0   | 0     | 3  | 0   |
| Lumber No. 2 transported in rafts, per 1,000 feet, per mile .....   | 2     | 5  | 0   | 2     | 5  | 0   |
| LUMBER No. 3.*—Transported in boats, by weight, per 1,000 pounds, per mile:   |       |    |     |       |    |     |
| Sawed lath of less than ten feet in length, split lath, hoop poles, hand spikes, rowing oars, broom handles, spokes, hubs, trenails, fellies, boat and ship knees, plane stocks, pickets for fences, railroad ties, last blocks, stuff (manufactured or partly manufactured) for boxes, chairs and bedsteads, hop poles, brush handles, brush backs, looking-glass backs, gun stocks, plow beams and plow handles .....   | 0     |    | 5   | 0     | 2  | 0   |
| Sawed stuff for window blinds, not exceeding one-fourth of an inch in thickness .....   | 0     | 4  | 0   | 0     | 5  | 0   |

\*LUMBER shall not be cleared by measurement when carried in a boat having other articles on board paying toll by weight, but such lumber shall, in all cases, be also cleared by weight.

When a cargo is composed entirely of lumber, which can be cleared by weight or measure, the whole of such cargo shall be cleared by measurement or by weight, as the shipper or master may elect, and in no case shall a portion of any such cargo be cleared by measurement, and the other portion by weight.

## M.

|                                   |   |   |   |   |   |   |
|-----------------------------------|---|---|---|---|---|---|
| Mahogany .....                    | 0 | 1 | 0 | 0 | 1 | 5 |
| Malt .....                        | 0 | 1 | 0 | 0 | 2 | 0 |
| Manure.....                       | 0 | 0 | 5 | 0 | 0 | 5 |
| Marl .....                        | 0 | 0 | 5 | 0 | 0 | 5 |
| Merchandise, non-enumerated ..... | 0 | 1 | 0 | 0 | 1 | 5 |
| Molasses .....                    | 0 | 0 | 5 | 0 | 1 | 0 |
| Moose skins .....                 | 0 | 2 | 0 | 0 | 2 | 5 |

## N.

|             |   |   |   |   |   |   |
|-------------|---|---|---|---|---|---|
| Nails ..... | 0 | 0 | 5 | 0 | 0 | 5 |
|-------------|---|---|---|---|---|---|



|   | 1875. |    |     | 1874. |    |     |
|---|-------|----|-----|-------|----|-----|
|   | cts.  | m. | fr. | cts.  | m. | fr. |
| <b>O.</b>   |       |    |     |       |    |     |
| Oats .....  | 0     | 1  | 0   | 0     | 1  | 5   |
| Oil cake .....  | 0     | 1  | 0   | 0     | 1  | 5   |
| Oil meal .....  | 0     | 1  | 0   | 0     | 1  | 5   |
| Onions .....  | 0     | 1  | 0   | 0     | 1  | 0   |
| <b>P.</b>   |       |    |     |       |    |     |
| Passengers over ten years of age, per mile.....   | 0     | 0  | 5   | 0     | 0  | 5   |
| Petroleum or earth oil, crude and refined .....   | 0     | 0  | 5   | 0     | 0  | 5   |
| Peas .....  | 0     | 1  | 5   | 0     | 1  | 5   |
| Peat .....  | 0     | 0  | 5   | 0     | 0  | 5   |
| Pickets for fences (see Lumber Nos. 2 and 3)..  |       |    |     |       |    |     |
| Pig copper .....  | 0     | 1  | 0   | 0     | 1  | 0   |
| Pig iron .....  | 0     | 0  | 5   | 0     | 0  | 5   |
| Plane stocks (see Lumber No. 3).....  | 0     | 1  | 5   | 0     | 2  | 0   |
| Plaster, calcined, or plaster of Paris, going<br>from tide-water .....                              | 0     | 0  | 5   | 0     | 1  | 0   |
| Plow beams (see Lumber No. 3) .....   | 0     | 1  | 5   | 0     | 2  | 0   |
| Plow handles (see Lumber No. 3).....  | 0     | 1  | 5   | 0     | 2  | 0   |
| Pork, salted .....  | 0     | 1  | 5   | 0     | 1  | 5   |
| Posts, split and round, not exceeding eight feet<br>in length, carried in boats, per M., per mile.. | 1     | 5  | 0   | 2     | 0  | 0   |
| Potatoes .....  | 0     | 1  | 0   | 0     | 1  | 0   |
| Powder and gunpowder.....   | 0     | 4  | 0   | 0     | 4  | 0   |
| <b>R.</b>   |       |    |     |       |    |     |
| Rags .....  | 0     | 1  | 5   | 0     | 1  | 5   |
| Railroad chairs .....   | 0     | 1  | 0   | 0     | 1  | 0   |
| On the same, when cleared at tide-water ....  | 0     | 0  | 5   | 0     | 0  | 5   |
| Railroad iron.....  | 0     | 0  | 5   | 0     | 1  | 0   |
| Railroad ties (see Lumber Nos. 2 and 3).....  |       |    |     |       |    |     |
| Rails for fences, not exceeding fourteen feet in<br>length, carried in boats, per M., per mile..    | 1     | 5  | 0   | 2     | 0  | 0   |
| On the same, if carried on rafts, per M., per<br>mile.....  | 8     | 0  | 0   | 8     | 0  | 0   |
| Rice, going from tide-water .....   | 0     | 1  | 0   | 0     | 1  | 0   |
| Roots, esculent .....   | 0     | 1  | 0   | 0     | 1  | 0   |
| Rowing oars (see Lumber No. 3).....   | 0     | 1  | 5   | 0     | 2  | 0   |
| Rye .....   | 0     | 1  | 0   | 0     | 1  | 5   |
| <b>S.</b>   |       |    |     |       |    |     |
| Sal soda, going from tide-water.....  | 0     | 0  | 5   | 0     | 1  | 0   |
| Salted fish, going from tide-water.....   | 0     | 0  | 5   | 0     | 1  | 0   |
| Salt, foreign.....  | 0     | 2  | 5   | 0     | 2  | 5   |
| Salt, manufactured in this State .....  | 0     | 1  | 0   | 0     | 1  | 0   |
| Sand .....  | 0     | 0  | 5   | 0     | 1  | 0   |
| Sawed stuff (see Lumber Nos. 2 and 3).....  |       |    |     |       |    |     |
| Sawdust .....   | 0     | 0  | 5   | 0     | 0  | 5   |
| Scrap iron .....  | 0     | 0  | 5   | 0     | 0  | 5   |
| Sheep, live .....   | 0     | 1  | 5   | 0     | 2  | 0   |

|  | 1875. |    |     | 1874. |    |     |
|--|-------|----|-----|-------|----|-----|
|  | cts.  | m. | fr. | cts.  | m. | fr. |
| Shingles, in boats, per 1,000 pounds, per mile..   | 0     | 1  | 0   | 0     | 1  | 5   |
| Shingles, in boats, per M., per mile.....  | 0     | 0  | 5   | 0     | 0  | 5   |
| Shingles, per M., per mile, in rafts .....   | 0     | 4  | 0   | 0     | 4  | 0   |
| Ship knees .....   | 0     | 1  | 5   | 0     | 2  | 0   |
| Ship knees, transported in rafts .....   | 0     | 5  | 0   | 0     | 5  | 0   |
| Ship stuffs .....  | 0     | 1  | 0   | 0     | 1  | 5   |
| Shooks, stave.....   | 0     | 1  | 0   | 0     | 1  | 0   |
| Shrubby and trees.....   | 0     | 3  | 0   | 0     | 4  | 0   |
| Siding (see Lumber No. 1).....   | 0     | 1  | 5   | 0     | 2  | 0   |
| Siding (see Lumber No. 2) per 1,000 feet, sur-<br>face measure .....   | 0     | 4  | 0   | 0     | 5  | 5   |
| Skins of animals producing furs.....   | 0     | 2  | 0   | 0     | 2  | 5   |
| Slate .....  | 0     | 0  | 5   | 0     | 0  | 5   |
| Sleighs .....  | 0     | 1  | 5   | 0     | 2  | 0   |
| Soda ash.....  | 0     | 0  | 5   | 0     | 1  | 0   |
| Spikes .....   | 0     | 0  | 5   | 0     | 0  | 5   |
| Split posts and round, not exceeding eight feet<br>in length, carried in boats, per M., per mile,  | 1     | 5  | 0   | 2     | 0  | 0   |
| On same, if carried in rafts, per M., per mile,  | 8     | 0  | 0   | 8     | 0  | 0   |
| Spokes (see Lumber No. 3).....   | 0     | 1  | 5   | 0     | 2  | 0   |
| Staves and heading, sawed, cut and dressed, or<br>partly dressed, shooks and stave bolts and<br>butts, not exceeding four feet and a half in<br>length, transported in boats ..... | 0     | 1  | 0   | 0     | 1  | 0   |
| On the same, if transported in rafts.....  | 0     | 5  | 0   | 0     | 5  | 0   |
| Steel, in bars and bundles .....   | 0     | 1  | 0   | 0     | 1  | 5   |
| On the same, when cleared at tide-water....  | 0     | 0  | 5   | 0     | 0  | 5   |
| Stone, for the manufacture of lime.....  | 0     | 0  | 5   | 0     | 0  | 5   |
| Stone, wrought.....  | 0     | 0  | 5   | 0     | 0  | 5   |
| Stone, unwrought and partly wrought.....   | 0     | 0  | 5   | 0     | 0  | 5   |
| Stoves .....   | 0     | 1  | 0   | 0     | 1  | 5   |
| Straw, pressed, and any pressed vegetable sub-<br>stance used for the manufacture of paper or<br>paper pulp .....  | 0     | 0  | 5   | 0     | 0  | 5   |
| Sugar.....   | 0     | 0  | 5   | 0     | 1  | 0   |

## T.

|   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|
| Tallow.....   | 0 | 1 | 5 | 0 | 1 | 5 |
| Tan bark, per cord, per mile, carried in boats..                  | 0 | 5 | 0 | 0 | 5 | 0 |
| Tan bark, per cord, per mile, carried in rafts...                 | 2 | 0 | 0 | 2 | 0 | 0 |
| Tan bark, ground, per 1,000 pounds, per mile..                    | 0 | 2 | 5 | 0 | 2 | 5 |
| Tar.....  | 0 | 1 | 0 | 0 | 1 | 5 |
| Timber, per 100 cubic feet, per mile, transported<br>in boats:    |   |   |   |   |   |   |
| Squared and round, other than hemlock....                         | 0 | 5 | 0 | 0 | 6 | 0 |
| Squared and round, hemlock.....                                   | 0 | 3 | 0 | 0 | 4 | 0 |
| Squared and round, transported in rafts.....                      | 1 | 0 | 0 | 1 | 0 | 0 |
| Sawed timber (see Lumber No. 2), per 1,000<br>feet, per mile..... | 0 | 4 | 0 | 0 | 5 | 5 |
| Tin plate, going from tide-water .....                            | 0 | 0 | 5 | 0 | 0 | 5 |

|   | 1875. |    |     | 1874. |    |     |
|---|-------|----|-----|-------|----|-----|
|   | cts.  | m. | fr. | cts.  | m. | fr. |
| Tobacco, unmanufactured, going toward tide-water .....        | 0     | 1  | 0   | 0     | 1  | 0   |
| Tobacco, going from tide-water .....                          | 0     | 1  | 0   | 0     | 1  | 5   |
| Treenails (see Lumber No. 3).....                             | 0     | 1  | 5   | 0     | 2  | 0   |
| Trees and shrubbery.....                                      | 0     | 3  | 0   | 0     | 4  | 0   |
| Turnips.....  | 0     | 1  | 0   | 0     | 1  | 0   |
| Turpentine.....   | 0     | 1  | 0   | 0     | 1  | 5   |
| V.  |       |    |     |       |    |     |
| Varnish.....  | 0     | 1  | 0   | 0     | 1  | 5   |
| Vinegar.....  | 0     | 1  | 0   | 0     | 1  | 5   |
| W.  |       |    |     |       |    |     |
| Wagons.....   | 0     | 1  | 5   | 0     | 2  | 0   |
| Water lime.....   | 0     | 1  | 0   | 0     | 1  | 0   |
| Water pipes.....  | 0     | 0  | 5   | 0     | 1  | 0   |
| Wheat .....   | 0     | 1  | 0   | 0     | 1  | 5   |
| Window blinds, sawed stuff for (see Lumber No. 3).....        | 0     | 4  | 0   | 0     | 5  | 0   |
| Window sashes.....  | 0     | 4  | 0   | 0     | 5  | 0   |
| Wood for fuel, per cord, per mile.....                        | 0     | 4  | 0   | 0     | 5  | 0   |
| Wood for fuel, per cord, per mile, carried on rafts.....      | 2     | 0  | 0   | 2     | 0  | 0   |
| Wood used in the manufacture of salt, per cord, per mile..... | 0     | 5  | 0   | 0     | 5  | 0   |
| Wool.....   | 0     | 1  | 0   | 0     | 1  | 0   |

STATE OF NEW YORK :  
 CANAL DEPARTMENT, ALBANY, *May 8, 1870.* }

I certify the foregoing to be a correct list of the rates of toll this day established by the Canal Board, to take effect on the opening of navigation.

JAMES A. BELL, *Auditor.*

#### REGULATIONS RELATIVE TO LUMBER.

The collectors of canal tolls at Rochester, Syracuse and Utica, where a boat having on board sawed lumber or cord wood which has been cleared, either by count, measurement or *weight*, is unloaded at either of said offices, and the collectors of canal tolls at Waterford, West Troy and Albany, in every instance where a boat having on board sawed lumber or cord wood shall pass into the Hudson river, or where the cargo is unloaded at either of said offices, which has not been measured or counted by either of them, shall require the master or owner to produce the certificate of a city inspector or measurer before a new clearance is granted to said boat, stating the count or measurement of the quantity of each kind of lumber in feet, and the number of cords of wood of which said cargo was composed; and every such inspector or measurer may give his certificate upon his own personal inspection of the count or measurement; or he may give his certificate upon the written statement of the owner or consignee of said wood or lumber, which statement shall, in all cases, be accompanied with an affidavit of the measurement or count from a person of good character, and a competent measurer of lumber or wood, in the following form, viz.:

I, \_\_\_\_\_, of \_\_\_\_\_, do swear that I have measured the entire cargo of the boat \_\_\_\_\_, of \_\_\_\_\_, of which \_\_\_\_\_ is master, and that the following is a true statement or bill of the number of pieces, and the quantity in board measure where pieces were not less than one inch thick, and the number of pieces and the quantity in surface measure where the pieces were less than one inch thick, of each kind of lumber comprising said cargo, viz.:

[Here give the quantity of *each kind* of lumber in feet.]

And I do further swear, that where the \_\_\_\_\_ were not of uniform length or width, I measured each piece, and have given the true contents of the whole, having made no deduction for defective lumber.

Sworn before me, this \_\_\_\_\_, 18 . . }  
 day of \_\_\_\_\_, . }

And the collector may also require the master of the boat to add his oath to the certificate of the lumber inspector, as follows :

I, A. B., master of the boat \_\_\_\_\_, of \_\_\_\_\_, do swear, that no part of the lumber embraced in the bill of lading and clearance was taken from said boat, from the time said clearance and bill of lading were given to me, until the same was unloaded at \_\_\_\_\_, on the \_\_\_\_\_ day \_\_\_\_\_, 18 \_\_\_\_\_.

[If lumber has been previously unloaded from the same cargo, state the *kind*, quantity and place of unloading.]

Sworn before me this \_\_\_\_\_ day of \_\_\_\_\_, 18 \_\_\_\_\_.

And the certificate of the said city inspector shall certify on what evidence his certificate is given, and such certificate and evidence shall be carefully preserved in the collector's office; and in every instance where, in the opinion of the collector, this certificate cannot be furnished, or where he shall have any doubts that such certificate includes the whole amount of said cargo, he shall administer an oath to the master or owner of the boat, in relation to the correctness of his clearance.

The bill of lading of each boat loaded with lumber, and *destined to New York*, must be verified in the following manner, to entitle such boat to a clearance, viz. :

1. Where the master does not superintend the loading of the boat, the shipper, or some person who has such superintendence, must swear to the correctness of the bill of lading, as follows :

I, \_\_\_\_\_ of the town of \_\_\_\_\_, do swear that I superintended the loading of the boat \_\_\_\_\_, of \_\_\_\_\_, of which \_\_\_\_\_ is master, at \_\_\_\_\_, and that the above is a true bill of lading of said boat, and gives the number of feet in board measure, where the boards are not less than one inch thick, and the number of feet in surface measure, where the boards are less than one inch thick; and that no articles of freight of any kind, other than those specified in said bill, were put on board of said boat up to the time \_\_\_\_\_ took charge of the boat as master.

Sworn before me this \_\_\_\_\_ day of \_\_\_\_\_, 18 \_\_\_\_\_.

The master of the boat will be required to make the following oath :

I, A. B., master of the boat \_\_\_\_\_, of \_\_\_\_\_, do swear, that no addition has been made to the cargo of said boat since the bill of lading and affidavit annexed were delivered to me, and according to the best of my knowledge and belief, the said bill represents truly all the freight on board of said boat.

Sworn before me this \_\_\_\_\_ day of \_\_\_\_\_, 18 \_\_\_\_\_.

2. Where the master superintends the loading of the boat, the bill of lading may be signed by the shipper, and be verified by the oath of the master, as follows :

I, \_\_\_\_\_, master of the boat \_\_\_\_\_, of \_\_\_\_\_, do swear that I superintended the loading of the boat \_\_\_\_\_, of \_\_\_\_\_, at \_\_\_\_\_, and that the above is a true bill of lading of said boat, and gives the number of feet in board measure, where the boards are not less than one inch thick, and the number of feet in surface measure, where the boards are less than one inch thick, and that no articles of freight of any kind are on board of said boat, other than those specified in the bill of lading now presented to obtain a clearance.

Sworn before me, this \_\_\_\_\_ day of \_\_\_\_\_, 18 \_\_\_\_\_.

Each boat destined to New York shall be furnished with a duplicate of its bill of lading, which must be left with the collector at the place where it enters the Hudson river.

In the measurement of timber to be floated on the canal, bark adhering to the wood and refuse stuff are to be estimated as forming part of the timber, and to be rated accordingly; and the inspectors are instructed to make their measurements according to these directions.

Whenever cord wood or sawed lumber shall be delivered to more than one owner or consignee, from the same cargo, the master of such boat shall deliver to a canal boat inspector a statement from each owner or consignee of the quantity in feet of each kind of lumber, and the number of cords of wood received by him from such cargo, and such statement shall be accompanied by an affidavit such as is first above prescribed, omitting the words "entire cargo," and substituting therefor "all of that portion of said cargo delivered to (here insert the owner or consignee's name)," and every master who shall violate the provisions of this regulation shall forfeit the sum of ten dollars.

Whenever a cargo of cord wood or sawed lumber, or any portion thereof, is unloaded at a place where there is no collector, the master of said boat shall attend to the measurement of said lumber or wood when it is delivered, and it shall be the duty of said master to deliver to the nearest collector, or the collector next in order on his passage, a statement showing the kind or kinds and quantity of all the lumber in feet, and the number of all the cords of wood so unloaded, which statement shall be sworn to before the collector to whom it is delivered; and every master who shall violate the provision of this regulation shall forfeit the sum of ten dollars.

## INFORMATION NECESSARY FOR THOSE WHO NAVIGATE THE CANALS.

### BILL OF LADING.

Every master of a boat conveying property on a canal shall exhibit to the several collectors, hereafter mentioned, a just and true account or bill of lading of such property, signed by himself and by the consignee thereof, containing:

1. The name of each place on the canal where any portion of such property was shipped, and of the place for which it is intended to be cleared.

2. A statement of the names, description and weight of all the articles of such property, on which toll is charged by the ton, of the number of articles on which toll is charged by the number, and of the feet of each article on which toll is charged by the foot.

3. A specification of the weight or quantity of each article, where a different rate of toll is charged on different articles, on which toll is so computed.

4. No clearance of a boat and cargo shall be granted or issued by any collector of canal tolls, except upon the production to him of a bill of lading containing the above particulars.

If, on the passage, other articles are taken on board, the master must enter the number or weight of such articles on the bill.

☞ Property taken on within one mile of a collector's office, must pay toll at and be cleared from that office.

☞ Every master should know the contents of his cargo, so that he can, if required, verify his bill of lading by his oath.

☞ Masters who transport lumber by the pound or foot, or wood by the cord, if they take the estimate of the owner, should require him to give a bill signed by himself, and for the accuracy of which he is willing to be responsible; otherwise the master or his boat, being responsible for the treble toll to the State, may be without

remedy against the person who makes the erroneous shipping bill. [For the penalties for false bills, see 1 R. S., 1st ed., sections 123, 124 and 125.]

#### CLEARANCE.

Every boat must have a clearance, and no boat can proceed beyond the place cleared to, or unlade any article before or after its arrival there until the clearance is delivered to the collector. If there be no collector there, the clearance is to be left with the last collector. For neglecting to deliver the clearance the fine is ten dollars. The master can have a certified copy for sixpence, if not over 200 words, counting each figure as a word; if over 200 words, for one shilling, and no more in any case. Copies of clearances to get toll refunded, where a collector makes a mistake, are to be furnished without charge; property transferred from one boat to another must in all cases be recleared. A boat or float whose clearance is lost, or is claimed to be lost, must be detained until it reclear and pay the toll for the whole voyage, or produce a duplicate clearance from the office where its first clearance is claimed to have been issued. If the master or owner elects to reclear, no toll will be refunded in consequence of having paid the toll a second time, unless the original clearance is produced.

#### RAFTS.

Every raft navigating at night must carry a conspicuous light on the forward end of the same, and every raft moored or tied up is, at all times during the night, to have a conspicuous light at each end of each tow, near the outer corners thereof. Penalty for each offense, ten dollars.

#### WEIGH LOCK.

*Light Weight.*—A new boat must get its light weight within thirty days after its first clearance, or be subject to a penalty of five dollars at each weigh lock. After a new boat gets its light weight, it may continue to run, not to exceed four years, without getting another light weight, and without incurring a penalty for the omission to do so, unless it be ordered again to weigh light; or, where the weight of a boat has been *lessened* since a light weight was obtained.

#### RELATIVE TO REFUNDING.

*More by Lock.*—If a master be dissatisfied with an addition by one weigh lock, he should go into another; if the second lock differs from the first, and he is still dissatisfied, he may, if he chooses, go into a third, if there be one. If he passes the third *without weighing*, nothing will be refunded on account of the addition by the first. If he weighs in the third, the average of the locks will determine whether he shall have toll refunded or pay more.

*Less by Lock.*—Although a weigh lock may show a cargo to weigh less than the bill of lading, before toll will be refunded on the difference the master must prove what *particular article*, and *how much of it*, is entered wrong on his bill, and that every other article is entered right. The cargo must be weighed in at least two weigh locks.

Toll will not be refunded on an addition made by a weigh lock in consequence of using the light weight of a previous year, except in case of addition made to a cargo under the first clearance for the season, and then only when such first clearance shall have been taken at a place where there is *no weigh lock*.

## ADDITION TO BOAT.

Before toll will be refunded in consequence of an increase in the weight of a boat, by an addition made to it after a light weight has been obtained, a *new light weight* must be taken. Affidavits in relation to any increase to the weight of a boat, without such new light weight will not be received. Tolls will only be refunded on the first cargo after such increase in the weight of a boat was made.

## BOAT AND CARGO STOPPED SHORT OF POINT CLEARED TO.

*Any collector* will refund in a case where a boat for any reason cannot proceed, on the delivery of the original clearance, and the affidavit of the master that he paid the toll on the boat and cargo, and that he is the owner of the boat, or runs the same on his own account, or that he is authorized by the person or persons who did pay it (which authority shall be in writing, signed by such person or persons, and deposited with the collector), to receive and receipt for the same.

## MIXED CARGO.

Any addition by weigh lock to a mixed cargo will be upon articles subject to the *highest rate of toll*, and going the *farthest distance*, unless the master furnishes the collector *proof* of the specific article which caused the addition.

## NEW BOATS.

The owner of every NEW BOAT must file with a collector a "certificate of registry," containing the name or names of the owners, their place of abode, the name of the boat, and its hailing place; also stating the tonnage of the boat, and whether it be a steamer, packet, line, lake, bull-head, open scow, or decked scow. If the owners reside out of the State, it is to be signed by the master. If the master of a boat owned out of the State be changed, the new master must file another certificate. No boat registered since the first day of July, 1862, whose bow does not conform to the 40th regulation of the Canal Board, will be allowed, under any circumstances, to navigate the canals of the State.

## NAME OF BOAT.

The name of the boat, with the hailing place, as it is registered, must be PAINTED in letters at least four inches in height, on some CONSPICUOUS and PERMANENT part of the OUTSIDE of the boat. No boat will hereafter be permitted to change its name or its hailing place; and for painting a new name or hailing place, which is considered part of the name, or for reporting a boat by a name different from the registered name, to any collector, the penalty is ten dollars.

When a person sells a boat, unless he requires the purchaser to file a certificate of "change of ownership" with a collector, he is still deemed in law the owner, and is liable for tolls and fines.

## INJURING OR OBSTRUCTING THE CANALS—PENALTIES THEREFOR.

For using a setting pole pointed with iron or other metal; for obstructing the canal by mooring a float, sinking a vessel, timber, stone, etc.; and for omitting to have a knife on the stem of the boat, there is, in the first case, a penalty of five dollars, and in the other two, of ten dollars each.



## DEDUCTION FOR WATER.

No great deduction shall be made from the weight of any boat and cargo, on account of *water in the boat*, by any weigh-master weighing a loaded boat, than the amount of the water *credited and registered* to said boat when *last weighed light*.

## BOATS AT NEW YORK AND BUFFALO.

Masters of boats going to New York must, on their return, produce to the collector where the boat enters the canal from the Hudson river, full and satisfactory evidence of the correctness of the clearance and bill of lading of the down cargo, and that the full tolls have been paid thereon. If this be not done, the return clearance must be refused in all cases; and such boats as do not clear at Buffalo must bring back the certificate of the canal collector in Buffalo as to the correctness of the up cargo, or the collector at Tonawanda will not clear them.

## HEIGHT OF BOATS ALLOWED ON THE ERIE, OSWEGO, AND CAYUGA AND SENECA CANALS.

No boat or other craft whose height or distance from the water line of such boat or craft to the top thereof shall exceed eleven feet and three inches; and no loaded boat or other craft whose cargo or other part thereof is so arranged or placed on such boat or craft, so that the top or extreme height of the same, shall exceed eleven feet and three inches from the water line of such laden boat or craft; and no steamboat, tug or other craft propelled by steam, whose height when the top of the dock, machinery, fixtures, or other apparatus, shall exceed eleven feet and three inches, shall be allowed or permitted to navigate either of the above named canals.

## HEIGHT OF BOATS ALLOWED ON THE CHEMUNG CANAL.

No boat or other craft whose height or distance from the water line of such boat or craft to the top thereof shall exceed nine feet; and no loaded boat or other craft whose cargo, or any part thereof, is so arranged or placed on such boat or craft, so that the top, or extreme height of the same shall exceed nine feet from the water line of such laden boat or craft; and no steamboat, tug or craft propelled by steam, whose height when the top of the deck, machinery, fixtures or other apparatus, shall exceed nine feet, shall be allowed or permitted to navigate the Chemung canal.

## OVERDRAFT OF WATER.

*No boat drawing more water than the limit prescribed by the Canal Board shall be cleared by any collector; and it shall be the duty of every collector, superintendent, inspector and weigh-master to cause every boat found violating the regulations on this subject to be so far unloaded as to bring her within the prescribed limits, and in every case where a boat is so unloaded, the fact shall be entered on her clearance, with a statement of the portion of her cargo taken off; and if such boat shall be found to exceed the said draft, her master or owner shall be subject to a penalty of twenty-five dollars, to be imposed and collected by any and every collector, superintendent, inspector and weigh-master, who shall at different times and places detect such overdraft.*

## COMMISSIONERS OF THE CANAL FUND.

[The Commissioners of the Canal Fund have the superintendence of the Canal Fund, and Canal Debt.]

WILLIAM DORSEHEIMER, *Lieutenant-Governor.*

JOHN BIGELOW, *Secretary of State.*

LUCIUS ROBINSON, *Comptroller.*

CHARLES N. ROSS, *Treasurer.*

CHARLES S. FAIRCHILD, *Attorney-General*

## CANAL COMMISSIONERS — DIVISIONS AS NOW EXISTING.

[The Canal Commissioners have the general charge of the public works, of the construction of new canals and of the repairs of the completed canals.]

Adin Thayer, in charge of the Eastern Division, viz.: The Erie canal, from Albany, including Albany basin, to east line of Oneida county; Champlain canal and Glen's Falls feeder—188.86 miles.

Christopher A. Walrath, Syracuse, in charge of Middle Division, viz.: The Erie canal, from the east line of Oneida county to the east line of the county of Wayne, including the several feeders; the Black River Canal and feeder and improvement of Black river and reservoirs; Oswego canal; Cayuga and Seneca canal; Cayuga inlet; Chenango canal; Seneca River towing-path; Oneida river improvement; Chemung canal and feeder; Crooked Lake canal; Oneida Creek feeder; Oneida Lake canal; Baldwinsville canal—471.69 miles.

James Jackson, Jr., Lockport, in charge of Western Division, viz.: The Erie canal, from the east line of the county of Wayne to Buffalo, including the basins at Buffalo, and the Genesee Valley canal—276.40 miles.

## STATE ENGINEER AND SURVEYOR.

John D. Van Buren, Jr., prescribes duties of, and assigns divisions of canals to engineers; visits and inspects canals; prepares surveys, maps, plans, estimates, etc., in the construction or improvement of a canal, etc., etc.

## THE CANAL BOARD.

The Canal Board consists of the Commissioners of the Canal Fund, the State Engineer and Surveyor and the Canal Commissioners.

Meets at the Canal Department during the sitting of the Legislature; fixes the rates of toll; appoints the engineers, superintendents of repairs, collectors of tolls, weighmasters, their assistants, and inspectors and measurers of lumber and timber, and of boats and their cargoes; and directs extraordinary repairs; hears appeals from the Canal Appraisers; remits penalties, and regulates the police of the canals, etc.

## CANAL DEPARTMENT.

Rooms in the State Hall, in which the business of the Commissioners of the Canal Fund and Canal Board, and the business of the Auditor of the Canal Department, is required by law to be transacted.

George W. Schuyler, Auditor. [Invested with the powers and duties formerly belonging to the Comptroller in relation to the canals; draws warrants on the Treasurer for all canal payments; audits all canal accounts; instructs canal collecting and disbursing officers; keeps accounts of canal receipts and expenditures, etc.; *ex officio* secretary of the Commissioners of the Canal Fund and of the Canal Board.]

## CANAL APPRAISERS.

[They appraise the damage to individuals growing out of the construction of the canal. Office, State Hall, Albany.] Vivus W. Smith, Charles G. Myers, and one vacancy.

## SUPERINTENDENTS — APPOINTED FEBRUARY, 1875.

| CANAL.                  | Section. | Name.                 | Residence.                      | Salary. |
|-------------------------|----------|-----------------------|---------------------------------|---------|
| Erie .....              | 1        | Michael McDonough..   | West Troy.....                  | \$1,500 |
| Erie .....              | 2        | Benj. Van Vranken ... | Schenectady ....                | 1,500   |
| Erie .....              | 3        | Chas. Zielley.....    | Fort Plain.....                 | 1,500   |
| Erie .....              | 4        | Reuben C. Petrie .... | Little Falls . ...              | 1,500   |
| Erie .....              | 5        | Joseph Faas .....     | Utica .....                     | 1,500   |
| Erie .....              | 6        | Chapman W. Avery...   | Jamesville, Onondaga county ..  | 1,500   |
| Erie .....              | 7        | Elijah S. Drake ..... | Weedsport, Cayuga county ....   | 1,500   |
| Erie .....              | 8        | P. Jerome Thomas....  | Rose .....                      | 1,500   |
| Erie .....              | 9        | William H. Bunn ....  | Brockport, Monroe county....    | 1,500   |
| Erie .....              | 10       | Ebenezer W. Williams. | Lockport, Niagara county.....   | 1,500   |
| Erie .....              | 11       | Patrick Short .....   | Buffalo.....                    | 1,500   |
| Champlain .             | 1        | James Dougrey, Jr.... | Mechanicsville ..               | 1,500   |
| Champlain .             | 2        | George Shannon .....  | Argyle .....                    | 1,500   |
| Champlain .             | 3        | John W. Ingalls.....  | Whitehall .....                 | 1,500   |
| Oswego ....             | 1        | Alex. Hamill.....     | Baldwinsville ...               | 1,500   |
| Oswego ....             | 2        | Hiram Fox .....       | Phoenix, Oswego county .....    | 1,500   |
| Cay. & Sen..            | ....     | James A. Flanagan ... | Seneca Falls, Seneca county.... | 1,500   |
| Chem'g and Crooked lake | ....     | Calvin Shelton.....   | Havana.....                     | *750    |
| Chenango...             | ....     | L. C. Sweet.....      | Smyrna, Chenango county.....    | *750    |
| Genesee Val.            | ....     | W. A. Kirkpatrick ... | Cuba.....                       | *750    |
| Black River.            | ....     | Samuel F. Garmon....  | Lowville.....                   | 1,500   |

\* Covers office rent, etc., and no clerk allowed.

COLLECTORS, CLERKS AND THEIR SALARIES.

| COLLECTOR'S OFFICE.                  | Sala-<br>ries. | No. | 1     | 2    | 3    | 4    | 5    |
|--------------------------------------|----------------|-----|-------|------|------|------|------|
| New York, Edward A. Lawrence.....    | \$1,400        | 2   | \$100 | \$70 |      |      |      |
| Albany, John McKenna.....            | 1,000          | 2   | 100   | 80   |      |      |      |
| West Troy, James Hamill.....         | 1,400          | 2   | 100   | 80   | \$70 |      |      |
| Schenectady, George W. Marlette..... | 750            | 2   | 60    | 50   |      |      |      |
| Fultonville, Abraham Van Epps.....   | 600            | 2   | 60    | 50   |      |      |      |
| Little Falls, Addison G. Root.....   | 600            | 1   | 50    |      |      |      |      |
| Utica, Bernard H. Smith.....         | 850            | 2   | 80    | 60   |      |      |      |
| Rome, Theodore S. Comstock.....      | 850            | 2   | 80    | 60   |      |      |      |
| Syracuse, Jacob Pinkerton.....       | 900            | 2   | 80    | 60   |      |      |      |
| Montezuma, John Nolan.....           | 850            | 2   | 70    | 60   |      |      |      |
| Palmyra, Mark C. Finley.....         | 750            | 2   | 60    | 50   |      |      |      |
| Rochester, Henry E. Rochester.....   | 900            | 2   | 80    | 70   |      |      |      |
| Brockport, Thomas J. Jewett.....     | 600            | 2   | 60    | 50   |      |      |      |
| Albion, Horace B. Burleigh.....      | 600            | 2   | 60    | 50   |      |      |      |
| Medina, Thomas Slack.....            | 600            | 2   | 60    | 50   |      |      |      |
| Lockport, L. A. Spaulding.....       | 850            | 2   | 70    | 50   |      |      |      |
| Tonawanda, H. B. Murray.....         | 1,000          | 2   | 80    | 60   | 50   |      |      |
| Buffalo, John Bissell.....           | 2,500          | 5   | 150   | 120  | 100  | \$80 | \$80 |
| Waterford, Stephen Badgley.....      | 750            | 2   | 70    | 50   |      |      |      |
| Fort Edward, John H. Ganley.....     | 750            | 2   | 70    | 50   |      |      |      |
| Whitehall, John Watkins.....         | 850            | 2   | 70    | 50   |      |      |      |
| Salina, Curtis M. Norton.....        | 750            | 2   | 70    | 50   |      |      |      |
| Oswego, W. C. Richardson.....        | 1,200          | 2   | 80    | 70   | 50   |      |      |
| Geneva, E. J. Rogers.....            | 750            | 2   | 80    | 60   |      |      |      |
| Watkins, W. H. Baldwin.....          | 600            | 1   | 50    |      |      |      |      |
| Boonville, Thomas S. Jones.....      | 600            | 1   | 60    |      |      |      |      |
| Corning, N. L. Somers.....           | 500            |     |       |      |      |      |      |
| Oxford, Chas. M. Brown.....          | 75             | per | m'th  |      |      |      |      |
| Mount Morris, T. J. Gamble.....      | 500            |     |       |      |      |      |      |
| Olean, H. W. Rugg.....               | 500            |     |       |      |      |      |      |

WRIGHT-MASTERS.

|                |                      | Salary. |
|----------------|----------------------|---------|
| Albany.....    | J. H. Mattimore..... | \$750   |
| West Troy..... | T. Ryan.....         | 750     |
| Utica.....     | Wm. McSorley.....    | 750     |
| Syracuse.....  | Charles Cramer.....  | 750     |
| Rochester..... | J. Gerling.....      | 800     |
| Waterford..... | F. McCabe.....       | 750     |
| Oswego.....    | I. Kilbourn.....     | 750     |

ASSISTANT WRIGHT-MASTERS.

|                |                       |
|----------------|-----------------------|
| Albany.....    | Peter Lyon.....       |
| West Troy..... | Wm. Shields.....      |
| West Troy..... | M. Kelly.....         |
| Utica.....     | B. Martin.....        |
| Syracuse.....  | T. H. Curry.....      |
| Syracuse.....  | J. D. Ryan.....       |
| Rochester..... | T. H. Christy.....    |
| Rochester..... | F. Leidcker.....      |
| Waterford..... | John M. Galligan..... |
| Waterford..... | James H. Shine.....   |
| Oswego.....    | M. Murphy.....        |

Salary \$60 per month.

INSPECTORS AND MEASURERS OF LUMBER AND TIMBER AND OF BOATS AND THEIR CARGOES.

|                |                        |
|----------------|------------------------|
| New York.....  | Edward Reilly.....     |
| New York.....  | J. L. Berkwich.....    |
| Albany.....    | N. J. Van Schaack..... |
| Albany.....    | T. Dwyer.....          |
| West Troy..... | L. Shanghessy.....     |
| West Troy..... | Michael Bowler.....    |
| Utica.....     | P. Purcell.....        |
| Syracuse.....  | John Campbell.....     |
| Rochester..... | M. Heavy.....          |
| Buffalo.....   | N. Wagner.....         |
| Buffalo.....   | J. Kennedy.....        |
| Oswego.....    | W. Burke.....          |
| Oswego.....    | J. Murphy.....         |
| Whitehall..... | Henry Waters.....      |

Salary \$3 per day, not to exceed \$600 per annum.

LIST OF TOLL DEPOSIT BANKS, 1876. DEPOSITS EQUALLY DIVIDED  
WHERE MORE THAN ONE BANK IS NAMED IN PLACE.

NEW YORK—East River National Bank, New York city.

WEST TROY—Central National Bank, Troy; Manufacturers' National Bank, Troy; National Bank, West Troy; National State Bank, Troy.

SCHENECTADY—City Bank, Schenectady.

FULTONVILLE—National Mohawk River Bank, Fonda.

LITTLE FALLS—Herkimer County National Bank, Little Falls.

UTICA—Utica City National Bank, Utica.

ROME—Central National Bank, Rome; First National Bank, Rome; Fort Stanwix National Bank, Rome.

SYRACUSE AND SALINA—New York State Banking Company, Syracuse; Wilkinson & Co., Syracuse.

MONTEZUMA—First National Bank, Auburn.

PALMYRA—First National Bank, Auburn.

ROCHESTER—Bank of Rochester, Rochester.

BROOKPORT—First National Bank, Brockport.

ALBION—Orleans County National Bank, Albion.

MEDINA—Union Bank, Medina.

LOCKPORT—Niagara County National Bank, Lockport; First National Bank, Lockport.

TONAWANDA—Evans, Killmaster & Co., Tonawanda.

BUFFALO—Bank of Buffalo, Buffalo; Bank of Commerce, Buffalo; Bank of Attica, Buffalo; Farmers and Mechanics' National Bank, Buffalo; German Bank of Buffalo; First National Bank of Buffalo; Manufacturers and Traders' Bank, Buffalo; Marine Bank, Buffalo; Third National Bank, Buffalo; White's Bank, Buffalo, each one-tenth.

WATERFORD—Saratoga County Bank, Waterford.

FORT EDWARD—State Bank, Fort Edward.

WHITEHALL—First National Bank, Whitehall; Old National Bank, Whitehall; Merchants' National Bank, Whitehall.

OSWEGO—Bank of Oswego, Oswego; City Bank, Oswego; First National Bank, Oswego; Lake Ontario National Bank, Oswego; National Marine Bank, Oswego; Second National Bank, Oswego.

GENEVA—First National Bank, Geneva.

WATKINS—Schuyler County Bank, Watkins.

BOONVILLE—First National Bank, Boonville.

CORNING—J. N. Hungerford; Q. W. Wellington & Co.

MOUNT MORRIS—Genesee River National Bank.

OLEAN—State Bank, Olean.

## CIRCULAR TO SUPERINTENDENTS OF CANAL REPAIRS.

CANAL DEPARTMENT, ALBANY, April, 1870.

*To the Superintendents of Canal Repairs on the New York State Canals :*

It has been usual hitherto to issue circular letters from this Department explanatory of your duties, in order that you may thereby, to a certain extent at least, be informed of what will be expected of you by this Department. In preparing the following instructions, I have, to a great extent, adopted those of my predecessors, varying them where it appeared necessary to conform to changes in the laws and duties of your office.

Section 1, chapter 57, of the Laws of 1851, expressly provides that "Superintendents appointed by the Canal Board on the several canals of this State shall give their *personal and constant* attention to the duties of their office."

It is not competent for you, therefore, to perform your duties by proxy, or to be engaged in any other business that requires your personal attention. It is an office that requires vigilance and activity. The interests committed to your care are great, and a little negligence on your part may be the cause of great damage. You will do great injustice, therefore, to the State, and yourself also, if you assume to enter upon the duties without a firm determination to give the State your prompt, energetic and undivided attention to the duties of your office.

It is made your duty as such superintendent, under the direction of the Canal Commissioners, and particularly of the Commissioner who has charge of the line of the canal on which you are employed, to keep in good repair the canal and the public works committed to your charge; and you are, under the advice and direction of the Commissioner, to make all necessary contracts in the manner hereinafter stated for that purpose, and faithfully to expend all such moneys as shall be placed in your hands by the Canal Commissioners and the Auditor. Sections 99, 100, 101, 102 and 103, on page 236, vol. 1, of the first edition of the Revised Statutes, contain an enumeration of some of the most important of your duties, and I therefore copy them at large :

"§ 99. Each superintendent of repairs, and every collector of tolls, before he shall enter on his official duties, shall execute and file in the office of the Auditor a bond, for the faithful execution of his trust, in such penalty and form as the Canal Board shall direct, and with such sureties as the Auditor shall approve.

"§ 100. It shall be the duty of each superintendent, under the direction of the Canal Commissioners, to keep in repair such sections of the canals, and works connected therewith, as shall be committed to his charge; to make all necessary contracts for that purpose, and faithfully to expend all such moneys as shall be placed in his hands by the Canal Commissioners or the Commissioners of the Canal Fund.

"§ 101. Each superintendent shall be under the direction of the Canal Commissioners, and especially of the acting Commissioner having charge of the line of the canal on which such superintendent is employed.

"§ 102. Each superintendent shall, as often as once in sixty days, render his account to the Auditor, who shall audit the same; and if any superintendent shall omit to render his account, or his account as rendered be not satisfactory, the Auditor shall notify the Canal Board and the Commissioners of the Canal Fund thereof, and no further advances of money shall be made to such superintendent, but he shall be immediately removed from office.

"§ 103. Before any superintendent's account for expenditures shall be presented to the Auditor, the Canal Commissioner having charge of that part of the canal on

which such superintendent is employed, shall certify, on such account, that he has examined the same; that the several disbursements, specified therein were made under his direction on the canal, or for repairs necessary to be made thereon; and that he believes such disbursements to be proper and reasonable, and to have been made as charged."

You are under the necessity, from time to time, of purchasing materials and employing hands for the repair of the canal; and as it is, and always has been, the policy of the State to pay as soon as the materials are furnished or the service rendered, provision has been made to place money at the disposal of the superintendent for this purpose. The seventh and eighth sections of "An act in relation to the canals," passed May 16, 1837, provides as follows:

"§ 7. Before any advance of money shall be made to a superintendent of canal repairs, by the Auditor, he shall make out a detailed statement, in such form as the Auditor shall prescribe, of the several anticipated objects of expenditure on the line of canal under his charge.

"§ 8. If the said estimate shall be filed in the office of the Auditor, with the certificate thereon of the Canal Commissioner, stating that in his opinion the whole amount, or if less than the whole amount, what portion of the said estimate should be advanced, the Auditor may make advances on the same, in such sums and as often as he may deem necessary; provided such advances shall not exceed the amount certified by the Commissioner."

This money is to be advanced to you on satisfactory evidence that it is required for the repair of the public works. And in order that the Auditor may have a reasonable foundation for an opinion that the advance asked for by the superintendent is "required in the execution of his duties," it is necessary that you should, previous to asking for such advance, carefully examine every part of your line of the canal, and make out a full and detailed statement of all the repairs required to be made, and the sums which, in your judgment, it will be necessary to expend upon them for the ensuing sixty days. In this estimate the location and character of the work, on which the expenditure is to be made, should be given with such minuteness and precision as to enable the Commissioner to trace every dollar of the public money to some portion of the public work.

1. If a bridge is to be repaired or rebuilt, the estimate should give the expense of removing the old and preparing for the new foundation, the quantity and cost of the stone and lime, the expense of the mason work, the quantity and cost of the timber, the planks, the board, the iron work, etc. If an aqueduct, a culvert, a lock or any other structure, requires to be repaired or rebuilt, its location should be given, and a minute estimate made of the kind, quantity and cost of the different materials necessary to be used. If there are materials on hand suitable for the contemplated work, the quantity and amount paid for the materials on hand should be stated, and deducted from the estimated cost of the structure.

2. The same particulars should be given in relation to each repair which has been commenced and remains unfinished.

3. The tools, implements and apparatus to be purchased, and their probable cost.

4. The sum necessary to pay lock-tenders, according to the contracts with them for their wages, expense of lamps, etc.

5. The sum necessary to be paid, during the sixty days, to each contractor on your line.

6. If the tow-path is to be raised, or any work is to be performed which is not contracted for, the location and character of the work should be given, with a detailed estimate of the expense of doing it.

The estimated expenditure upon each bridge, culvert, etc., should be shown separately, and the total sum required for the sixty days should be given in a general footing. The regulations prescribed for the estimate under the act of 1847 are as follows:

"That every superintendent of repairs on the canal, in order to obtain an advance of moneys to be expended on the canal, shall make out a detailed statement of the several objects of expenditure for the next sixty days, so far as he can anticipate the same, stating whether for building bridges, repairing aqueducts, graveling the tow-path, the pay of lock-tenders, teams and laborers, the purchase of materials, tools and the like, and may add to the estimate a separate sum for contingencies, and shall deliver two copies of the said estimate to the Canal Commissioner. On one of the said copies the Commissioner shall certify what amount, in his opinion, ought to be advanced, which estimate and certificate shall be filed in the Canal Department, on receiving the balance; the other copy of the estimate shall be retained by the Commissioner, to be used on the settlement of the accounts of the superintendent, at the end of sixty days."

You are required to open an account as superintendent, and separate and distinct from your individual concerns, with some bank, in which the advances made to you by the Auditor of the Canal Department are to be deposited.

You will be furnished by the bank where you keep your account with a check and bank book, the latter of which you are required to have written up at least once a month. The check book you will of course confine to your account as superintendent; and by entering in it, upon the blank margin, opposite to the check, the sums advanced to you from time to time, you will be able at any moment to tell the amount you have in bank.

The payments which you are to make upon your line of canal may be classed under five general heads, viz.:

1st. Payments to lock-tenders, which are in each case for a price certain for a month, or for two months, and the total amount of which for those periods can almost always be known with precision.

2d. Payments to regular and permanent hands under foremen who keep check rolls, and the amount necessary to pay whom for a month can, by information from the foreman a few days before the close of each month, be told with almost as much accuracy as that of the lock-tenders.

3d. Payments for materials for repairs, including payments on contract.

4th. Payments for tools, etc., being mostly merchants' and smiths' bills.

5th. Miscellaneous payments.

By a compliance with the requirements of this circular, you will always have it in your power to have to your credit, in the bank where you shall keep your account, funds sufficient for the necessary expenditures on your line of canal. And while provision is thus made for your public expenses, which will prevent the necessity of your ever having recourse to your individual credit to meet them, you will consider the funds so placed at your disposal as sacred to the uses of the canal, and that they are to be drawn from the bank no faster and in no larger sums than the necessity of payments absolutely requires. Thus, in relation to the payments of the 1st and 2d class, it is not conceived to be necessary that the moneys to make them monthly, which is as often as they will be made, need be drawn by you from the bank until near the expiration of the month in which the service shall be performed.

Payments of the third class, and their amount, cannot be anticipated with equal precision, but they can sufficiently so to render it unnecessary that you should have any considerable sum in your hands at once to meet them.



Payments of the fourth class are generally delayed by the superintendent until the close of the sixty days. Those with whom you deal to any extent, and with whom you have a running account, if they are certain of receiving their pay at the end of sixty days, would willingly delay presenting their bills until that time. Thus, payments of this class will not, generally speaking, have to be made until the close of the two months.

For payments of the fifth class, as they cannot be foreseen, and for such of those under the other heads as are of the same character, you will, of course, have to be provided with funds in your hands to the necessary amount.

The canal moneys being on interest in the deposit banks, it is expected that a superintendent will not make his drafts any oftener, nor in larger amounts, than a just regard to the public wants shall render necessary.

It is supposed, as a general rule, that not more than one-fourth of a certified advance will be wanted by a superintendent before the middle of the first month, one-fourth part at the close of the month, one-fourth part by the middle of the second month, and the residue at the close of that month. By this manner of drawing for the advance, a superintendent never need be subjected to any delay in making his payments, if his estimate be duly filed in this Department, as his deposit bank will always be willing to take his drafts on the Auditor.

The proportions of the advance, and the periods when to be drawn for, may be varied by circumstances; and should it be necessary to draw for a much larger proportion of the advance, at any one time, than as above specified, a *letter containing the reasons therefor* should be written in time to be received here previous to the presentation of the draft for payment.

By a resolution of the Canal Board, no superintendent of repairs is allowed to keep his official account at a bank which shall advance to him moneys beyond the amount for which the bank shall have advice from the Auditor that the superintendent's drafts on the Auditor will be paid.

To enable superintendents to comply with all the requirements of this circular, the Canal Board have authorized the Commissioner to allow superintendents in charge of sections not in the hands of repair contractors, such an amount of clerk hire as in his opinion shall be necessary.

This will enable you to keep the necessary accounts, and to make the prescribed estimates, reports and contracts, and the necessary copies thereof.

By keeping a separate account with every contract, with every lock-tender, and with every separate job of work, such as a bridge, a lock, a culvert, an aqueduct, in which each structure shall be charged with the quantity and cost of the stone, lime, timber, etc., excavation, embankment, mason work, carpenter work, iron, etc., etc., and also by keeping the check book or cash account, the bank book, etc., as required in the preceding part of this circular, you will be enabled at any time during the second month, by a careful examination of all these accounts, and of all the work which is going on under your supervision, to form an accurate estimate of the sum required to close up your accounts at the end of the sixty days. This examination should be made several days before the close of the second month, and in time, if it becomes necessary, to write to and get an answer from the Auditor, previous to the close of two months.

If you ascertain that you have money enough to pay all claims against you as the agent of the State, up to the time at which you are required to render your accounts, it will not be necessary for you to pursue the course hereinafter prescribed; but if, on examination, you find that the money to pay off the claims at the end of the sixty days will fall short, you should make an additional estimate and satisfy the

Commissioner of the situation of your accounts and money, and obtain from him the usual certificate for a further advance, to enable you to close up your accounts. When you ask this certificate of the Commissioner, you should exhibit to him your bank account and your expenditures, and such estimate as will enable the Commissioner to judge of the necessity of the advance.

You are not to pay out the public money without taking a receipt, dated at the time of payment; you are not, under any pretense whatever, to take a receipt without paying the money to the full amount of the receipt taken. You are not in any case to give notes or due bills to any person who has furnished materials or rendered service to the State.

A mode of transacting business, which will only be practiced by those who wish to speculate on the public money, instead of paying it to those who have earned it, must eventually result either in a fraud upon the treasury, or upon the individual who signs the receipt. To prevent either of these results, each superintendent is required to make oath that the money has actually been paid for every receipt which he asks to have credited to his account.

In the Laws of 1851, chapter 57, section 2, it is enacted that "No superintendent appointed as aforesaid shall, under any pretense whatever, take a receipt for labor done, services performed or materials furnished for the canals, when the money shall not be actually paid."

And in the first section of chapter 310 of the Laws of 1843, it is expressly required that "proof in some apt form shall be furnished on oath that it (the voucher) was so filled up at the time it was taken, and that the money, mentioned therein to have been paid, was in fact paid in cash, or by draft on some specified bank."

Every voucher taken by a disbursing officer should contain a brief and true history of the transaction between the agent of the State and the individual who signs the voucher; if it is for labor, the account should give the number of days and the date of commencing and ending; the price per day or month; and, if the voucher covers the services of any person who does not sign the receipt, the account should give such explanation as to show that the person signing the receipt had a legal right to receive and receipt for the money. For instance, if a man is employed with his son, who is a minor, or with an apprentice, the fact should be stated, and the sum for the pay of the minor or apprentice carried out in a separate line, with the price per day or month. But, in all other cases, the money should be paid to and received by the person who does the labor; and in no case should one man be allowed to hire hands to labor for the State, and receive the pay for such labor. All laborers should be employed by the superintendent, and the money paid to the person thus employed, or to his written order, and not to any other person.

If a disbursing officer adhere strictly to the rule of embodying in each receipt the simple truth in relation to the transaction between the State and the person signing it, he cannot be embarrassed in the settlement of his accounts. Justifiable deviations from prescribed forms may be explained or excused; but deviations from fact in a voucher destroys its validity, and an explanation, by disclosing the real facts of the case, instead of excusing the officer, tends to cast suspicion either upon his integrity or his capacity. The practice of allowing a person hired by the month to receipt for a team driven by him, but which belongs to another person, is wrong, although the interests of the State may not be affected, for the simple reason that the voucher does not give a true relation of the transaction. Such a voucher, however, may be rendered valid by a writing from the owner of the team, authorizing the driver to receipt for the use of it.

To every voucher of merchants, mechanics and miscellaneous accounts, in which

are included articles purchased or services rendered, not paid for on delivery of articles or at time of rendition of service (and which is intended especially to include running accounts of every description), all accounts for labor not included in check rolls, all bills left unpaid by your predecessor, which you may be authorized or directed to pay, must be verified, before payment, before yourself or some officer authorized to administer oaths, which affidavit must be attached to the voucher and returned therewith to this Department. The following form of affidavit has been prepared for such purpose. As it is desirable that at the expiration of each sixty days the Department should be furnished with the full amount of expenditures during such period, there will be required in cases of all vouchers, including any item or charge accruing at a date anterior to the last abstract of expenditure, to be added to the affidavit a statement or explanation of the reasons why the same was not previously presented or paid :

STATE OF NEW YORK, }  
COUNTY OF \_\_\_\_\_, } ss. :

A. B. (or if a firm, say A. B., one of the firm of C. D. & Co., named in the annexed account), of \_\_\_\_\_, in the county of \_\_\_\_\_, being duly sworn, saith that all the items in the annexed account are correct, and accrued at the dates respectively as stated therein; that no part of the same or any item therein is charged at more than its fair value; that it is a just claim against the State of New York to the amount of \_\_\_\_\_ collars and \_\_\_\_\_ cents, specified therein; that no part thereof hath been included in any former bill rendered against the State; that there are no legal or equitable offsets against the same; that the same, or any part thereof, hath not been paid to this deponent or any other person, by or in behalf of said State, to the knowledge, information or belief of this deponent; that this deponent is (or if a firm, say that the said firm are) the lawful owner of such account, and entitled to the payment thereof. And, further, that all the labor charged therein has been applied upon the works and to the benefit of the State; and that all the property charged therein has been delivered to the duly authorized agents of the State, and, according to the best of the knowledge, information and belief of this deponent, used for the benefit of the State, by or under the direction of one of the authorized agents thereof.

#### FOREMEN AND ROLLS

Industrious and faithful men ought to be employed as foremen, on whose fidelity reliance can be placed to keep the roll with such accuracy as to do justice to the individual as well as to the State. The roll should be made up at the end of every month, and the number of days for which each person has labored should be carried out opposite his name, with the price per day or month, and the total sum due him; and the roll, thus made out, should be read in the hearing of each laborer, or at least the foreman should state to each laborer the number of days, the price and the total sum entered on the roll opposite his name. When the roll is thus made out, and the sums footed up, the truth of it is to be verified by the oath of the foreman, in the following form :

STATE OF NEW YORK, }  
COUNTY OF \_\_\_\_\_, } ss. :

\_\_\_\_\_ of \_\_\_\_\_, a foreman under \_\_\_\_\_, superintendent, being duly sworn, saith that the foregoing check roll, the total number of days' labor entered on which is \_\_\_\_\_, was kept by him as foreman of the laborer and teams entered thereon; and that he has himself (and has good reason to believe that the

several other persons and the teams entered upon said roll have) performed the labor in the service of the State for the whole number of days and parts of days stated in said roll, and at the prices entered opposite each name and team respectively; and that the description of each work, and the number of days on each work, as entered on said check roll, is in all respects just and true, according to the best of his knowledge and belief.

A. B., *Foreman.*

Subscribed and sworn to, this }  
day of 187 , before me, }

C. D., *Superintendent of Canal Repairs.*

If the labor has not in all cases been performed under the inspection of the foreman, so as to enable him to swear positively that it has been done, he can make such exceptions as the case requires.

It is desirable that the oath be administered in all cases by the superintendent. If the superintendent is not present, the roll may be sworn to before any judge, justice or commissioner.

The roll being thus verified, you should yourself pay to each individual the sum due him according to the roll, and take his receipt therefor, which should be dated on the day of the transaction.

The receipts should be numbered, commencing with the first name on the roll for No. 1, and numbering them in the order in which the names stand on the roll. These receipts, without being folded, should be arranged according to their numbers, and carefully folded in the check roll, which should be filed on the outside of the roll, with the name of the foreman, the month embraced in the roll, and the total amount paid on it.

This roll, covering the receipts of all the laborers under one foreman for a month, will occupy only one line, or the space of a single voucher, on the abstract of the superintendent, and will be numbered on the outside, with reference to the other vouchers entered upon the general abstract. The entries upon the check roll should be confined exclusively to the labor of the hands employed by the State, and the service of teams where they are furnished. The foreman and hands employed by the month are not allowed to furnish materials, and therefore the roll will be confined to their labor; and, if the same individual who is temporarily employed with his team, has also an account for materials furnished, the receipt for materials should be entered separately on the abstract of the superintendent.

Your accounts being prepared as above directed, and having made yourself sure that you have made all the payments and procured all the vouchers for the two months, you are to enter at the bottom of the abstract the one-sixth part of your salary, which you are to retain at the closing of each account. In this shape you are to lay the accounts before the Canal Commissioner upon your line, and his signature to the certificate, required from him, must be obtained before the accounts can be allowed, or even examined at this office. This should be done as soon after the close of each two months as is possible; and that you may be prepared to lay the accounts before the Commissioner, without delay to him, you should have the vouchers taken, and in order, and the abstract completed immediately after the expiration of the last month.

When all the vouchers and the amount of your salary for two months have been entered upon the abstract, and the general statement of your account is made, according to the form on the abstract annexed, the whole is to be verified by your oath, in the following form:

STATE OF NEW YORK, }  
 COUNTY OF , 18 . } ss.:

, superintendent of canal repairs, having charge of the line of canal specified in the above abstract, doth solemnly swear that the foregoing is a true abstract of all the vouchers taken by him as such superintendent for the days ending on the day of , 187 ; and doth further swear that the money specified in the several receipts, of which the above is an abstract (except vouchers marked A, paid by agent), has been actually paid, as specified in said receipts, in cash or by check on the bank ; and, further, that all the receipts, not specially excepted, were each and every of them filled up as they now appear before they were signed ; and he doth further swear that, according to the best of his knowledge and belief, all the labor has been performed, services rendered and materials furnished for the benefit of the State, and the State alone, and at as fair and reasonable prices as the same could be procured ; and further swears that all fines, penalties and forfeitures collected, and the sales of public property made during the period aforesaid on the line of canal under his charge, are, according to the best of his knowledge and belief, correctly entered on the said abstract.

Subscribed and sworn to before me }  
 this day of , 18 . }  
 , Commissioner.

[In the absence of the Commissioner, the oath may be taken before any judge, justice or Commissioner.]

If, from sickness, or any other cause, you are unable to go through your line and make the payments yourself, as you ought to do when you are able, you must then make such exceptions in the oath as the case requires, making a note on the back of each receipt, stating by whom the money was paid, and furnish an affidavit, to supply the deficiency, from the agent whom you shall have employed to go through the line for you and make the payments. Those who keep the rolls should not be furnished with money to pay the hands on their rolls. There have been abuses under this practice which make it necessary to discontinue it, except in special cases ; and then an explanation of the circumstances should be given to justify a deviation from the rule.

#### REPORT AT THE END OF SIXTY DAYS.

At the close of the sixty days, in addition to the rolls of your foreman, and the receipts and abstract, you should prepare a full report, in the same order in which the estimate was made, showing the expenditure upon each structure, repair or job, and the separate cost of the labor and the different kinds of materials used, and the cost of all the materials furnished and work done on the line for the sixty days. If the cost of any culvert, bridge or other expenditure differs materially from the original estimate, the cause of such difference should be explained. Such report of expenditure should include all your expenditures during such sixty days ; and no bills or accounts should be left unpaid to be included in any subsequent report.

#### PURCHASES, BY WHOM MADE.

There has been a practice tolerated by some of the superintendents of allowing foremen, lock-tenders and others to make purchases on the credit of the State. All purchases should be made by the superintendent personally, or on his *written order*, and not otherwise. The superintendent is furnished with money to pay for everything which is required for the repair of the canals, and as soon as any work

for the State is done, it should be promptly paid for; and, at all events, the persons employed by the superintendents should not, in any case, be allowed to purchase articles for the canal on the credit of the State.

#### APPOINTMENTS OF SUBORDINATES.

Chapter 57 of the Laws of 1851, section 3, confers upon you the power to appoint subordinates, and I therefore insert herein such section at large :

“ Each superintendent so appointed shall have power to appoint his own foreman, lock-tenders and other subordinate persons necessary to enable him to discharge his official duties, and the compensation to each shall not exceed the rate of compensation established by the Board of Canal Commissioners; but the Canal Commissioner in charge of any section of the canal in which any foreman, lock-tender or other subordinate person may be employed, or the Board of Canal Commissioners, shall have absolute power to remove any foreman, lock-tender or other subordinate for misconduct, incompetency or neglect of duty, provided such Canal Commissioner or the Board of Canal Commissioners making such removal shall specify the cause of such removal in writing and file the same in the office of the Auditor of the Canal Department within ten days from the date of such removal. In case of the removal of any such foreman, lock-tender or other subordinate, it shall be the duty of the Commissioner or the Board of Canal Commissioners making such removal immediately to notify the superintendent in charge of the section of the canal where such removal shall be made of the fact of such removal; and in case the superintendent shall neglect or refuse, for three days, to fill the vacancy thus created, and to notify the Commissioner or Board of Canal Commissioners thereof, it shall be the duty of the Canal Commissioner or the Board of Canal Commissioners making such removal to fill such vacancy.”

#### LOCK-TENDERS.

In the employment of lock-tenders, you should employ such men only as will give their personal attention to the business, and under no pretense should a contract for tending locks be made with a person who intends to sub-let or farm it out; and if any person, after his appointment as a lock-tender does not give it his personal attention, or sub-lets or farms it out in any manner, you are required forthwith to remove him, and appoint another who will properly attend to his duties.

The lock-tender has the power of determining as to the preference between boats in passing a lock; and he ought not only to be in attendance himself, but he should be a sober, honest and discreet man, who can be relied upon to decide these questions promptly and impartially.

Lock-tenders are prohibited by a resolution of the Canal Board from being concerned in any grocery on or near the canal. You are particularly required to see that this resolution is strictly complied with.

It is alleged that some of the lock-tenders on the canal have been in the habit of receiving presents of wood, etc., from boatmen; and it is inferred that those who receive such favors repay them by giving to such persons an undue preference at the lock. The lock-tender should in no case place himself in a position which will expose him to the suspicion, on the part of a boatman against whom he may decide, that his position is influenced by any benefits conferred by the person in whose favor he may decide. The practice alluded to is as objectionable as it would be for a magistrate, on the trial of a suit between two neighbors, to receive a present from either of the parties; a right decision, under such circumstances, would not protect

the magistrate from the suspicion that his mind was biased by the favor conferred ; at least this would be the opinion of the defeated party, under a feeling that his cause was a just one.

Every suit commenced by a lock-tender should be immediately reported to the superintendent ; and all fines collected should be accounted for at the close of each month, and the particulars of each case should be entered in the books of the superintendent, and the moneys received should be accounted for in his first settlement after the transaction.

If any suit is to be carried to a higher court, the particulars of the case should be reported to the Auditor in the same manner as is required in relation to suits commenced by the superintendent himself.

As soon as the lock-tenders are appointed on your line, you are requested to send a list of their names to the Auditor, the number of the lock or locks in charge of each, the pay per month or the amount of the contract with each person. This will enable the Auditor to estimate how much you require per month for lock-tending, and when you require it, as payment can only be necessary monthly.

#### CONTRACTS.

All contracts for materials or jobs made by you should be in writing, and duly executed by the parties, and an account opened in each case on the books of the superintendent ; no contract should be made or important improvement undertaken by you without the express approval and ratification of the Commissioner, and such approval or ratification of a contract should be signified by a certificate or indorsement on the contract. As soon as the contract is executed, notice should be given to the Auditor, stating the substance of the contract, the name of the contractor, and such particulars as will enable the Auditor to form an estimate of the amount of money required to complete the payments on the contract ; the contract itself should be sent to the Auditor, with the voucher for the first payment under it. If other payments are to be made on the same contract, the superintendent can retain a copy of it for his use. The return alluded to will aid the Auditor in determining, when an advance is asked for, whether it is required to meet engagements made on behalf of the State.

You are prohibited by a resolution of the Canal Board from participating in any contract on the canals. This prohibition extends to all materials, tools or implements for the use of the canals, or any transaction by which you shall, directly or indirectly, be benefited by any of the money disbursed by you as superintendent. You cannot properly allow any contractor to take timber or materials from your land and receive a compensation therefor ; and you should not do indirectly, through any relatives or friends, what you are not allowed to do directly by the law, the regulations and your instructions.

So far as you have it in your power, you should extend the same prohibition to your foremen, lock-tenders, and all other persons employed by you on the State work. You should make no contracts with those who are employed in the service of the State, by the month, or any fixed period, for the supply of materials in repairing the canal. Any bargain of this kind, on the part of a lock-tender or a foreman, is entirely inconsistent with his previous contract, to give the State his whole service as such foreman, lock-tender or laborer.

The fact has been disclosed, on the trial of one superintendent, that persons who were paid almost constantly for serving the State, were at the same time used as the instruments in buying off bidders for a contract, and getting possession of a job under a higher bid ; thus depredating upon the State instead of serving it faithfully

as they were bound to do, while they were retained from month to month, if no from year to year, in its service.

All contracts for repairs or improvements, directed by the Legislature or the Canal Board, must be made in writing, and public notice must be given that sealed proposals will be received for entering into such contracts. The ordinary repairs of a canal may be made without a special contract. But in all cases where the execution of a job, not directed by the Legislature or the Canal Board, can as conveniently be done by contract as those improvements which are thus directed, the State should have the benefit of the competition provided for in the law.

It is considered that all work which is susceptible of measurement should be done by written contracts at specified prices. Sufficient public notice should be given for sealed proposals for all contracts, and in such manner as the Commissioner may from time to time direct.

#### ANNUAL REPORT OF PROPERTY IN CHARGE OF SUPERINTENDENTS.

You are required to make an annual report, giving a schedule of all the property belonging to the State on the line of canal under your charge. This will require you to keep a memorandum of every article purchased for the use of the State, and of all tools or implements which are worn out, broken or lost, in order that you may, on the first day of January, in each year, render a satisfactory account of the property on hand, compared with the previous schedule, and the purchases between the periods of making the two reports.

#### OLD MATERIALS, HOW DISPOSED OF AND ACCOUNTED FOR.

Whenever aqueducts or other structures are repaired, the utmost caution and strictness should be observed in relation to the old materials. These materials, of every description, if not necessary to be preserved for the use of the State, should be sold to the highest bidder, after giving reasonable public notice of the sale. The proceeds of such sale should be reported and accounted for at the close of the sixty days in which the sale is made. And you should, in thus reporting it, specify the time and place when such sale was made, and the notice that was given thereof. The superintendent should not himself be interested in any purchases of public property sold on the line of the canal.

Whenever paddle-gates, or any of the iron work connected with the locks, are replaced, the lock-tender should be held responsible for the safe keeping of the old article, which, if it cannot be repaired and used, should be disposed of by the superintendent for the benefit of the State, and accounted for by him.

#### SUITS FOR PENALTIES, ETC.

The superintendents, in a great variety of cases, are authorized to sue, in the name of the people, for penalties for violations of the canal law and the regulations of the Canal Board. Where the superintendent is sued, or commences a suit before a justice, if the suit is to be carried to a higher court by either party, a full statement of the case should be made and sent to the Auditor, in order that the advice of the Attorney-General may be obtained before a heavy bill of costs has been made for the State to pay. Claims for costs, unless a sum sufficient for the purpose is recovered, cannot be paid until they are examined and allowed by the Commissioners of the Canal Fund, as required by law.



## BREACHES.

Whenever there is a breach in the canal, you should immediately give notice of it to the Auditor as well as the Commissioner. If money will be required to enable you to pay off the hands employed on the breach, you should state the facts in your notice to the Auditor. As soon as the breach is repaired, the Auditor should be informed of it, and of the expense incurred. This is desirable, as well on account of having authentic information in relation to the condition of the navigation as on account of the expenditure for the repair.

Timely examinations of the structures connected with the public works, and unremitting vigilance on the part of the superintendent and those employed under him, may, in almost every case, prevent breaches. Where they take place, and a heavy expense is incurred by the State, and the trade of the canals is interrupted, it is important that the superintendent and those under him should be enabled to show that the occurrence is not attributable to any neglect on their part.

Last season was one peculiarly unfortunate in regard to breaches, and it is believed that the most part, if not all of them, could have been avoided by proper care and attention on the part of the superintendents and their subordinates. With proper watching and regulation of the levels, breaches in the canal seldom, if ever, need occur; and you will be expected to use every means within your power to protect against them. The Canal Board, believing that they are generally more the result of negligence than unavoidable accident, have directed me to notify you that they will hold each superintendent to a rigid accountability for any breaches that may occur upon his section; and will act upon the principle that a superintendent who cannot, except under very extraordinary circumstances, protect the canal from breaches, is *incompetent* for the charge.

## PUBLICATION OF MONTHLY ABSTRACT.

The law passed in March, 1853, being chapter 52 of the Laws of that year, which requires you to publish monthly abstracts of your disbursements, provides that "the expense of such publication shall not exceed the sum of fifteen dollars, to be regulated and fixed by the Auditor of the Canal Department." Taking the experience of former publications, I have concluded to fix the rate of compensation, applicable to all papers, at seventy-five cents for each sixteen lines of an ordinary newspaper column, which, for the Evening Journal and Argus, of this city, is called a square. Experience thus far shows that, at that rate of compensation, the expense of three-fourths of the publications would not average more than about nine dollars per month, while the average of the largest would scarcely exceed fifteen dollars per month.

It must, of course, be understood that you cannot pay more than fifteen dollars for a single month. If, at the rate fixed, it would amount to more than fifteen dollars, and no paper will publish it, then you are to file it as directed by the law.

Almost all the papers follow the form prescribed, and confine the publication to the width of a column. A few occupy the width of two columns. In such cases the pay will be for only one-half the space occupied, and at the rate mentioned.

## NOT TO RETAIN MONEY BELONGING TO WORKMEN.

You should not retain in your hands the money belonging to the workmen, or any of them, although they may request you to do it for their use and benefit. If any of them desire to deposit their money with you for safe keeping, you should decline receiving it; being the agent of the State, you cannot accept these trusts from those who work for the State without creating in their minds the belief that

in this transaction, also, you are, in some degree, acting in your official capacity, and that the State ought to be responsible for your acts.

You have a high responsibility cast upon you, and the interests of the State, as well as the interests of those who navigate the canals, are to be affected, favorably or unfavorably, by the manner in which you discharge your duties. You cannot do justice to the public, or to your own character, without being constantly on the line of the canal and devoting your whole energies to the public service.

Money is placed in your hands, to an immense amount, with the confident reliance that you will faithfully expend it in paying those who have furnished materials for the canal or rendered service to the State. Beyond the amount of your own salary, which you are allowed to receive every two months, you should not permit yourself to use a dollar of the public money for private purposes, under any pretense whatever

#### CLERKS, ETC.

Such superintendents as are allowed clerks will appoint such clerks subject to removal by the Canal Commissioner, who will also determine the amount to be paid them for their services.

You will receive from your predecessor, the late superintendent of repairs, all books, blanks, papers and other property belonging to the State, which he may have in possession, rendering a receipt therefor, and send a copy of such receipt to this office

#### PATROLMEN.

Act chapter 55 of the Laws of 1870 authorizes the Canal Board to appoint as many patrolmen as it may deem necessary to act as a police along the canal, and enforce the canal laws and regulations. Section six of said act further provides that "such patrolmen shall be assigned to such portions of the canals as the Commissioner shall direct, and shall be subject to and under the control of said Commissioner, and the officer in charge of the repairs of such portion of the canal."

The regulations in regard to patrolmen, adopted by the Canal Board June 16, 1870, provide, among other things, that "it shall be the duty of such patrolmen to pass over that portion of the canal assigned them daily, and oftener, if necessary, to see that the levels are kept at a proper and uniform height; that water is not unnecessarily wasted, or wrongfully taken from the canal; that timely warning is given to the repair agents of leaks or other dangers to the canal; that the locks are well and properly attended; that boats are not overloaded; that boatmen keep their boats moving, and in such shape at all times as not to in any way or manner obstruct the flow of water or navigation."

You are, therefore, required to exercise such supervision and "control" over the patrolmen that have been or may be regularly appointed and stationed upon your section of the canal, as will secure from them the faithful performance of their duty, and enable you to render to the Commissioner in charge a truthful account of the number of days each patrolman has served the State during the preceding month.

You will carefully preserve all circulars, pamphlets and printed directions which you may, from time to time, receive from this office, and carefully place the same in file.

Yours, respectfully,

JAMES A. BELL,  
Auditor.



## FORM—(Continued).

|   |            |
|---|------------|
| Balance from last abstract due the State (or due me, as the case may be),                                       | \$40 00    |
| Deposited since that abstract my drafts on the Auditor of the Canal<br>Department to my credit in the bank..... | 2,920 00   |
|   | \$2,960 00 |
| Expended as per abstract .....  | 2,624 98   |
|   | \$385 07   |
| Balance .....   | \$385 07   |
| Of this balance there is in bank .....  | \$300 00   |
| Of this balance there is in hand.....   | 85 07      |
|   | \$385 07   |

A. B., *Superintendent of Canal Repairs.*

Dated this 2d day of June, 1870.

STATE OF NEW YORK, }  
COUNTY OF                    } ss.:

, superintendent of canal repairs, having charge of the line of canal specified in the above abstract, doth solemnly swear that the foregoing is a true abstract of all the vouchers, taken by him as such superintendent, for the days ending on the day of , 187 ; and doth further swear that the money specified in the several receipts, of which the above is an abstract (except those marked "A" on the back as having been paid by agents), has been actually paid as specified in said receipts, in cash or by check on the bank; and, further; that all the receipts, not specially excepted, were each and every of them filled up as they now appear before they were signed; and he doth further swear that, according to the best of his knowledge and belief, all the labor has been performed, services rendered and materials furnished for the benefit of the State, and the State alone, and at as fair and reasonable prices as the same could be procured; and further swears that all fines, penalties and forfeitures collected, and the sales of public property made during the period aforesaid, on the line of canal under his charge, are, according to the best of his knowledge and belief, correctly entered on the said abstract.

A. B., *Superintendent.*Subscribed and sworn to before me this }  
day of , 187 . }C. D., *Canal Commissioner.*

[In the absence of the Canal Commissioner, the oath may be taken before any judge or commissioner.]

I certify that I have examined the preceding abstract, and the vouchers of which it is an abstract, amounting to dollars and cents; that the several disbursements specified therein, were made under my direction on the canal or for repairs necessary to be made thereon, and that I believe such disbursements were proper and reasonable, and have been made as charged in the said abstract and vouchers.

(Signed.)

C. D., *Canal Commissioner upon that part of  
the canal described in the heading of the above abstract.*

Dated 6th day of June, 1870.

## NOTES.

Vouchers and check rolls should be entered invariably in the order of the dates. Both sides of their sheet are to be written upon. No. 7 is to be equal to the footings of all the columns from No. 2 to No. 6, inclusive.

Should a voucher contain articles or matter that would come under two or more of the above heads, put the true amount under each head, and the total in the total column.

The column before the one headed "lock tenders" is intended for the entry of lock tending and check rolls for a month, to get at the footing of each for that period, to be carried under the appropriate heads.

The above "form" is intended to show the superintendents how they are to fill up their abstracts to be sent to the Canal Department. It is expected that this "form" will be always used by every superintendent as a guide in making up their abstracts.

STATE OF NEW YORK, CANAL DEPARTMENT, }  
ALBANY, , 187 . }

To.....

SIR.—At a meeting of the Canal Board, held , 187 , you were appointed a patrolman, under act, chapter 55 of the Laws of 1870, to be assigned to duty on such portion of the canals as the Commissioner in charge of the Division may direct, at a salary of dollars per month.

Within ten days after the receipt of this notice, you are required to take and subscribe the official oath required by the Constitution of this State, file the same in the office of the clerk of the county in which you reside, and transmit a certified copy thereof to this Department.

On the opposite side of this sheet you will find a certified copy of the regulations adopted by the Canal Board, June 16, 1870, in regard to the duties of patrolmen. I will also send you a certified copy of the canal laws and regulations.

Yours, etc.,

....., Auditor

## REGULATIONS IN REGARD TO PATROLMEN.

The Commissioner in charge shall assign to each of the patrolmen appointed by the Canal Board such beat or portion of the canal on his division as he shall deem expedient. Such patrolman shall take the oath of office prescribed by the Constitution of the State, within ten days after notice of appointment, and file the same in the office of the county clerk of the county in which he shall reside, and also in the office of the Auditor at Albany.

It shall be the duty of such patrolmen to pass over that portion of the canal assigned them daily, and oftener if necessary, to see that the levels are kept at a proper and uniform height; that water is not unnecessarily wasted or wrongfully taken from the canal; that timely warning is given to the repair agents of leaks or other dangers to the canal; that the locks are well and properly attended, that boats are not overloaded; that boatmen keep their boats moving, and in such shape at all times as not to in any way or manner obstruct the flow of water or navigation.

Every master or person in charge of a boat or float shall obey the orders of the patrolmen as to taking off a part of their cargo, if overloaded; as to keeping their boats or floats in such shape, at all times, as not to obstruct navigation or the flow of

water, and shall move their boats or floats, or moor them, as he shall direct, in order to facilitate navigation and promote the best interest of the State and navigator; but for any willful neglect of these things, or disobedience of the orders of patrolmen with reference thereto, such master or person in charge of a boat or float shall be liable to a fine of from five to ten dollars for each offense, dependent upon the nature of the same, which fine may be laid and collected by such patrolman, and the boat or float detained until such fine be paid. All fines so collected to be paid to the State.

Each patrolman, by virtue of act, chapter 55, of the Laws of 1870, has police powers and authority to arrest and detain offenders for any violation of the rules and regulations of the Canal Board, made and adopted pursuant to law, until the persons or parties so offending shall satisfy the demands of the same.

STATE OF NEW YORK, CANAL DEPARTMENT.

I certify, that I have compared the foregoing regulations with the original regulations, adopted by the Canal Board on the 16th day of June, 1870, and that the same is a true copy thereof, and of the whole of said original regulations.

In witness whereof I have hereunto set my hand and affixed my official seal, this 16th day of June, A. D., 1870.

....., *Auditor*.  
 ..... 1870.

I hereby certify that \_\_\_\_\_, a patrolman, stationed at \_\_\_\_\_, on \_\_\_\_\_ section of \_\_\_\_\_ canal, has faithfully performed the duties prescribed by the regulations in regard to patrolmen, adopted by the Canal Board June 16, 1870; and rendered such other services on the canal as have been required of him and that he is justly entitled to pay for \_\_\_\_\_ days' service in the month of \_\_\_\_\_, 1870.

..... *Superintendent*,  
 Section of \_\_\_\_\_ canal.

STATEMENT of the number of locks, their lift in feet, total lockage of each canal, etc., etc., of all the canals in the State of New York.

| NAME OF CANAL.                  | Length in miles. | Lockage 'in feet. |
|---------------------------------|------------------|-------------------|
| Erie canal                      | 351.78           | 684.80            |
| Navigable feeders of same       | 3.85             | .....             |
| Champlain canal                 | 66.00            | 179.56            |
| Pond above Troy dam             | 3.00             | .....             |
| Glen's Falls feeder and pond    | 19.00            | 132.00            |
| Black River canal               | 35.22            | 1,032.25          |
| Black River feeder              | 13.47            | .....             |
| Black River improvement         | 43.50            | .....             |
| Oneida Lake canal               | 6.00             | 63.00             |
| Oswego canal                    | 25.00            | 154.85            |
| Oneida River improvement        | 20.00            | 7.85              |
| Seneca River towing-path        | 5.00             | .....             |
| Baldwinsville canal             | 1.00             | 8.00              |
| Cayuga and Seneca canal         | 22.77            | 76.61             |
| Crooked Lake canal              | 8.00             | 277.82            |
| Chemung canal and feeder        | 39.00            | 504.83            |
| Cayuga Inlet                    | 2.00             | .....             |
| Chemungo canal                  | 97.00            | 1,015.32          |
| Genesee Valley canal and feeder | 116.50           | 1,045.29          |
| Danville branch of same         | 11.00            | 62.50             |
| <b>Total</b>                    | <b>889.70</b>    | <b>5,232.79</b>   |

| NAME OF CANAL.                       | Length in miles. | SIZE OF CANAL.    |                  |                 | NUMBER AND SIZE OF LOCKS. |                        |                 | Average burthen of boats. | Maximum burthen of boats. |
|--------------------------------------|------------------|-------------------|------------------|-----------------|---------------------------|------------------------|-----------------|---------------------------|---------------------------|
|                                      |                  | Width on surface. | Width on bottom. | Depth of water. | Number of locks.          | Length between quoins. | Width in clear. |                           |                           |
| Erie canal                           | 353              | 40                | 28               | 4               | 83                        | 90                     | 15              | 70                        | 75                        |
| Enlargement of same                  | 351½             | 70                | 56               | 4               | 72                        | 110                    | 18              | 210                       | 240                       |
| Oswego canal                         | 26               | 40                | 24               | 4               | 19                        | 90                     | 15              | 70                        | 75                        |
| Enlargement of same                  | 28               | 70                | 56               | 4               | 18                        | 118                    | 18              | 210                       | 240                       |
| Cayuga and Seneca canal              | 21               | 40                | 24               | 4               | 10                        | 90                     | 16              | 70                        | 75                        |
| Enlargement of same                  | 22               | 70                | 56               | 7               | 11                        | 110                    | 18              | 210                       | 240                       |
| Champlain canal                      | 66               | 60                | 35               | 5               | 20                        | 110                    | 18              | 85                        | 120                       |
| Glen's Falls feeder                  | 13               | 50                | 35               | 5               | 13                        | 100                    | 18              | 80                        | 85                        |
| Pond above Troy dam                  | 3                | .....             | .....            | .....           | 1                         | .....                  | .....           | .....                     | .....                     |
| Black River canal and feeder         | 50               | 43                | 26               | 4               | 100                       | 90                     | 15              | 70                        | 75                        |
| Black River improvement              | 43               | .....             | .....            | .....           | 1                         | 110                    | 18              | 70                        | 75                        |
| Genesee Valley canal                 | 124½             | 43                | 26               | 4               | 112                       | 90                     | 15              | 70                        | 75                        |
| Chemungo canal                       | 97               | 40                | 24               | 4               | 116                       | 90                     | 15              | 71                        | 75                        |
| Chemung canal and feeder             | 39               | 43                | 23               | 4½              | 53                        | 90                     | 15              | 85                        | 90                        |
| Oneida River improvement             | 20               | 80                | 60               | 4½              | 2                         | 120                    | 30              | 70                        | 75                        |
| Oneida Lake canal                    | 7                | 70                | 56               | 7               | 7                         | 110                    | 18              | 230                       | 230                       |
| Baldwinsville and Seneca towing-path | 5½               | 40                | 24               | 4               | 1                         | 90                     | 15              | 70                        | 75                        |
| Crooked Lake canal                   | 8                | 42                | 26               | 4               | 27                        | 90                     | 15              | 70                        | 75                        |

ERIE CANAL.

Total cost of construction, \$51,009,200.

| REMARKS.                              | Old canal (not now in existence).     | Enlargement.                 |
|---------------------------------------|---------------------------------------|------------------------------|
| Construction authorized .....         | April 15, 1817 .....                  | May 11, 1835.                |
| Construction commenced .....          | July 4, 1817 .....                    | August, 1836.                |
| Construction completed .....          | Oct'r 26, 1836 .....                  | September, 1838.             |
| Estimated cost at engineer's prices.. | \$4,926,738 .....                     | \$28,402,863.                |
| Actual cost of construction .....     | \$7,143,789 .....                     | \$44,465,414.                |
| Total feet of lockage .....           | 675½ feet .....                       | 654 80-100 feet.             |
| Length from Albany to Buffalo.....    | 363 miles .....                       | 350½ miles.                  |
| Number locks and size of chambers.    | 83 locks, 90 x 115 .....              | 73 locks, 110 x 18.          |
| Size of prism .....                   | 40 and 28 x 4 .....                   | 70 and 56 x 7.               |
| Maximum dimension of boats .....      | 78 63-100 x 14 40-100 x 8½ draft, 1.. | 98 x 17 5-11 x 6 5-12 draft, |
| Barthen of boats .....                | 75 tons.....                          | 220 tons.                    |

LOCKS.

| No. of lock. | Double or single. | Lift. | No. of lock. | Double or single. | Lift. | No. of lock. | Double or single. | Lift.    |
|--------------|-------------------|-------|--------------|-------------------|-------|--------------|-------------------|----------|
| 1            | Double .....      | 15½   | 25           | Double .....      | 8     | 49           | Double .....      | 6        |
| 2            | Double .....      | 9½    | 26           | " .....           | 8     | 50           | " .....           | 6 11-12  |
| 3            | Double .....      | 11½   | 27           | " .....           | 8     | 51           | " .....           | 5½       |
| 4            | " .....           | 11½   | 28           | " .....           | 8     | 52           | " .....           | 11       |
| 5            | " .....           | 10    | 29           | " .....           | 7     | 53           | Double .....      | 6        |
| 6            | " .....           | 10    | 30           | " .....           | 10½   | 54           | " .....           | 7½       |
| 7            | " .....           | 10    | 31           | " .....           | 8     | 55           | " .....           | 8        |
| 8            | " .....           | 10    | 32           | " .....           | 8     | 56           | " .....           | 10       |
| 9            | " .....           | 10    | 33           | " .....           | 6     | 57           | " .....           | 8        |
| 10           | " .....           | 10    | 34           | " .....           | 8     | 58           | " .....           | 8        |
| 11           | " .....           | 10    | 35           | " .....           | 8     | 59           | " .....           | 8        |
| 12           | " .....           | 10    | 36           | " .....           | 10    | 60           | " .....           | 10       |
| 13           | " .....           | 10    | 37           | " .....           | 10    | 61           | Double .....      | 9        |
| 14           | " .....           | 10    | 38           | " .....           | 9½    | 62           | Double .....      | 9        |
| 15           | " .....           | 10    | 39           | " .....           | 10½   | 63           | " .....           | 9        |
| 16           | " .....           | 10    | 40           | " .....           | 8     | 64           | " .....           | 10       |
| 17           | " .....           | 10    | 41           | " .....           | 8     | 65           | " .....           | 10       |
| 18           | " .....           | 10½   | 42           | " .....           | 8     | 66           | " .....           | 9        |
| 19           | " .....           | 8½    | 43           | " .....           | 8     | 67           | " .....           | 9        |
| 20           | " .....           | 10    | 44           | " .....           | 10½   | 68           | " .....           | 9        |
| 21           | " .....           | 11½   | 45           | " .....           | 10½   | 69           | Double .....      | 55 10-12 |
| 22           | " .....           | 11½   | 46           | " .....           | 8     | 70           | " .....           | 9        |
| 23           | " .....           | 8     | 47           | " .....           | 10½   | 71           | " .....           | 10       |
| 24           | " .....           | 8     | 48           | " .....           | 10½   | 72           | Double .....      | 9        |

3 Gd. Bk. Combined.  
Rk. & Buf.

LOCATION OF LOCKS.

| COUNTIES.         | Nos. of locks.       | COUNTIES.     | Nos. of locks.       |
|-------------------|----------------------|---------------|----------------------|
| Albany .....      | 1 to 12, inclusive.  | Onondaga..... | 47 to 51, inclusive. |
| Saratoga .....    | 19 and 20.           | Cayuga .....  | 52.                  |
| Schenectady ..... | 21 to 25, inclusive. | Wayne .....   | 53 to 60, inclusive  |
| Montgomery .....  | 26 to 34, inclusive. | Ontario ..... |                      |
| Herkimer .....    | 35 to 45, inclusive. | Monroe .....  | 61 to 66, inclusive. |
| Oneida .....      | 46.                  | Orleans ..... |                      |
| Madison .....     |                      | Niagara ..... | 67 to 71, inclusive. |



CHAMPLAIN CANAL AND GLEN'S FALLS FEEDER.

|  |                              |
|--|------------------------------|
| Construction authorized.....   | April 15, 1817.              |
| Glen's Falls feeder authorized.....  | April, 1833.                 |
| Estimated cost of canal at engineer's prices.....  | \$971,000.                   |
| Navigation opened from Fort Edward to Lake Champlain.....                                | November 24, 1819.           |
| Canal completed from Waterford to Lake Champlain.....                                    | 1832.                        |
| Canal, cost of construction up to 1832.....  | \$921,011.                   |
| Feeder, cost of construction up to 1837.....   | \$91,944.                    |
| Total cost of both included improvements, exclusive of ordinary repairs, June, 1866..... | \$1,378,910.                 |
| Number of locks on canal, 20; feeder, 18.....  | Size, 110 x 18 and 100 x 15. |
| Length of canal, 66 miles; feeder, 7 miles; pond, 5 miles.....                           | 78 miles.                    |
| Size of prism, canal and feeder.....   | 40 26 x 4.                   |
| Size authorized, chap. 213, Laws 1800.....   | 50 85 x 5.                   |
| Total cost, including improvements and enlargement up to 1875.....                       | \$4,044,000.                 |

LOCKS.

| CHAMPLAIN CANAL. |       |         |       |         |       | GLEN'S FALLS FEEDER. |       |         |       |
|------------------|-------|---------|-------|---------|-------|----------------------|-------|---------|-------|
| No.              | Lift. | No.     | Lift. | No.     | Lift. | No.                  | Lift. | No.     | Lift. |
| 1.....           | 10½   | 8.....  | 8¾    | 15..... | 8     | 1.....               | 10    | 8.....  | 10    |
| 2.....           | 10½   | 9.....  | 10    | 16..... | 7     | 2.....               | 10    | 9.....  | 10    |
| 3.....           | 8¾    | 10..... | 9¾    | 17..... | 3¾    | 3.....               | 10    | 10..... | 10    |
| 4.....           | 9     | 11..... | 11¾   | 18..... | 9     | 4.....               | 10    | 11..... | 11    |
| 5.....           | 9     | 12..... | 9     | 19..... | 9     | 5.....               | 10    | 12..... | 11    |
| 6.....           | 9     | 13..... | 10¾   | 20..... | 10    | 6.....               | 10    | 13..... | 10    |
| 7.....           | 9¾    | 14..... | 8     |         |       | 7.....               | 10    |         |       |

BLACK RIVER CANAL, FEEDER AND BLACK RIVER IMPROVEMENT.

|  |                           |
|--|---------------------------|
| Construction authorized.....               | April 19, 1836.           |
| Construction commenced.....                | January, 1838.            |
| Estimated cost at engineer's prices.....   | \$1,068,437.              |
| Estimated cost at contract prices.....     | \$3,451,696.              |
| Canal completed.....                       | 1849.                     |
| Cost of construction.....                  | \$3,581,964.              |
| Number and size of locks.....              | 109 locks, 90 x 15.       |
| Length of canal to Lyon's Falls.....       | 35 miles.                 |
| Length of river to Carthage, and fall..... | 43 miles; 9¼ feet.        |
| Size of prism of canal and feeder.....     | 49 and 28 x 4.            |
| Length of navigable feeder, and fall.....  | 10½ miles; 6 10-100 feet. |
| Burthen of boats.....                      | 45 to 50 tons.            |
| Lockage of canal.....                      | 1,083½ feet.              |

LOCKS.

| No.     | Lift. | No.     | Lift. | No.     | Lift. | No.     | Lift. | No.      | Lift. |
|---------|-------|---------|-------|---------|-------|---------|-------|----------|-------|
| 1.....  | 10    | 23..... | 10    | 45..... | 10    | 67..... | 10    | 89.....  | 10    |
| 2.....  | 10    | 24..... | 10    | 46..... | 10    | 68..... | 9     | 90.....  | 10    |
| 3.....  | 10    | 25..... | 10    | 47..... | 10    | 69..... | 9     | 91.....  | 12    |
| 4.....  | 10    | 26..... | 10    | 48..... | 10    | 70..... | 9     | 92.....  | 10    |
| 5.....  | 10    | 27..... | 10    | 49..... | 10    | 71..... | 10    | 93.....  | 10    |
| 6.....  | 10    | 28..... | 10    | 50..... | 10    | 72..... | 10    | 94.....  | 10    |
| 7.....  | 10    | 29..... | 10    | 51..... | 10    | 73..... | 10    | 95.....  | 10    |
| 8.....  | 11    | 30..... | 10    | 52..... | 10    | 74..... | 10    | 96.....  | 10    |
| 9.....  | 12    | 31..... | 10    | 53..... | 10    | 75..... | 10    | 97.....  | 10    |
| 10..... | 11    | 32..... | 10    | 54..... | 10    | 76..... | 10    | 98.....  | 10    |
| 11..... | 11    | 33..... | 10    | 55..... | 10    | 77..... | 10    | 99.....  | 10    |
| 12..... | 11    | 34..... | 10    | 56..... | 10    | 78..... | 10    | 100..... | 10    |
| 13..... | 8     | 35..... | 10    | 57..... | 10    | 79..... | 10    | 101..... | 10½   |
| 14..... | 8     | 36..... | 10    | 58..... | 10    | 80..... | 9     | 102..... | 10½   |
| 15..... | 8     | 37..... | 10    | 59..... | 10    | 81..... | 9     | 103..... | 4     |
| 16..... | 10    | 38..... | 10    | 60..... | 10    | 82..... | 9     | 104..... | 10    |
| 17..... | 8     | 39..... | 10    | 61..... | 10    | 83..... | 9     | 105..... | 10    |
| 18..... | 10    | 40..... | 10    | 62..... | 10    | 84..... | 9     | 106..... | 11    |
| 19..... | 8     | 41..... | 10    | 63..... | 10    | 85..... | 10    | 107..... | 11    |
| 20..... | 10    | 42..... | 10    | 64..... | 10    | 86..... | 11½   | 108..... | 12    |
| 21..... | 10    | 43..... | 10    | 65..... | 10    | 87..... | 10    | 109..... | 12    |
| 22..... | 10    | 44..... | 10    | 66..... | 10    | 88..... | 10    |          |       |

ONEIDA LAKE CANAL AND ONEIDA RIVER IMPROVEMENT.

| REMARKS.                              | Oneida Lake canal.             | Oneida River improvement       |
|---------------------------------------|--------------------------------|--------------------------------|
| Construction authorized .....         | March 23, 1833 .....           | April 29, 1839.                |
| Estimated cost at engineer's prices.. | \$40,000 .....                 | \$100,048.                     |
| Construction completed.....           | 1836 .....                     | 1860.                          |
| Cost of construction .....            | \$450,878 .....                | \$368,164.                     |
| Purchased of company by State .....   | May 11, 1840 .....             | For \$50,000.                  |
| Enlargement of locks authorized.....  | Chapter 46, Laws of 1860 ..... |                                |
| Number and size of new locks .....    | 7, 110 x 18 .....              | 2, 120 x 20½.                  |
| Size of prism .....                   | 40 x 26 x 4 .....              | 80 x 60 x 4½.                  |
| Length .....                          | 7 miles .....                  | 20 miles.                      |
| Feet of lockage .....                 | 60½ feet .....                 | No. 1, 3 feet; No. 2, 2½ feet. |

LOCKS.

| PRESENT OLD LOCKS. |       |       |       |       |        | ENLARGED LOCKS AUTHORIZED. |       |       |       |       |       |
|--------------------|-------|-------|-------|-------|--------|----------------------------|-------|-------|-------|-------|-------|
| No.                | Lift. | No.   | Lift. | No.   | Lift.  | No.                        | Lift. | No.   | Lift. | No.   | Lift. |
| 1....              | 7½    | 4.... | 10    | 6.... | 7½     | 1....                      | 6½    | 4.... | 10½   | 6.... | 8     |
| 2....              | 8½    | 5.... | 9½    | 7.... | 6 1-18 | 2....                      | 8½    | 5.... | 9½    | 7.... | 7½    |
| 3....              | 9     |       |       |       |        | 3....                      | 8     |       |       |       |       |

OSWEGO CANAL.

Total cost, \$4,922,226.

| REMARKS.                              | Oswego canal.           | Enlarged Oswego canal.     |
|---------------------------------------|-------------------------|----------------------------|
| Construction authorized .....         | April 30, 1836 .....    | April 15, 1854.            |
| Enlargement of locks .....            |                         | Chapter 362, Laws of 1847. |
| Estimated cost at engineer's prices.. | \$327,000 .....         | \$1,926,836.               |
| Estimated cost at contract prices.... | \$437,000 .....         | \$3,051,190.               |
| Construction completed.....           | December 10, 1836 ..... | September, 1853.           |
| Cost of construction .....            | \$565,457 .....         | \$4,427,580.               |
| Number of locks, and size .....       | 18, 90 x 15 .....       | 17, 110 x 18.              |
| Feet of lockage .....                 | 154.85 feet .....       | 154.85 feet.               |
| Average cost of one lock.....         | \$10,000 .....          | \$21,000.                  |
| Size of prism of canal.....           | 40 and 26 x 4 .....     | 70 and 56 x 7 feet.        |
| Guard locks .....                     | Six .....               | Five.                      |
| Burthen of boats.....                 | 80 to 75 tons .....     | 280 tons.                  |
| Length of canal.....                  | 23 miles .....          | 26 miles.                  |

LOCKS.

| No.   | Lift. | No.    | Lift. | No.     | Lift. | No.     | Lift. | No.      | Lift. |
|-------|-------|--------|-------|---------|-------|---------|-------|----------|-------|
| 1.... | 11    | 4 }    | 9.66  | 8.....  | 11½   | 12..... | 11½   | 16 ..... | 8½    |
| 2.... | 11    | 5 }    |       | 9.....  | 7½    | 13..... | 8.66  | 17.....  | 10½   |
| 3.... | 10½   | 6..... | 7     | 10..... | 9     | 14..... | 9½    | 18.....  | 9½    |
|       |       | 7..... | 5.968 | 11..... | 11½   | 15..... | 8½    |          |       |

CAYUGA AND SENECA CANAL—CAYUGA INLET.

Total cost, \$2,232,632.

| REMARKS.   | Cayuga and Seneca canal. | Cayuga inlet.             |
|--|--------------------------|---------------------------|
| Construction authorized, enlargement of locks..... | April 30, 1835 .....     | May 25, 1836.             |
| Enlargement of prism.....                          |                          | April 15, 1834.           |
| Estimated cost at engineer's prices.....           | \$311, 183 .....         | \$150, 000.               |
| Estimated cost at contract prices .....            | \$795, 373 .....         | \$160, 396.               |
| Canal completed.....                               | November 15, 1833 .....  | September, 1832.          |
| Cost of construction.....                          | \$2, 010, 330 .....      | \$214, 000.               |
| Number of locks, and size.....                     | 11, 110 x 18 .....       | 1, 110 x 18.              |
| Feet of lockage.....                               | 83½ feet.....            |                           |
| Length and size of prism.....                      |                          | 24¾ miles, 70 and 56 x 7. |

LOCKS.

| No.    | Lift. | No.    | Lift. | No.    | Lift. | No.    | Lift. | No.     | Lift. |
|--------|-------|--------|-------|--------|-------|--------|-------|---------|-------|
| 1..... | 7.28  | 4..... | 9     | 6..... | 9.60  | 8..... | 5.70  | 10..... | 19    |
| 2..... | 7     | 5..... | 9     | 7..... | 6     | 9..... | 10    | 11..... | 8     |
| 3..... | 10    |        |       |        |       |        |       |         |       |

CROOKED LAKE CANAL.

|   |                   |
|---|-------------------|
| Construction authorized.....              | April 11, 1830.   |
| Construction commenced.....               | April, 1830       |
| Estimated cost at engineer's prices ..... | \$119, 198.       |
| Estimated cost at contract prices .....   | \$95, 830.        |
| Canal completed.....                      | October 10, 1832. |
| Cost of construction.....                 | \$490, 800.       |
| Number of locks, 37; size .....           | 90 x 15 feet.     |
| Size of canal prism.....                  | 43 and 26 x 4.    |
| Length of canal.....                      | 8 miles.          |
| All the locks are composite.              |                   |
| Feet of lockage.....                      | 377 83-100 feet.  |

LOCKS.

| No.    | Lift. | No.     | Lift. | No.     | Lift. | No.     | Lift. | No.      | Lift.  |
|--------|-------|---------|-------|---------|-------|---------|-------|----------|--------|
| 1..... | 10.88 | 7.....  | 10.16 | 13..... | 9.41  | 19..... | 10.18 | 25.....  | 10.18  |
| 2..... | 10.19 | 8.....  | 10.38 | 14..... | 9.86  | 20..... | 9.88  | 26.....  | 10.58  |
| 3..... | 10.31 | 9.....  | 10.30 | 15..... | 10    | 21..... | 10.08 | 27.....  | 10.43  |
| 4..... | 10.36 | 10..... | 9.49  | 16..... | 10.30 | 22..... | 10.31 |          | * 4.50 |
| 5..... | 10.08 | 11..... | 9.37  | 17..... | 9.94  | 23..... | 10.07 |          |        |
| 6..... | 10.14 | 12..... | 9.63  | 18..... | 9.73  | 24..... | 10.37 | Total .. | 377.89 |

CHEMUNG CANAL AND FEEDER.

|   |   |
|---|---|
| Construction authorized.....              | April 15, 1830.                           |
| Estimated cost, engineer's prices.....    | \$331, 325.                               |
| Estimated cost, contractors' prices ..... | \$301, 831.                               |
| Construction completed.....               | September, 1831.                          |
| Cost of construction, 1831 .....          | \$314, 395.                               |
| Cost of construction.....                 | \$2, 150, 450.                            |
| Length and size main canal.....           | 23 miles; 43 x 25 x 5 feet.               |
| Length and size of feeder.....            | 16 miles; 41 x 26 x 4 feet.               |
| Number and size of locks on canal .....   | 49 locks; 90 x 15 feet.                   |
| Number and size of locks on feeder.....   | 4 locks; 90 x 15 feet.                    |
| Kind of locks.....                        | Wood.                                     |
| Cost of each first set.....               | \$1, 650; age of lock..... 9 years.       |
| Cost of each second set.....              | 5, 500; age of lock..... 19 years.        |
| Cost of each third set.....               | 8, 484; completed..... September 9, 1833. |

\* Guard lock over L. M. sill, December 30, 1833.

LOCKS.

| No.     | Lift. | No.     | Lift. | No.     | Lift. | No.     | Lift. | No.     | Lift. |
|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|
| 1.....  | 10.1  | 11..... | 9.11  | 21..... | 10    | 31..... | 10.3½ | 41..... | 10.6  |
| 2.....  | 10.6  | 12..... | 10    | 22..... | 10.3  | 32..... | 9.10  | 42..... | 9.5   |
| 3.....  | 10.7  | 13..... | 9.11  | 23..... | 9.7   | 33..... | 10    | 43..... | 10.3  |
| 4.....  | 10.7  | 14..... | 10    | 24..... | 10.4  | 34..... | 10    | 44..... | 10.3  |
| 5.....  | 10.3  | 15..... | 10    | 25..... | 10.3  | 35..... | 10    | 45..... | 9.5   |
| 6.....  | 10.3  | 16..... | 10    | 26..... | 9     | 36..... | 10.1  | 46..... | 9.1   |
| 7.....  | 10.5  | 17..... | 10.1  | 27..... | 10.9  | 37..... | 10    | 47..... | 8.18  |
| 8.....  | 9.4   | 18..... | 10.3  | 28..... | 10.3  | 38..... | 10    | 48..... | 7.3   |
| 9.....  | 10.3  | 19..... | 10.3  | 29..... | 9.3   | 39..... | 10.1  | 49..... | 13.3  |
| 10..... | 10.3  | 20..... | 9.7   | 30..... | 10.3  | 40..... | 10    |         |       |

CHENANGO CANAL.

|   |                          |
|---|--------------------------|
| Construction authorized.....                        | February 23, 1833.       |
| Construction commenced.....                         | July, 1834.              |
| Construction, estimated at engineer's prices.....   | \$1,960,450.             |
| Construction, estimated at contractors' prices..... | \$1,859,849.             |
| Construction completed.....                         | October, 1836.           |
| Construction, actual cost.....                      | \$4,780,996.             |
| Number and size of locks.....                       | 116 locks; 90 x 15 feet. |
| Size of prism.....                                  | 40 and 28 x 4.           |
| Kind of locks.....                                  | Rubble stone.            |
| Average cost of one lock.....                       | \$3,000.                 |
| Length of main line of canal.....                   | 97 miles.                |
| Feet of lockage.....                                | 1,015½.                  |
| Barthen of boats.....                               | 50 to 70 tons.           |

LOCKS.

| No.     | Lift. | No.     | Lift. | No.     | Lift. | No.     | Lift. | No.      | Lift. |
|---------|-------|---------|-------|---------|-------|---------|-------|----------|-------|
| 1.....  | 5     | 25..... | 9     | 48..... | 9     | 71..... | 9     | 94.....  | 8     |
| 2.....  | 6     | 26..... | 9     | 49..... | 10    | 72..... | 9     | 95.....  | 8     |
| 3.....  | 8     | 27..... | 10    | 50..... | 10    | 73..... | 9     | 96.....  | 8     |
| 4.....  | 8     | 28..... | 10    | 51..... | 10    | 74..... | 9     | 97.....  | 8     |
| 5.....  | 10    | 29..... | 10    | 52..... | 10    | 75..... | 9     | 98.....  | 6     |
| 6.....  | 10    | 30..... | 10    | 53..... | 10    | 76..... | 10    | 99.....  | 10    |
| 7.....  | 10    | 31..... | 10    | 54..... | 10    | 77..... | 6     | 100..... | 10    |
| 8.....  | 9     | 32..... | 10    | 55..... | 10    | 78..... | 5     | 101..... | 10    |
| 9.....  | 9     | 33..... | 10    | 56..... | 10    | 79..... | 5     | 102..... | 6     |
| 10..... | 8     | 34..... | 10    | 57..... | 10    | 80..... | 8     | 103..... | 10    |
| 11..... | 8½    | 35..... | 10    | 58..... | 10    | 81..... | 8     | 104..... | 10    |
| 12..... | 8.4   | 36..... | 10    | 59..... | 10    | 82..... | 9     | 105..... | 7     |
| 13..... | 8.4   | 37..... | 10    | 60..... | 10    | 83..... | 9     | 106..... | 6     |
| 14..... | 8.4   | 38..... | 10    | 61..... | 10    | 84..... | 8     | 107..... | 10    |
| 15..... | 8.4   | 39..... | 9     | 62..... | 10    | 85..... | 6     | 108..... | 7     |
| 16..... | 7     | 40..... | 9     | 63..... | 10    | 86..... | 10.3  | 109..... | 6     |
| 17..... | 7     | 41..... | 9     | 64..... | 10    | 87..... | 10    | 110..... | 9     |
| 18..... | 8     | 42..... | 9     | 65..... | 10    | 88..... | 10.6  | 111..... | 13    |
| 19..... | 10    | 43..... | 9     | 66..... | 10    | 89..... | 7     | 112..... | 7     |
| 20..... | 10    | 44..... | 9     | 67..... | 9.3   | 90..... | 8     | 113..... | 9.8   |
| 21..... | 9.6   | 45..... | 9     | 68..... | 9.3   | 91..... | 8     | 114..... | 13    |
| 22..... | 9     | 46..... | 9     | 69..... | 9.3   | 92..... | 8     | 115..... | ..... |
| 23..... | 9     | 47..... | 9     | 70..... | 9     | 93..... | 6     | 116..... | ..... |
| 24..... | 9     |         |       |         |       |         |       |          |       |

GENESEE VALLEY CANAL AND DANVILLE BRANCH.

|  |                         |
|--|-------------------------|
| Construction authorized.....             | May 6, 1836.            |
| Estimated cost at engineer's prices..... | \$2,003,325.            |
| Estimated cost at contract prices.....   | \$4,900,123.            |
| Completed to Dansville.....              | November 1, 1842.       |
| Completed to Olean.....                  | November, 1854.         |
| Completed to Mill Grove pond.....        | December, 1861.         |
| Total cost of canal and reservoirs.....  | \$6,975,300.            |
| Length of canal and side cut.....        | 124½ miles.             |
| Size of prism of same.....               | 43, 36 x 4 feet.        |
| Barthen of boats.....                    | 50 to 55 tons.          |
| 28 stone locks, cost each.....           | \$10,000.               |
| 73 composite locks, cost each.....       | \$3,000.                |
| 11 wood locks, cost each.....            | \$5,000.                |
| Total number and size of locks.....      | 112 locks 90 x 15 feet. |

## LOCKS.

| No.     | Lift. | No.     | Lift. | No.     | Lift. | No.     | Lift. | No.       | Lift.   |
|---------|-------|---------|-------|---------|-------|---------|-------|-----------|---------|
| 1.....  | 14.6  | 34..... | 9     | 47..... | 10    | 70..... | 7.9   | 93.....   | 8       |
| 2.....  | 6     | 35..... | 10    | 48..... | 10    | 71..... | 11    | 94.....   | 8       |
| 3.....  | 10    | 36..... | 10    | 49..... | 10    | 72..... | 8     | 95.....   | 9       |
| 4.....  | 10    | 37..... | 11    | 50..... | 12    | 73..... | 8     | 96.....   | 10      |
| 5.....  | 10    | 38..... | 8     | 51..... | 12    | 74..... | 9     | 97.....   | 10      |
| 6.....  | 7     | 39..... | 12    | 52..... | 12    | 75..... | 9     | 98.....   | 11      |
| 7.....  | 6.1%  | 40..... | 10    | 53..... | 12    | 76..... | 10    | 99.....   | 10      |
| 8.....  | 7     | 41..... | 10    | 54..... | 12    | 77..... | 10    | 100.....  | 10      |
| 9.....  | 11.6  | 42..... | 10    | 55..... | 12    | 78..... | 10    | 101.....  | 8.9     |
| 10..... | 11.6  | 43..... | 10    | 56..... | 12    | 79..... | 10    | 102.....  | 8       |
| 11..... | 11    | 44..... | 10    | 57..... | 12    | 80..... | 8     | 103.....  | 9       |
| 12..... | 10    | 45..... | 10    | 58..... | 12    | 81..... | 10    | 104.....  | 9       |
| 13..... | 11    | 46..... | 10    | 59..... | 12    | 82..... | 11    | 105.....  | 9       |
| 14..... | 11    | 37..... | 8     | 60..... | 12    | 83..... | 11    | 106.....  | 11      |
| 15..... | 11    | 38..... | 10    | 61..... | 8     | 84..... | 11    |           |         |
| 16..... | 11    | 39..... | 11    | 62..... | 12    | 85..... | 11    |           |         |
| 17..... | 11    | 40..... | 11    | 63..... | 6     | 86..... | 11    | Dansville | Branch. |
| 18..... | 10    | 41..... | 11    | 64..... | 12    | 87..... | 11    | 1.....    |         |
| 19..... | 8     | 42..... | 10.9  | 65..... | 9     | 88..... | 11    | 2.....    |         |
| 20..... | 11    | 43..... | 10    | 66..... | 9     | 89..... | 11    | 3.....    |         |
| 21..... | 10    | 44..... | 10.6  | 67..... | 9     | 90..... | 11    | 4.....    |         |
| 22..... | 10    | 45..... | 9     | 68..... | 10    | 91..... | 8     | 5.....    | 88.6    |
| 23..... | 11    | 46..... | 10    | 69..... | 10    | 92..... | 8     | 6.....    |         |
|         |       |         |       |         |       |         |       | 7.....    |         |
|         |       |         |       |         |       |         |       | 8.....    |         |

The statements A and B, hereto appended, were prepared in auditor's office, and are taken from his report for 1875, and are believed to give the approximate cost of the several canals with more correctness than the amounts stated in foregoing tables, and besides, are brought down to a later date.

## STATEMENT A.

*Showing the total cost (to September 30, 1874), of constructing the several canals, the interest thereon, and the cost of each with interest added.*

| CANAL.                        | Cost of construction to September 30, 1874. | Interest at 6 per cent to September 30, 1874. | Total cost of construction with interest added. |
|-------------------------------|---|---|---|
| Erie and Champlain .....      | \$52,283,257 79                             | \$80,778,031 26                               | \$133,061,289 05                                |
| Oswego .....                  | 4,218,173 02                                | 4,484,228 04                                  | 8,702,401 06                                    |
| Cayuga and Seneca.....        | 1,778,435 47                                | 1,991,849 78                                  | 3,770,285 25                                    |
| Chemung .....                 | 1,401,904 03                                | 1,913,426 52                                  | 3,315,330 55                                    |
| Crooked Lake.....             | 394,934 73                                  | 631,460 02                                    | 1,026,394 75                                    |
| Chenango .....                | 4,766,014 37                                | 6,216,891 30                                  | 10,982,905 67                                   |
| Black River .....             | 3,826,423 89                                | 5,458,089 06                                  | 9,284,512 95                                    |
| Genesee Valley.....           | 6,698,147 24                                | 10,384,599 48                                 | 17,082,746 72                                   |
| Oneida Lake.....              | 451,015 20                                  | 193,653 36                                    | 644,668 56                                      |
| Baldwinsville .....           | 31,000 52                                   | 21,794 16                                     | 52,794 68                                       |
| Oneida River Improvement..... | 223,977 83                                  | 210,945 90                                    | 434,923 73                                      |
| Seneca River Towing-path..... | 1,602 65                                    | 1,249 50                                      | 2,852 15  |
| Cayuga Inlet.....             | 2,020 00                                    | 1,320 00                                      | 3,340 00  |
| <b>Total .....</b>            | <b>\$76,076,906 74</b>                      | <b>\$112,387,588 38</b>                       | <b>\$188,364,445 12</b>                         |

## STATEMENT B.

*Showing the total revenues, the total expenditures for collection and ordinary repairs, and the profit and loss in operating each and all the canals from the opening thereof to September 30, 1874.*

| CANALS.                        | Revenue.                | Cost of collection and ordinary repairs. | Loss.                 | Profit.                |
|--------------------------------|-------------------------|--|-----------------------|------------------------|
| Erie and Champlain .....       | \$119,144,081 51        | \$28,503,371 48                          | .....                 | \$90,640,710 03        |
| Oswego .....                   | 3,545,525 53            | 2,985,770 66                             | .....                 | 559,754 87             |
| Cayuga and Seneca .....        | 1,014,003 69            | 888,532 14                               | .....                 | 125,471 55             |
| Chemung .....                  | 514,971 61              | 1,938,635 20                             | \$1,423,663 59        | .....                  |
| Crooked Lake .....             | 45,196 14               | 414,639 04                               | 369,442 90            | .....                  |
| Chenango .....                 | 733,551 93              | 2,013,942 05                             | 1,280,390 12          | .....                  |
| Black River .....              | 206,534 90              | 1,169,430 71                             | 962,895 81            | .....                  |
| Genesee Valley .....           | 801,418 00              | 2,562,472 09                             | 1,761,004 09          | .....                  |
| Oneida Lake .....              | 65,180 51               | 138,125 63                               | 72,945 12             | .....                  |
| Baldwinsville .....            | 1,261 48                | 18,038 58                                | 16,777 10             | .....                  |
| Oneida River Improvement ..... | 214,427 52              | 41,170 47                                | .....                 | 173,257 05             |
| Seneca River Towing-path ..... | 7,235 38                | 19 54                                    | .....                 | 7,215 84               |
| Cayuga Inlet .....             | 7,534 63                | 948 16                                   | .....                 | 6,586 47               |
| <b>Total .....</b>             | <b>\$126,300,972 83</b> | <b>\$40,675,095 75</b>                   | <b>\$5,887,118 73</b> | <b>\$81,512,995 81</b> |

TABLE showing the amount of tolls received annually on all the New York State canals up to September 30, 1864, also annual cost of repairs to same date.

| YEAR. | Tolls.                 | Cost of repairs.       |
|-------|------------------------|------------------------|
| 1821  | \$3,900 00             |                        |
| 1822  | 44,486 73              |                        |
| 1823  | 119,988 08             |                        |
| 1824  | 290,220 53             |                        |
| 1825  | 521,242 94             |                        |
| 1826  | 844,508 08             | \$124,623 51           |
| 1827  | 880,450 00             | 284,654 16             |
| 1828  | 829,525 10             | 224,227 25             |
| 1829  | 815,229 53             | 255,729 55             |
| 1830  | 1,045,699 24           | 229,850 66             |
| 1831  | 745,561 29             | 163,715 53             |
| 1832  | 1,112,194 74           | 850,426 89             |
| 1833  | 1,388,165 53           | 377,733 40             |
| 1834  | 1,391,151 53           | 471,106 90             |
| 1835  | 1,482,963 11           | 441,807 54             |
| 1836  | 1,595,619 48           | 322,444 22             |
| 1837  | 1,321,429 27           | 426,412 41             |
| 1838  | 1,464,105 16           | 476,925 22             |
| 1839  | 1,632,007 56           | 381,903 15             |
| 1840  | 1,602,050 10           | 329,247 94             |
| 1841  | 1,987,207 85           | 320,265 56             |
| 1842  | 1,795,484 80           | 422,105 71             |
| 1843  | 1,952,287 58           | 373,618 45             |
| 1844  | 2,286,277 24           | 444,244 96             |
| 1845  | 2,274,007 56           | 526,001 20             |
| 1846  | 2,728,124 76           | 509,510 96             |
| 1847  | 2,460,975 22           | 492,127 16             |
| 1848  | 2,152,614 24           | 657,729 91             |
| 1849  | 2,377,784 27           | 522,271 22             |
| 1850  | 2,390,476 63           | 520,845 62             |
| 1851  | 2,702,070 24           | 622,526 22             |
| 1852  | 2,172,222 49           | 809,451 99             |
| 1853  | 2,161,225 14           | 772,847 57             |
| 1854  | 2,980,129 97           | 969,222 43             |
| 1855  | 2,631,491 11           | 805,664 64             |
| 1856  | 2,719,225 63           | 606,222 22             |
| 1857  | 2,529,265 88           | 722,042 99             |
| 1858  | 2,045,442 68           | 820,241 91             |
| 1859  | 1,812,220 80           | 622,000 51             |
| 1860  | 2,272,224 04           | 372,222 22             |
| 1861  | 2,222,222 22           | 222,222 22             |
| 1862  | 4,720,222 09           | 422,222 22             |
| 1863  | 5,022,222 22           | 520,222 22             |
| 1864  | 4,202,222 22           | 812,222 22             |
| 1865  | 2,512,222 22           | 1,222,222 22           |
|       | <b>\$22,222,222 00</b> | <b>\$21,222,222 22</b> |





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## TABLES

OF THE PRINCIPAL PLACES ON THE CANALS, AND  
THEIR DISTANCE FROM EACH OTHER.

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|                           |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|---------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Galine's Basin            | 200 | 208 | 205 | 208 | 170 | 139 | 110 | 90  | 78  | 63  | 36  | 16  | 8   | 26  | 15  | 53  | 57  |
| Gashort                   | 115 | 108 | 205 | 200 | 140 | 149 | 130 | 116 | 96  | 83  | 56  | 36  | 19  | 163 | 26  | 28  | 87  |
| Gesler                    | 161 | 138 | 119 | 118 | 143 | 9   | 17  | 31  | 46  | 64  | 51  | 111 | 135 | 180 | 179 | 180 | 87  |
| Greene (six-mile grocery) | 206 | 226 | 210 | 179 | 100 | 81  | 50  | 67  | 49  | 34  | 194 | 14  | 27  | 55  | 74  | 88  | 86  |
| Higginsville              | 208 | 228 | 259 | 208 | 170 | 164 | 104 | 150 | 72  | 57  | 14  | 10  | 14  | 205 | 213 | 217 | 217 |
| Hindaburgh                | 209 | 208 | 259 | 208 | 170 | 164 | 104 | 150 | 72  | 57  | 14  | 10  | 14  | 205 | 213 | 217 | 217 |
| Hoffman's Ferry           | 204 | 204 | 204 | 204 | 170 | 164 | 104 | 150 | 72  | 57  | 14  | 10  | 14  | 205 | 213 | 217 | 217 |
| Holly                     | 207 | 207 | 207 | 207 | 170 | 164 | 104 | 150 | 72  | 57  | 14  | 10  | 14  | 205 | 213 | 217 | 217 |
| Hulberton                 | 207 | 207 | 207 | 207 | 170 | 164 | 104 | 150 | 72  | 57  | 14  | 10  | 14  | 205 | 213 | 217 | 217 |
| Ilan                      | 91  | 68  | 43  | 119 | 27  | 67  | 68  | 101 | 119 | 124 | 161 | 181 | 195 | 206 | 204 | 64  | 68  |
| Jordan                    | 155 | 120 | 98  | 108 | 96  | 75  | 19  | 14  | 38  | 47  | 74  | 74  | 94  | 93  | 94  | 61  | 68  |
| Junction                  | 93  | 93  | 40  | 80  | 108 | 118 | 169 | 192 | 210 | 225 | 263 | 263 | 288 | 288 | 288 | 260 | 264 |
| Kirtzville                | 126 | 126 | 90  | 68  | 45  | 40  | 44  | 62  | 62  | 77  | 108 | 124 | 128 | 146 | 166 | 168 | 167 |
| Knappsville               | 241 | 224 | 183 | 154 | 111 | 75  | 50  | 40  | 40  | 9   | 20  | 20  | 20  | 20  | 20  | 20  | 20  |
| Knowlesville              | 202 | 202 | 243 | 212 | 181 | 174 | 138 | 114 | 82  | 67  | 4   | 4   | 4   | 4   | 4   | 4   | 4   |
| Lenox                     | 128 | 113 | 107 | 85  | 63  | 15  | 58  | 26  | 26  | 26  | 26  | 26  | 26  | 26  | 26  | 26  | 26  |
| Limestone Feeder          | 129 | 103 | 73  | 49  | 34  | 79  | 38  | 34  | 3   | 18  | 45  | 65  | 43  | 89  | 18  | 37  | 37  |
| Little Falls              | 81  | 131 | 131 | 137 | 104 | 69  | 45  | 29  | 15  | 3   | 18  | 45  | 65  | 43  | 89  | 18  | 37  |
| Lockport                  | 214 | 204 | 205 | 204 | 170 | 164 | 104 | 150 | 72  | 57  | 14  | 10  | 14  | 205 | 213 | 217 | 217 |
| Lockport                  | 214 | 204 | 205 | 204 | 170 | 164 | 104 | 150 | 72  | 57  | 14  | 10  | 14  | 205 | 213 | 217 | 217 |
| Lockport                  | 214 | 204 | 205 | 204 | 170 | 164 | 104 | 150 | 72  | 57  | 14  | 10  | 14  | 205 | 213 | 217 | 217 |
| Lockville                 | 216 | 193 | 167 | 166 | 143 | 128 | 87  | 68  | 54  | 36  | 21  | 6   | 6   | 40  | 60  | 60  | 60  |
| Lock No. 65               | 253 | 246 | 228 | 197 | 166 | 143 | 128 | 87  | 68  | 54  | 36  | 21  | 6   | 40  | 60  | 60  | 60  |
| Lock No.                  | 109 | 78  | 78  | 55  | 40  | 27  | 12  | 39  | 48  | 68  | 131 | 116 | 116 | 143 | 166 | 166 | 166 |
| Lodi                      | 81  | 50  | 27  | 12  | 39  | 48  | 68  | 131 | 116 | 116 | 143 | 166 | 166 | 166 | 166 | 166 | 166 |
| Loomis                    | 107 | 81  | 50  | 27  | 12  | 39  | 48  | 68  | 131 | 116 | 116 | 143 | 166 | 166 | 166 | 166 | 166 |
| Lower Black Rock          | 849 | 841 | 818 | 328 | 228 | 188 | 168 | 149 | 131 | 116 | 89  | 69  | 55  | 45  | 37  | 8   | 4   |
| Lynons                    | 217 | 210 | 187 | 161 | 150 | 107 | 92  | 51  | 33  | 18  | 116 | 89  | 69  | 55  | 45  | 37  | 8   |
| Mahees                    | 314 | 307 | 284 | 268 | 227 | 204 | 189 | 148 | 129 | 115 | 97  | 77  | 61  | 51  | 11  | 11  | 11  |
| Macedon                   | 208 | 229 | 206 | 180 | 149 | 136 | 111 | 70  | 51  | 37  | 41  | 101 | 131 | 135 | 145 | 159 | 194 |
| Manlius                   | 168 | 151 | 138 | 108 | 71  | 48  | 38  | 8   | 8   | 8   | 8   | 8   | 8   | 8   | 8   | 8   | 8   |
| Martinsville              | 896 | 879 | 806 | 280 | 249 | 236 | 211 | 170 | 151 | 137 | 119 | 104 | 77  | 67  | 86  | 104 | 104 |
| Medina                    | 808 | 805 | 773 | 247 | 216 | 198 | 178 | 138 | 118 | 104 | 86  | 71  | 60  | 50  | 39  | 30  | 34  |
| Middleport                | 809 | 808 | 773 | 247 | 216 | 198 | 178 | 138 | 118 | 104 | 86  | 71  | 60  | 50  | 39  | 30  | 34  |
| Milbards                  | 818 | 811 | 808 | 263 | 231 | 208 | 183 | 153 | 139 | 119 | 101 | 86  | 59  | 59  | 50  | 215 | 267 |
| Mindenville               | 78  | 71  | 48  | 23  | 9   | 8   | 8   | 8   | 8   | 8   | 8   | 8   | 8   | 8   | 8   | 8   | 8   |
| Mohawk                    | 95  | 85  | 65  | 39  | 8   | 15  | 30  | 71  | 90  | 104 | 122 | 137 | 137 | 164 | 184 | 204 | 274 |
| Montezuma                 | 169 | 168 | 148 | 113 | 69  | 74  | 88  | 14  | 14  | 14  | 14  | 14  | 14  | 14  | 14  | 14  | 14  |
| Newark                    | 204 | 217 | 194 | 168 | 137 | 114 | 99  | 69  | 68  | 68  | 85  | 101 | 126 | 144 | 164 | 184 | 204 |
| New Boston Landing        | 149 | 143 | 119 | 98  | 62  | 33  | 24  | 17  | 26  | 50  | 66  | 83  | 101 | 126 | 144 | 164 | 184 |
| New London                | 181 | 184 | 101 | 75  | 44  | 31  | 6   | 35  | 54  | 65  | 86  | 101 | 126 | 144 | 164 | 184 | 204 |
| Nine-Mile Creek           | 174 | 167 | 144 | 118 | 87  | 61  | 40  | 8   | 11  | 43  | 58  | 85  | 105 | 119 | 139 | 147 | 173 |
| Orangeport                | 816 | 809 | 866 | 260 | 229 | 208 | 191 | 150 | 131 | 100 | 84  | 67  | 49  | 39  | 30  | 26  | 26  |
| Oriskany                  | 117 | 110 | 87  | 61  | 30  | 74  | 6   | 5   | 68  | 100 | 115 | 142 | 169 | 176 | 188 | 204 | 265 |
| Orrville Feeder           | 161 | 154 | 151 | 105 | 74  | 51  | 35  | 26  | 50  | 66  | 83  | 101 | 126 | 144 | 164 | 184 | 204 |
| Palmyra                   | 203 | 205 | 202 | 178 | 145 | 123 | 107 | 74  | 63  | 56  | 35  | 13  | 13  | 13  | 13  | 13  | 13  |
| Pendleton                 | 338 | 331 | 286 | 273 | 241 | 208 | 183 | 143 | 130 | 111 | 96  | 67  | 49  | 39  | 30  | 26  | 26  |
| Perru                     | 183 | 175 | 159 | 136 | 95  | 73  | 57  | 16  | 8   | 50  | 71  | 68  | 118 | 132 | 142 | 160 | 179 |
| Pleasville                | 833 | 868 | 808 | 277 | 246 | 228 | 203 | 167 | 148 | 124 | 101 | 80  | 60  | 40  | 30  | 24  | 24  |
| Pitt Lock                 | 205 | 196 | 175 | 149 | 118 | 85  | 50  | 38  | 28  | 12  | 27  | 19  | 12  | 80  | 116 | 120 | 120 |
| Pittsford                 | 261 | 244 | 231 | 186 | 164 | 141 | 126 | 84  | 66  | 52  | 34  | 28  | 12  | 80  | 116 | 120 | 120 |
| Poole's Brook             | 154 | 147 | 134 | 108 | 67  | 44  | 25  | 12  | 8   | 78  | 105 | 126 | 149 | 166 | 186 | 194 | 198 |
| Port Byron                | 194 | 187 | 164 | 138 | 107 | 64  | 39  | 23  | 13  | 31  | 25  | 18  | 10  | 137 | 166 | 186 | 194 |

*Erie Canal — (Continued).*

| NAMES OF PLACES.              | Erie Canal — (Continued). |            |              |              |               |        |       |           |         |            |        |          |            |            |        |         |           |            |                |          |
|-------------------------------|---------------------------|------------|--------------|--------------|---------------|--------|-------|-----------|---------|------------|--------|----------|------------|------------|--------|---------|-----------|------------|----------------|----------|
|                               | Albany.                   | West Troy. | Schenectady. | Pulmonville. | Little Falls. | Utica. | Home. | Syracuse. | Jordan. | Montezuma. | Lyons. | Palmira. | Rochester. | Brookport. | Aldon. | Medina. | Lockport. | Tonawanda. | Lower B. Rock. | Buffalo. |
| Port Gibson .....             | 297                       | 288        | 197          | 171          | 140           | 117    | 108   | 61        | 48      | 98         | 10     | 9        | 82         | 88         | 96     | 76      | 94        | 118        | 181            | 186      |
| Port Jackson .....            | 46                        | 80         | 16           | 10           | 41            | 64     | 79    | 180       | 189     | 188        | 171    | 186      | 213        | 258        | 247    | 267     | 267       | 264        | 268            | 268      |
| Reynald's Basin .....         | 218                       | 206        | 288          | 297          | 295           | 208    | 188   | 147       | 198     | 174        | 96     | 81       | 54         | 84         | 20     | 10      | 8         | 294        | 298            | 306      |
| Rochester .....               | 269                       | 268        | 289          | 308          | 178           | 149    | 184   | 98        | 74      | 60         | 43     | 27       | 54         | 80         | 34     | 44      | 8         | 81         | 85             | 89       |
| Rome .....                    | 188                       | 118        | 98           | 69           | 88            | 15     | 80    | 41        | 80      | 74         | 98     | 107      | 184        | 154        | 24     | 178     | 68        | 215        | 228            | 227      |
| Schenectady .....             | 80                        | 28         | ...          | 26           | 87            | 80     | 96    | 186       | 185     | 169        | 167    | 208      | 289        | 249        | 263    | 278     | 291       | 210        | 218            | 223      |
| Schoharie Creek .....         | 61                        | 44         | ...          | 5            | 74            | 115    | 74    | 115       | 184     | 148        | 166    | 161      | 208        | 286        | 248    | 268     | 270       | 269        | 297            | 301      |
| Shelby Basin .....            | 306                       | 269        | 276          | 260          | 219           | 196    | 181   | 140       | 181     | 107        | 89     | 74       | 47         | 87         | 13     | 3       | 15        | 84         | 48             | 46       |
| Spencerport .....             | 271                       | 264        | 241          | 215          | 194           | 161    | 146   | 108       | 98      | 78         | 54     | 89       | 13         | 8          | 23     | 33      | 50        | 69         | 77             | 78       |
| Spraker's .....               | 65                        | 88         | 35           | 9            | 28            | 45     | 49    | 101       | 190     | 184        | 153    | 167      | 194        | 214        | 228    | 268     | 265       | 275        | 288            | 297      |
| St. Johnsville .....          | 76                        | 69         | 46           | 26           | 11            | 84     | 49    | 90        | 109     | 188        | 168    | 183      | 198        | 208        | 217    | 267     | 245       | 264        | 278            | 276      |
| Sulphur Springs G. Lock ..... | 286                       | 319        | 296          | 270          | 269           | 216    | 201   | 160       | 141     | 197        | 169    | 164      | 67         | 47         | 88     | 88      | 6         | 14         | 24             | 26       |
| Syracuse .....                | 166                       | 189        | 186          | 110          | 79            | 56     | 41    | ...       | 119     | 229        | 151    | 66       | 86         | 113        | 127    | 127     | 158       | 174        | 188            | 196      |
| Tonawanda .....               | 240                       | 268        | 310          | 264          | 263           | 280    | 215   | 174       | 188     | 141        | 133    | 108      | 81         | 61         | 47     | 87      | 19        | 314        | 328            | 336      |
| Upper Aqueduct .....          | 26                        | 19         | 4            | 80           | 61            | 84     | 99    | 140       | 159     | 178        | 191    | 206      | 263        | 268        | 277    | 277     | 311       | 320        | 328            | 336      |
| Warsport .....                | 110                       | 108        | 80           | 54           | 28            | 159    | 114   | 78        | 84      | 40         | 82     | 7        | 20         | 69         | 54     | 64      | 88        | 101        | 108            | 108      |
| Westport .....                | 289                       | 268        | 308          | 188          | 188           | 168    | 168   | 156       | 78      | 108        | 206    | 208      | 268        | 278        | 108    | 118     | 181       | 180        | 188            | 198      |
| West Troy .....               | 190                       | 188        | 160          | 184          | 108           | 108    | 68    | 24        | 6       | 9          | 98     | 98       | 69         | 69         | 108    | 118     | 181       | 180        | 188            | 198      |
| Whitesboro .....              | 114                       | 107        | 84           | 58           | 27            | 4      | 11    | 58        | 71      | 88         | 108    | 118      | 145        | 168        | 179    | 168     | 207       | 208        | 214            | 228      |
| Yatesville .....              | 68                        | 58         | 38           | 26           | 48            | 48     | 68    | 104       | 188     | 187        | 188    | 170      | 197        | 217        | 281    | 241     | 269       | 278        | 288            | 298      |
| YORK MILLS .....              | 118                       | 108        | 88           | 87           | 98            | 8      | 18    | 58        | 78      | 88         | 104    | 118      | 146        | 168        | 180    | 160     | 208       | 227        | 238            | 248      |

## CHAMPLAIN CANAL.

| NAMES OF PLACES.          | DISTANCE FROM   |         |            |
|---------------------------|-----------------|---------|------------|
|                           | Place to place. | Albany. | Whitehall. |
| Albany .....              | 0               | 0       | 73         |
| West Troy .....           | 7               | 7       | 66         |
| Junction .....            | 0               | 7       | 66         |
| Waterford .....           | 3               | 13      | 51         |
| Mechanicville .....       | 3               | 20      | 53         |
| Stillwater village .....  | 4               | 24      | 41         |
| Bleecker's Basin .....    | 2               | 26      | 4          |
| Wilbur's Basin .....      | 2               | 26      | 45         |
| Van Duzen's Landing ..... | 5               | 23      | 40         |
| Schuylerville .....       | 3               | 26      | 37         |
| Saratoga Bridge .....     | 2               | 28      | 35         |
| Fort Miller .....         | 3               | 41      | 33         |
| Moses Kill .....          | 3               | 44      | 29         |
| Fort Edward .....         | 5               | 49      | 24         |
| Glen's Falls feeder ..... | 2               | 51      | 26         |
| Baker's Basin .....       | 1               | 52      | 21         |
| Smith's Basin .....       | 5               | 57      | 16         |
| Fort Ann .....            | 4               | 61      | 13         |
| Comstock's Landing .....  | 4               | 65      |            |
| Whitehall .....           | 3               | 73      | 0          |

## GLEN'S FALLS FEEDER — (Champlain Canal).

| NAMES OF PLACES.                    | Distance from place to place. |
|-------------------------------------|-------------------------------|
| Champlain canal .....               | 0                             |
| Sandy Hill .....                    | 2                             |
| Glen's Falls .....                  | 2                             |
| Head of the feeder .....            | 2                             |
| Head of the pond .....              | 5                             |
| From Junction to Whitehall .....    | 64                            |
| Length of Glen's Falls feeder ..... | 12                            |
| Length of pond above Troy dam ..... | 2                             |
| Total .....                         | 79                            |

## CHENANGO CANAL.

| NAMES OF PLACES.                                      | DISTANCE FROM   |        |           |         |             |
|---|-----------------|--------|-----------|---------|-------------|
|   | Place to place. | Utica. | Hamilton. | Oxford. | Binghamton. |
| Utica .....   | 0               | 0      | 30        | 60      | 97          |
| Road leading from New Hartford to Whitesborough ..... | 2               | 2      | 27        | 57      | 94          |
| Clinton .....   | 6               | 9      | 21        | 51      | 88          |
| Deansville .....                                      | 5               | 14     | 16        | 46      | 82          |
| Oriskany Falls .....                                  | 5               | 19     | 11        | 41      | 78          |
| Solsville .....                                       | 2               | 22     | 8         | 38      | 75          |
| Bouckville .....                                      | 2               | 24     | 6         | 36      | 72          |
| Peck's Basin .....                                    | 2               | 26     | 4         | 34      | 71          |
| Hamilton .....  | 4               | 30     | 0         | 30      | 67          |
| Lebanon Factory .....                                 | 2               | 32     | 2         | 28      | 65          |
| Earville .....  | 4               | 36     | 6         | 34      | 61          |
| Sherburne .....                                       | 5               | 41     | 11        | 19      | 56          |
| North Norwich .....                                   | 4               | 45     | 15        | 15      | 52          |
| Piasterville .....                                    | 2               | 47     | 17        | 13      | 50          |
| Norwich .....   | 4               | 51     | 21        | 9       | 46          |
| Oxford .....  | 9               | 60     | 30        | 0       | 37          |
| Haynes' Mill .....                                    | 10              | 70     | 40        | 10      | 27          |
| Greene .....  | 4               | 74     | 44        | 12      | 23          |
| Forks .....   | 2               | 82     | 52        | 22      | 15          |
| Fond Brook .....                                      | 2               | 84     | 54        | 24      | 12          |
| Fort Crane .....                                      | 1               | 89     | 59        | 29      | 8           |
| Crocker's Mills .....                                 | 1               | 90     | 60        | 30      | 7           |
| Binghamton .....                                      | 7               | 97     | 67        | 37      | 0           |

## OSWEGO CANAL.

| NAMES OF PLACES.        | DISTANCE FROM   |            |         |
|-------------------------|-----------------|------------|---------|
|                         | Place to place. | Syra-cuse. | Oswego. |
| Syracuse .....          | 0               | 0          | 38      |
| Salina .....            | 2               | 2          | 36      |
| Liverpool .....         | 3               | 5          | 33      |
| Mud Lock .....          | 2               | 7          | 31      |
| Cold Spring .....       | 1               | 8          | 30      |
| New Bridge .....        | 5               | 13         | 25      |
| Three-River Point ..... | 2               | 15         | 23      |
| Phoenix .....           | 2               | 17         | 21      |
| Sweet's Lock .....      | 3               | 20         | 18      |
| Ox Creek .....          | 2               | 23         | 15      |
| Fulton .....            | 4               | 27         | 11      |
| Braddock's Rapid .....  | 4               | 31         | 7       |
| Tiffany's Landing ..... | 4               | 35         | 3       |
| High Dam .....          | 1               | 36         | 2       |
| Oswego .....            | 2               | 38         | 0       |

## CAYUGA AND SENECA CANAL.

| NAMES OF PLACES.                                    | DISTANCE FROM   |             |         |
|---|-----------------|-------------|---------|
|   | Place to place. | Monte-suma. | Geneva. |
| Montezuma .....                                     | 0               | 0           | 21      |
| Seneca River .....                                  | 5               | 5           | 16      |
| S. Dermont .....                                    | 2               | 7           | 14      |
| Seneca Falls .....                                  | 3               | 10          | 11      |
| Chamberlain's Mills .....                           | 3               | 12          | 9       |
| Waterloo .....                                      | 2               | 14          | 7       |
| Teal's .....  | 5               | 19          | 3       |
| Geneva .....  | 3               | 21          | 0       |
| Lateral canal to East Cayuga village, 2 miles ..... | 2               |             |         |

## CHEMUNG CANAL.

| NAMES OF PLACES.               | DISTANCE FROM   |              |         |            |
|--------------------------------|-----------------|--------------|---------|------------|
|                                | Place to place. | Seneca Lake. | Elmira. | Knoxville. |
| Seneca Lake .....              | 0               | 0            | 23      | 33         |
| Havana .....                   | 4               | 4            | 19      | 29         |
| Millport .....                 | 6               | 10           | 13      | 23         |
| Horseheads .....               | 7               | 17           | 6       | 16         |
| Elmira .....                   | 6               | 23           | 0       | 22         |
| Knoxville .....                | 23              | 33           | 23      | 0          |
| <b>FEEDER (Chemung canal).</b> |                 |              |         |            |
| Horseheads .....               | 0               | 17           | 6       | 16         |
| Miller's Basin .....           | 7               | 24           | 18      | 9          |
| Dam at head of feeder .....    | 7               | 31           | 20      | 3          |
| Knoxville .....                | 3               | 33           | 23      | 6          |

## CROOKED LAKE CANAL.

| NAMES OF PLACES.        | DISTANCE FROM   |              |               |
|-------------------------|-----------------|--------------|---------------|
|                         | Place to place. | Seneca Lake. | Crook'd Lake. |
| Dresden .....           | 0               | 0            | 8             |
| Mallory's .....         | 0               | 3            | 5             |
| Andrews and Way's ..... | 2               | 5            | 3             |
| Penn Yan .....          | 2               | 7            | 1             |
| Crooked Lake .....      | 1               | 8            | 0             |

## GENESEE VALLEY CANAL.

| NAMES OF PLACES.                     | Distance from place to place. | DISTANCES FROM |              |               |        |               |         |       |        |            |
|--------------------------------------|-------------------------------|----------------|--------------|---------------|--------|---------------|---------|-------|--------|------------|
|                                      |                               | Rochester.     | Scottsville. | Mount Morris. | Nunda. | Portageville. | Oramel. | Cuba. | Olean. | Dansville. |
| Rochester .....                      | 0                             | 0              | 12           | 37            | 51     | 59            | 78      | 93    | 107    | 59         |
| Rapids (Lock No. 1) .....            | 2                             | 2              | 10           | 25            | 49     | 57            | 76      | 91    | 105    | 59         |
| Tone's Basin .....                   | 6                             | 8              | 4            | 29            | 43     | 51            | 70      | 85    | 99     | 44         |
| Scottsville .....                    | 4                             | 12             | 0            | 25            | 39     | 47            | 66      | 81    | 95     | 40         |
| Cansawagus (Avon road) .....         | 2                             | 20             | 8            | 17            | 31     | 39            | 58      | 73    | 87     | 32         |
| Sackett's Basin .....                | 2                             | 22             | 10           | 15            | 29     | 37            | 56      | 71    | 85     | 30         |
| Fowlerville Road .....               | 2                             | 24             | 12           | 13            | 27     | 35            | 54      | 69    | 83     | 28         |
| Barclay's Mill .....                 | 2                             | 26             | 14           | 11            | 25     | 33            | 52      | 67    | 81     | 26         |
| Tiffardina .....                     | 2                             | 29             | 17           | 8             | 22     | 30            | 49      | 64    | 78     | 22         |
| Spencer's Basin .....                | 1                             | 30             | 18           | 7             | 21     | 29            | 48      | 63    | 77     | 22         |
| Tracy's Basin .....                  | 1                             | 32             | 20           | 5             | 19     | 27            | 46      | 61    | 75     | 20         |
| Cuylerville .....                    | 1                             | 33             | 21           | 4             | 18     | 26            | 45      | 60    | 74     | 19         |
| Leicester (Moscow Landing) .....     | 1                             | 34             | 22           | 3             | 17     | 25            | 44      | 59    | 73     | 18         |
| Genesee River dam .....              | 1                             | 36             | 24           | 1             | 15     | 23            | 42      | 57    | 71     | 16         |
| Mount Morris .....                   | 1                             | 37             | 25           | 0             | 14     | 22            | 41      | 56    | 70     | 15         |
| Shaker Settlement .....              | 4                             | 41             | 29           | 4             | 10     | 18            | 37      | 52    | 66     | 11         |
| Brushville .....                     | 5                             | 46             | 34           | 9             | 5      | 13            | 32      | 47    | 61     | 16         |
| Nunda .....                          | 2                             | 51             | 39           | 14            | 0      | 8             | 27      | 42    | 56     | 21         |
| Messenger's Hollow .....             | 2                             | 53             | 41           | 16            | 2      | 6             | 25      | 40    | 54     | 22         |
| Genesee Falls (Tunnel Section) ..... | 4                             | 57             | 45           | 20            | 6      | 2             | 21      | 36    | 50     | 27         |
| Portageville .....                   | 2                             | 59             | 47           | 22            | 8      | 0             | 19      | 34    | 48     | 29         |
| Lock No. 61 .....                    | 5                             | 64             | 52           | 27            | 13     | 5             | 14      | 29    | 43     | 34         |
| Mixville Landing (Wisoy feeder) ..   | 1                             | 65             | 53           | 28            | 14     | 6             | 18      | 33    | 47     | 35         |
| Fillmore .....                       | 4                             | 69             | 57           | 32            | 18     | 10            | 9       | 24    | 38     | 39         |
| Burrville .....                      | 6                             | 75             | 63           | 38            | 24     | 16            | 8       | 18    | 32     | 45         |
| Caneadea Centre .....                | 1                             | 76             | 64           | 39            | 25     | 17            | 2       | 17    | 31     | 46         |
| Oramel .....                         | 2                             | 78             | 66           | 41            | 27     | 19            | 0       | 15    | 29     | 48         |
| Belfast .....                        | 2                             | 80             | 68           | 43            | 29     | 21            | 2       | 13    | 27     | 50         |
| Rockville .....                      | 2                             | 83             | 71           | 46            | 32     | 24            | 5       | 10    | 24     | 53         |
| Caseville .....                      | 1                             | 84             | 72           | 47            | 33     | 23            | 6       | 9     | 23     | 54         |
| Black Creek Corners .....            | 4                             | 88             | 76           | 51            | 37     | 29            | 10      | 5     | 19     | 58         |
| Cuba .....                           | 5                             | 93             | 81           | 56            | 42     | 34            | 15      | 0     | 14     | 68         |
| Lechna Feeder .....                  | 6                             | 99             | 87           | 62            | 48     | 40            | 21      | 6     | 8      | 69         |
| Hinsdale .....                       | 1                             | 100            | 88           | 63            | 49     | 41            | 22      | 7     | 7      | 70         |
| Olean .....                          | 7                             | 107            | 95           | 70            | 56     | 48            | 29      | 14    | 0      | 77         |
| DANSVILLE BRANCH.                    |                               |                |              |               |        |               |         |       |        |            |
| Shaker Settlement .....              | 0                             | 41             | 29           | 4             | 10     | 18            | 37      | 52    | 66     | 11         |
| Fitzhugh's Basin .....               | 2                             | 43             | 31           | 6             | 12     | 20            | 39      | 54    | 68     | 9          |
| Kyserville .....                     | 1                             | 44             | 32           | 7             | 13     | 21            | 40      | 55    | 69     | 5          |
| Rock Spring .....                    | 2                             | 46             | 34           | 9             | 15     | 23            | 42      | 57    | 71     | 6          |
| Sherwood's Landing .....             | 1                             | 47             | 35           | 10            | 16     | 24            | 43      | 58    | 72     | 5          |
| Steam Saw Mill .....                 | 1                             | 48             | 36           | 11            | 17     | 25            | 44      | 59    | 73     | 4          |
| McNair's Landing .....               | 1                             | 49             | 37           | 12            | 18     | 26            | 45      | 60    | 74     | 3          |
| Woodville .....                      | 1                             | 50             | 38           | 13            | 19     | 27            | 46      | 61    | 75     | 2          |
| Cumminsville .....                   | 1                             | 51             | 39           | 14            | 20     | 28            | 47      | 62    | 76     | 1          |
| Dansville .....                      | 1                             | 52             | 40           | 15            | 21     | 29            | 48      | 63    | 77     | 0          |



DANVILLE SIDE CUT—(*Genesee Valley Canal*).

| NAMES OF PLACES.                  | Distance from place to place. |
|-----------------------------------|-------------------------------|
| Shaker Settlement (Junction)..... | 0                             |
| Fitzhugh's Basin.....             | 2                             |
| Kyserville.....                   | 1                             |
| Rockspring.....                   | 2                             |
| Sherwood's Landing.....           | 1                             |
| Steam Saw Mill.....               | 1                             |
| McNair's Landing.....             | 1                             |
| Woodville.....                    | 1                             |
| Cumminsville.....                 | 1                             |
| Danville.....                     | 1                             |

## ONEIDA LAKE CANAL AND FEEDER.

Extends from the Erie canal at Higgins, four miles west of New London, to the Oneida lake, as follows:

Canal proper, from Higgins to Wood Creek..... 2½ miles.  
 Wood Creek, with a towing-path to the Oneida Lake..... 2½ miles.

## BLACK RIVER CANAL.

| NAMES OF PLACES.                                      | DISTANCE FROM   |       |            |
|---|-----------------|-------|------------|
|   | Place to place. | Roma. | Boonville. |
| Roma.....   | 0               | 0     | 25         |
| Ridge Mills.....                                      | 2               | 2     | 23         |
| Lock No. 7.....                                       | 3               | 5     | 20         |
| Walworth's Store House.....                           | 1               | 6     | 19         |
| Westernville.....                                     | 2               | 9     | 16         |
| Wells Brook Aqueduct.....                             | 2               | 11    | 14         |
| Stringer's Creek.....                                 | 2               | 13    | 12         |
| Lansing Kill.....                                     | 1               | 14    | 11         |
| Lock No. 81.....                                      | 2               | 16    | 9          |
| Lansing Kill dam or feeder.....                       | 1               | 17    | 8          |
| Lower Falls, Lansing kill.....                        | 2               | 19    | 6          |
| Upper Falls, Lansing kill.....                        | 2               | 21    | 4          |
| Lock No. 70.....                                      | 2               | 23    | 2          |
| Boonville.....  | 2               | 25    | 0          |
| Sugar River.....                                      | 2               | 26    | 2          |
| Little Falls, Black river.....                        | 1               | 27    | 4          |
| Port Leyden.....                                      | 2               | 28    | 7          |
| Lock No. 97.....                                      | 1               | 29    | 8          |
| Lyon's Falls.....                                     | 2               | 31    | 10         |
| Hawkinsville, on feeder (3 miles from Boonville)..... | 0               | 32    | 3          |
| A. Lee's, on feeder.....                              | 2               | 30    | 5          |
| R. B. Miller's, on feeder.....                        | 1               | 31    | 6          |
| State Dam, on feeder.....                             | 4               | 35    | 10         |
| Head of reservoir.....                                | 2               | 37    | 12         |

## ONEIDA RIVER IMPROVEMENT.

| NAMES OF PLACES.       | Distance from place to place. |
|------------------------|-------------------------------|
| Three-River Point..... | 0                             |
| Peter Scott Creek..... | 4                             |
| Oak Orchard.....       | 4                             |
| Caughdenoy.....        | 7                             |
| Brewerton.....         | 5                             |

## GENERAL SUMMARY.

|                                    |               |               |
|------------------------------------|---------------|---------------|
| Erie canal.....                    | 308           |               |
| Albany basin.....                  | 1             |               |
| feeders .....                      | 8             |               |
|                                    | <u>      </u> | 361 miles.    |
| Champlain canal.....               | 66            |               |
| Glen's Falls feeder .....          | 18            |               |
| Pond above Troy dam.....           | 8             |               |
|                                    | <u>      </u> | 81 miles.     |
| Chemango canal.....                |               | 97 miles.     |
| Black River canal.....             | 35            |               |
| feeder and reservoir.....          | 12            |               |
| River improvement .....            | 43            |               |
|                                    | <u>      </u> | 89 miles.     |
| Onesida Lake canal and feeder..... |               | 7 miles.      |
| Oswego canal.....                  | 33            |               |
| Baldwinsville side cut.....        | 1             |               |
| Onesida River improvement.....     | 20            |               |
| Seneca River towing-path.....      | 5½            |               |
| Seneca River improvement.....      | 12½           |               |
|                                    | <u>      </u> | 77 miles.     |
| Cayuga and Seneca canal.....       |               | 28 miles.     |
| Crooked Lake canal.....            |               | 8 miles.      |
| Chemung canal.....                 | 23            |               |
| feeder .....                       | 16            |               |
|                                    | <u>      </u> | 39 miles.     |
| Genesee Valley canal.....          | 107           |               |
| Dansville side cut.....            | 11            |               |
|                                    | <u>      </u> | 118 miles.    |
| Total.....                         |               | <u>      </u> |
|                                    |               | 900 miles.    |



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# TRANSACTIONS

OF THE

# ECLECTIC MEDICAL SOCIETY

OF THE

STATE OF NEW YORK

For the Year 1877.

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TRANSMITTED TO THE LEGISLATURE JANUARY 31, 1877.

---

JEROME B. PARMENTER, STATE PRINTER.  
1878.





STATE OF NEW YORK.

---

No. 46.

IN ASSEMBLY,

January 31, 1877.

---

TRANSACTIONS

OF THE

ECLECTIC MEDICAL SOCIETY OF THE STATE OF NEW YORK.

NEW YORK, *January 30, 1877.*

HON. G. B. SLOAN, *Speaker of the Assembly:*

SIR.— We have the honor to transmit to you, as required by law, the annual report of the Eclectic Medical Society of the State of New York, with the accompanying papers, for the present year.

Respectfully yours,

DENNIS E. SMITH, M. D.,

*President.*

J. EDWIN DANIELSON, M. D.,

*Recording Secretary.*

ECLECTIC MEDICAL SOCIETY OF THE STATE OF NEW YORK, }  
NEW YORK CITY, *October 19, 1876.* }

The papers constituting the following transactions have received  
our approval.

DENNIS E. SMITH, M. D.,  
JOEL C. HULBERT, M. D.,  
J. EDWIN DANELSON, M. D.,  
*Committee of Publication.*

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At the annual meeting of the State Society, held in Cooper Institute, October 21 and 22, 1874, it was

*Resolved*, That the State Society shall not be considered as indorsing the views of authors of papers received or published in connection with the proceedings and transactions of this Society, unless definitely so indorsed by a resolution of the Association, and so specified in the transactions.

*Resolved*, That the above resolution appear annually in its published proceedings.

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# ECLECTIC MEDICAL SOCIETY

OF THE

## STATE OF NEW YORK.

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### CONSTITUTION.

Whereas, the Legislature of the State of New York, at its eighty-eighth session, passed a law entitled "An act to incorporate the Eclectic Medical Society of the State of New York, and auxiliary local Medical Associations," approved April 24, 1865, in the words following:

**AN ACT** for the incorporation of the Eclectic Medical Society of the State of New York, and auxiliary local Eclectic Medical Associations.

PASSED April 24, 1865.

*The People of the State of New York, represented in Senate and Assembly, do enact as follows:*

SECTION 1. Robert S. Newton, of the city of New York, A. W. Russell, of Albany, Benjamin F. Arnold, of Pawling, Dutchess county, Calvin S. Totman, of Syracuse, William W. Hadley, of Brooklyn, D. E. Smith, Jacob Van Valkenburgh, and their associates, are hereby declared to be a body corporate and politic, by the style and name of the Eclectic Medical Society of the State of New York, and by that name shall be in law capable of suing and being sued, pleading and being impleaded, answering and being answered, defending and being defended in all courts and places, and in all matters and causes whatsoever, and shall have and use a common seal, with authority to alter and renew the same at pleasure.

§ 2. The said society shall hereafter be composed of members duly chosen as its by-laws shall direct; and at its annual meetings, the members in attendance, not less than fifteen in number, may elect a president and such other officers as may be deemed proper, who shall hold their offices for one year, and till others shall be chosen in their places. It shall be lawful for said society to purchase and hold real property for, its use, not exceeding in value the sum of twenty thousand dollars.

§ 3. The recording secretary shall file in the office of the Secretary of State a copy of the constitution and by-laws of said society, and a copy of the journal of the proceedings had at the first meeting held after the passage of this act; he shall also provide a book in which he shall record all the resolutions and proceedings which may be had



from time to time, also the name of every member of the society, his residence and the time of his admission into the society, and also the annual and other reports relative to the condition of the treasury, and all such other matters a majority of the society shall deem proper. It shall be lawful for any member of the society, at all times, to have recourse to this book, and it shall be delivered, together with all books, papers and records, which may be in the hands of the secretary and the property of the society, to his successor in office. He shall also, in the month of January in each year, make a report to the Legislature, embracing the journals, records of scientific discoveries, and other papers upon medical or surgical subjects which may be prepared under the direction of the society.

§ 4. It shall be lawful for physicians who subscribe to the constitution of the Eclectic Medical Society of the State of New York, to meet together in each of the counties of the State, or in other localities to be specified in their call for such assemblage, and organize medical societies for the county, district or locality in which they reside, subject to the approval and sanction of the aforesaid State society. Such societies, when so organized and sanctioned, shall elect a president and other officers, and shall file in the office of the clerk of the county where such meeting shall be held, a copy of the constitution, by-laws and proceedings held at such meeting.

§ 5. All the powers, privileges and immunities now conferred by law upon the State Medical Society and the State Homœopathic Medical Society, and upon the county medical societies and upon the county homœopathic medical societies, except granting the degree of doctor in medicine, are hereby conferred upon the several societies incorporated pursuant to this act; and the said societies shall be subject to the duties and responsibilities to which State and county medical societies are subject under the laws of this State.

The undersigned, being duly associated and becoming a corporation, pursuant to said act, by the name and style of "The Eclectic Medical Society of the State of New York," have adopted the accompanying code of by-laws; and in order to declare, without equivocation, the cardinal doctrines and usages by which we are distinguished, do each and severally subscribe and set forth the following

#### PLATFORM AND DECLARATION: \*

Medical eclecticisim comprises all truth which is contained in each of the various schools of medicine, and excludes all manifested error, whether pertaining to opinion or practice. It is the province of the physician to know and apply remedial agents which, according to his best knowledge, conform most exactly to the laws of physiology, and operate as auxiliaries to the healing power of nature; rejecting those substances which are known to be baleful and poisonous, and to have for their employment neither necessity nor adequate justification. We accordingly exclude from our catalogue of medicines, wholly and unqualifiedly, the several preparations and compounds of mercury, arsenic, lead and antimony, and discard also, as useless and inexcusable, the practice of blood-letting. Other agents are known to be

objectionable, the use of which we accept on sufferance, owing to the incomplete condition of medical knowledge. But we protest, at the same time, that we hope eventually to be able to adopt in their stead, more efficient and harmless substitutes, adapted to an intelligent practice, and meeting every want of the medical profession.

We are not desiring or endeavoring to lower the standard of scientific attainment. The physicians of our faith have added to the knowledge of *materia medica*, and the proper methods of treating the sick, and amid obloquy and persecution elevated the practice of the healing art. We propose, by association and the maintenance of friendly relations, to strengthen each other in the prosecution of an honorable profession.

We believe that knowledge makes its possessors liberal and fraternal, and not partisan or exclusive. We accordingly accept no code of ethics which is at variance with the golden maxim: "Whatsoever ye would that men should do to you, do ye even so to them." Courtesy and justice we have a right to demand from others, and it is an oppression to endeavor to restrict any person in the employment of lawful measures to extend his field of honorable industry. Nor do we esteem any knowledge lightly, however it may have been contributed, which shall enable us to be, in any way, more useful in our vocation. The art of healing, like civilization itself, is daily improving, expanding, and becoming more perfect.

## BY - LA WS .

### ARTICLE I.

The officers of this society shall be a president, vice-president, recording secretary, corresponding secretary and treasurer. The officers here named shall constitute the *Board of Directors* of the society. The president, vice-president and recording secretary shall constitute the *Committee on Publication*.

There shall also be a Board of Censors, consisting of one member from each judicial district of the State represented in the membership of this society, and an additional member from the corporation and faculty of the Eclectic Medical College of the City of New York, and another from the Brooklyn Academy of Medicine; but in case of absence of any censor at any meeting of the board the president may designate another member of the society to act in his place.

All these officers shall be elected at the annual meeting by ballot, except that mode of choice shall be waived by unanimous consent. A majority of votes shall be necessary for a choice on the first ballot, but a plurality shall be sufficient at any ensuing ballot.

### ARTICLE II.

The president shall exercise all the functions usually devolving upon his office in parliamentary bodies and voluntary associations, except as the same may be modified by a resolution of the society. He shall appoint officers to fill all vacancies occurring when the society is not in session; he shall deliver a public address at the

annual and semi-annual meetings, or procure other speakers for the occasion; and he shall perform all other duties legitimately pertaining to the presiding officer.

The vice-president shall be the temporary president of the society, exercising all the functions of the president in case of his absence from the sphere of his duties, death, disability or other disqualification.

The recording secretary shall perform all acts required by the third section of the act of incorporation. He shall also receive all moneys due the society, and pay the same without delay to the treasurer; he shall sign all credentials and diplomas of the society, issue notices of all meetings and cause them to be transmitted to the several members, and to the president and secretary of every auxiliary society, take charge of all books, pamphlets and other literature the property of the society, shall superintend the distribution of the annual transactions, and shall do all things duly required of him by the society.

The corresponding secretary shall aid in the correspondence of the society, and shall also give such assistance to the recording secretary as he may require.

The treasurer shall take charge of all moneys belonging to the society; he shall pay all bills duly incurred and approved by the board of directors, and he shall report annually to the society the management and condition of its finances.

The board of directors shall manage the corporate affairs and general business of the society, examine all bills and charges, and procure suitable rooms for the accommodation of the society. Three directors shall constitute a quorum for the transaction of business, provided that the lawful notice shall have been given to all members of the board.

### ARTICLE III.

The society shall consist of the permanent members whose names are now lawfully upon the roll, and who subscribe to the platform and declaration, and of delegates duly appointed by auxiliary societies which are not in arrears for dues to this society. New members may be added from time to time, on the nomination of the auxiliary societies to which they respectively belong.

The censors, or a majority of them, shall examine all candidates for membership, and shall report favorably in case that every such candidate holds the degree of doctor of medicine, or is a practitioner who has been in reputable practice for five years, and who is of good reputation for virtue, intelligence and sympathy with the purposes of this society, who is eligible to membership, and has been duly nominated by the auxiliary society to which he or she may belong. The society may also elect honorary members, not exceeding ten in any year, who shall have been proposed at a preceding meeting, and shall be the residents of another State, or citizens of this State not members of an auxiliary association, and shall be in other respects suitable candidates for membership. Permanent and honorary members shall be elected by ballot, and shall sign the constitution and by-laws, and shall pay ten dollars each to the recording secretary. If three or more ballots appear against a candidate, he shall be rejected.

A certificate or diploma of membership, both for permanent and honorary members, shall be furnished to such members, duly signed by the president and secretary, and attested by the corporate seal of the society.

Any member may be officially censured, invited to resign his membership, or expelled from the society for improper or unprofessional conduct or a renunciation of the principles and fellowship of the society, by a vote of four-fifths of the permanent members of the society present at a regular meeting; provided that a specific charge shall have been made at such meeting, in writing, or at a previous meeting; also that the society shall have resolved to entertain such charge, and due notice shall have been given to the accused person that he may be present and defend himself if he shall so elect. Any member, except a non-resident of the State, voluntarily ceasing to belong to an auxiliary society, shall thereby cease to be a member of this society. But any member who shall have been dropped or excluded from membership, for any alleged cause, shall have the right to serve a notice, within one year, upon the president of this society, who shall cause a review of said proceedings, either by special committee or at a meeting of this society, and the decision of this society, whether to set aside or to confirm the same, shall be final.

#### ARTICLE IV.

Auxiliary societies, whose purposes are in unison with this society, may be organized, as prescribed in the fourth section of the charter, subject to the approval and sanction of this society, or of its board of directors, when the society is not in session. Upon authorization they shall pay the recording secretary five dollars as initiation fee. Every auxiliary society shall be entitled to three delegates annually, and to a delegate in addition for every ten members of such society in good standing; and may, in addition, nominate annually four members, who are or have been delegates to this society, for permanent members of this society. Each Eclectic Medical College may also send two delegates to each annual session, who shall possess for one year all the powers, and be subject to all the obligations of members of the society.

#### ARTICLE V.

At each annual meeting shall be appointed a nominating committee who shall, in addition to the usual functions of such a committee, be charged with the duty of proposing the time and place for holding the next ensuing meeting, subject to the approval of the society.

#### ARTICLE VI.

Fifteen members may constitute a *quorum* of the society. Three members may constitute a quorum of the board, provided such director shall have been notified of the time and place of meeting.

## ARTICLE VII.

*Amendments.*

Proposals to alter or amend the constitution or by-laws shall be presented in manuscript and read at a regular meeting, when they shall lie over until the next meeting, unless there is a unanimous desire to act upon them immediately; but no alteration shall at any time be made, except by a vote of two-thirds of all the members present. The laws of the State of New York regulating the practice of medicine and surgery, and other statutes applicable, shall be deemed a part of this constitution.

## ARTICLE VIII.

*Order of Business.*

1. Calling the roll of members and delegates.
2. Reading the minutes of the last meeting.
3. Receiving propositions for permanent membership.
4. Reports of officers.
5. Reports of committees and action on the same.
6. Reports of essayists and discussions.
7. Miscellaneous business.

## ARTICLE IX.

*Dues.*

At each annual meeting of the society each auxiliary society shall pay to the secretary an amount equivalent to fifty cents for each member of such auxiliary society as annual dues, and no delegation shall be received from any society in arrears. Permanent members, non-residents of this State and not connected with any auxiliary society, shall pay to the secretary two dollars annually as dues.

## ARTICLE X.

This society shall appoint annually, at its regular election of officers, a committee of three, to be nominated by the chair and approved by a two-third vote of the members present, which committee shall be called the Advisory Committee.

If, at any time, any member of this society, in the opinion of any other member, abuses the privileges granted by the code of ethics, complaint may be made against such member to the advisory committee, and if, in the opinion of this committee, the complaint is well founded it shall notify the accused member that his case will be heard at a meeting appointed by the chairman of said committee; that if the matter can be satisfactorily settled between the committee and the accused member, it shall not be brought publicly to the notice of the society, nor affect the standing of the accused member in the same; that if it be the cause of any insurmountable conflict of opinion between the accused and the committee, in consequence of which the case cannot be amicably adjusted, it may then be reported at the first regular meeting of the society held thereafter;

that after due consideration of the case at said meeting a resolution may be offered providing for taking a ballot at the next regular meeting on the question of censuring, suspending or expelling the recalcitrant member, and requiring the secretary to notify each member of the proposed action of the society; that if, at this meeting, two-thirds of the members present shall vote for the suspending or expelling of the accused member the presiding officer shall formally announce to the society the result of the ballot, and if it be in favor of expulsion the name of such member shall be forthwith stricken from the roll and his membership in the society declared to be at that moment ended.

No member of this society shall attempt to support any of his claims to medical success in any newspaper or other advertisement by announcing therein his connection with this society or any of its members, directly or indirectly.

The name of this society shall not be used in any pamphlet or book publication by any member without the consent, in writing, of the advisory committee; that even this consent may be reconsidered and retracted by the committee at any meeting called by the chairman of the same, if the publication is such, in the opinion of three or more members, as to damage the reputation of the society. In the case of any such decision of the advisory committee the member feeling aggrieved may, if he choose, bring the question directly before any regular meeting of the society, at which the vote of two-thirds of the members present, for or against the question thus introduced, shall be final.

# CODE OF ETHICS

OF THE

ECLECTIC MEDICAL SOCIETY OF THE STATE OF NEW YORK,

ADOPTED JANUARY, 1878.

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## ARTICLE I.

The interests and rights of medical men are as dear to them as are those of any other class of citizens in this union to themselves; they are entitled, by the Constitution of this republic, to the same freedom and privileges in moral, social, political and civil life as are individuals pursuing any other vocation; and any association or rules which would deprive them of the least portion of these rights and privileges are unwarranted usurpations, contrary to the spirit and intent of our government, and, consequently, of no force in law or custom.

## ARTICLE II.

The common rules and maxims of morality which are enjoined in the Bible, and have been recognized by the wise and virtuous at all times and in every civilized country, are comprehensive enough in their scope to meet all the contingencies and emergencies which, in a moral point of view, are likely to arise in the transaction of business and the interchange of thought and sentiment between man and man.

## MEMBERS

OF THE

ECLECTIC MEDICAL SOCIETY OF THE STATE OF NEW YORK,

WITH RESIDENCE AND DATE OF ADMISSION.

| Name.                   | Residence.  | Admitted. |
|-------------------------|---|-----------|
| Arnold, Benjamin F.,*   | .....   | 1864      |
| Allen, Paul W.....      | 1323 Fourth avenue, New York city,                        | 1867      |
| Arnold, Josiah.....     | Syracuse, Onondaga county.....                            | 1868      |
| Allen, E.....           | Copenhagen, Lewis county.....                             | 1870      |
| Archer, William.....    | { 108 Monticello avenue, Jersey City, }<br>N. J.....      | { 1874    |
| Allen, Stephen W.....   | Haverstraw, Rockland county.....                          | 1874      |
| Brown, Charles K.....   | Troy, Rensselaer county.....                              | 1864      |
| Bates, C. W.....        | Hempstead, Queens county.....                             | 1864      |
| Backus, B. P.....       | Boston, Mass.....   | 1865      |
| Boskowitz, Herman...    | 137 Duffield street, Brooklyn.....                        | 1866      |
| Betts, James N.....     | Pulaski, Oswego county.....                               | 1867      |
| Brooks, A. D.....       | Irving, Chautauqua county.....                            | 1868      |
| Bell, William.....      | Seneca Castle, Ontario county.....                        | 1870      |
| Burtou, Rollin J.*..... | .....   | 1869      |
| Bedortha, N.....        | Saratoga Springs, Saratoga county..                       | 1871      |
| Brown, Charles*.....    | .....   | 1865      |
| Birch, Sylvanus J.....  | Orange, Mass.....   | 1874      |
| Barker, William.....    | 112 Fourth street, Brooklyn, E. D..                       | 1874      |
| Brandreth, Benjamin..   | Sing Sing, Westchester county.....                        | 1874      |
| Bedortha, B. T.....     | 152 Sixth street, Buffalo, N. Y.....                      | 1874      |
| Briggs, James E.....    | { 121 West Eleventh street, New }<br>York city.....       | { 1875    |
| Bolles, H. A.....       | Cortland, Cortland county.....                            | 1875      |
| Crandall, R. P.....     | Greene, Chenango county.....                              | 1865      |
| Chase, Daniel A.....    | Athol, Mass.....  | 1866      |
| Cooper, Henry O.....    | { Fifty-fifth street, near Third ave., }<br>Brooklyn..... | { 1868    |
| Chaney, E. T.....       | Liverpool, Onondaga county.....                           | 1868      |
| Chapman, Jonathan B.,   | South Richland, Oswego county.....                        | 1868      |
| Chapman, B. F.....      | 164 Fort Greene place, Brooklyn...                        | 1870      |
| Carpenter, G. W.....    | Forestville, Chautauqua county.....                       | 1871      |
| Cooper, George.....     | 456 State street, Brooklyn.....                           | 1874      |
| Crowell, Willis E.....  | 1 Bainbridge street, Brooklyn.....                        | 1874      |

\* Deceased.



| Name.                 | Residence.   | Admitted. |
|-----------------------|--|-----------|
| Corbin, Sherman ..... | Port Leyden, Lewis county.....                         | 1875      |
| Carter, Sidney S..... | Newport, Herkimer county.....                          | 1876      |
| Congreve, James M.... | Wappinger's Falls, Dutchess county,                    | 1876      |
| Davis, Orin.....      | Attica, Wyoming county.....                            | 1864      |
| Day, James.....       | 136 Noble street, Brooklyn, E. D....                   | 1869      |
| Davis, Frank B.*..... | .....  | 1868      |
| Dye, John H.....      | Buffalo, Erie county.....                              | 1871      |
| DANELSON, J. EDWIN..  | 120 Lexington ave., New York city,                     | 1868      |
| Douglass, David D.... | Port Leyden, Lewis county.....                         | 1874      |
| Durgan, John C.....   | Conesus Centre, Livingston county..                    | 1875      |
| Firth, Henry S.....   | { 203 South Fifth street, Brooklyn, }<br>E. D.....     | 1863      |
| Firth, Horatio E..... | 453 Bedford avenue, Brooklyn.....                      | 1864      |
| Fraser, Thomas R....  | 114 Argyle street, Halifax, N. S....                   | 1864      |
| Fross, James Gilmour* | .....  | 1865      |
| Fenner, M. M.....     | Fredonia, Chautauqua county .....                      | 1865      |
| Ford, Orin.....       | Saratoga Springs, Saratoga county ..                   | 1867      |
| Foster, D. H.....     | Scottsburgh, Livingston county.....                    | 1870      |
| Finkle, H. E.*.....   | .....  | 1871      |
| Foote, E. B.....      | 120 Lexington avenue, New York city,                   | 1872      |
| Filkins, Morgan L.... | 390 Madison avenue, Albany.....                        | 1874      |
| Filkins, Welcome L..  | 340 Hamilton street, Albany .....                      | 1874      |
| Fox, Albert .....     | Pawling, Dutchess county .....                         | 1876      |
| Greenleaf, C. T.....  | Brewerton, Onondaga county.....                        | 1863      |
| Gridley, Frank D....  | Whitney's Point, Broome county ...                     | 1865      |
| Gazlay, H. C.....     | Cortland, Cortland county .....                        | 1866      |
| Genung, B. M.....     | Brewerton, Onondaga county.....                        | 1868      |
| Grose, Henry L.....   | Ballston Spa, Saratoga county .....                    | 1869      |
| Goodspeed, Helen A..  | Worcester, Mass.....                                   | 1871      |
| Garland, George ..... | { 729 River street, Troy, Rensselaer }<br>county ..... | 1874      |
| Gillett, E. H.....    | Turners, Orange county .....                           | 1874      |
| Hamilton, Robert .... | 12 Franklin street, Saratoga Springs,                  | 1863      |
| Hadley, William W*    | .....  | 1863      |
| Harris, Thomas L....  | Cazenovia, Madison county .....                        | 1864      |
| Holland, J. G.....    | Sandy Hill, Washington county ....                     | 1864      |
| Hamilton, Robert L*.. | .....  | 1864      |
| Harding, C. L.....    | Nunda, Livingston county .....                         | 1865      |
| Hawley, William H.... | Penn Yan, Yates county.....                            | 1865      |
| Hawley, F. C.....     | Canandaigua, Ontario county.....                       | 1865      |
| Hawley, J. A.....     | Canandaigua, Ontario county.....                       | 1865      |
| Howard, Jonathan....  | Linden, Genesee county .....                           | 1865      |
| HULBERT, JOEL C....   | Livonia, Livingston county .....                       | 1865      |
| Hernance, M.....      | 503 Fulton street, Brooklyn.....                       | 1866      |
| Hart, Charles T*..... | .....  | 1867      |
| Hayden, William R...  | Bedford Springs, Mass.....                             | 1867      |
| Hayden, Maria B....   | 437 Fourth avenue, New York city..                     | 1868      |
| Hanchett, S. D.....   | Chittenango, Madison county... ..                      | 1874      |

| Name.                 | Residence.   | Admitted. |
|-----------------------|--|-----------|
| Harrison, Abraham...  | Corning Brown Row, Troy.....                                 | 1874      |
| Heaton, C. E.....     | Mexico, Oswego county.....                                   | 1874      |
| Hanks, Daniel H.....  | South Ballston, Saratoga county....                          | 1874      |
| Henry, John.....      | 26 Harrison place, Troy.....                                 | 1875      |
| Horton, Levi E.....   | Towleaville, Steuben county.....                             | 1875      |
| Hill, C. Edward.....  | McGrawville, Cortland county.....                            | 1875      |
| Hewitt, George D....  | Carthage, Jefferson county.....                              | 1876      |
| Jones, William....    | Newburgh, Orange county.....                                 | 1863      |
| Johnson, O. O.....    | Gowanda, Cattaraugus county.....                             | 1868      |
| Jacobson, A. E.....   | { 5 Lafayette place (S. 4th st.), Brook-<br>lyn, E. D..... } | 1868      |
| Johnston, John H*...  | .....  | 1871      |
| Johnson, Ira T.....   | Massachusetts.....   | 1874      |
| Janes, Charles A..... | Horseheads, Chemung county.....                              | 1874      |
| King, George W.....   | Saratoga Springs, Saratoga county..                          | 1867      |
| Kunze, R. E.....      | 606 Third avenue, New York city...                           | 1869      |
| Kemter, Theodore H..  | 170 North Salina street, Syracuse...                         | 1876      |
| Lawrence, G. E.....   | Smyrna, Chenango county.....                                 | 1866      |
| Liston, Robert.....   | 115 Grand street, Albany.....                                | 1874      |
| Lloyd, Charles.....   | Lawrence, Mass.....  | 1874      |
| Low, Phebe.....       | Liberty, Sullivan county.....                                | 1874      |
| Lewis, Albert.....    | 242 Hudson street, Hoboken, N. J..                           | 1875      |
| Lownsbury, C. F.....  | Narvarino, Onondaga county.....                              | 1875      |
| Leonard, Henry W...   | Camden, Oneida county..                                      | 1876      |
| Lamont, James.....    | West Henrietta, Monroe county....                            | 1876      |
| Martin, Josiah A..... | Corner Fourth and River streets, Troy,                       | 1863      |
| Marsh, N. F.....      | Ellington, Chautauqua county.....                            | 1869      |
| Millington, S.....    | Rome, Oneida county.....                                     | 1874      |
| Murphy, Wm. W.....    | Liberty, Sullivan county.....                                | 1874      |
| Mortimore, S. E.....  | 511 Third avenue, New York city..                            | 1874      |
| Mattocks, J. E.....   | Sing Sing, Westchester county.....                           | 1874      |
| McCourt, Peter J....  | 104 Third street, Troy.....                                  | 1875      |
| Maxon, F. C.....      | Chatham Village, Columbia county,                            | 1875      |
| Newton, Robert S....  | { 137 West Forty-seventh street, New<br>York city..... }     | 1863      |
| Newby, George.....    | { 160 West Sixteenth street, New<br>York city..... }         | 1864      |
| Neef, Jacob F.....    | 84 Schuylcr street, Albany.....                              | 1874      |
| Nims, Wm. W.....      | Yates block, Syracuse.....                                   | 1874      |
| Nivison, Mark.....    | { 336 West Thirtieth street, New<br>York city..... }         | 1876      |
| Owen, Reuben H.....   | Haverstraw, Rockland county.....                             | 1863      |
| Owen, John W.....     | Lowville, Lewis county.....                                  | 1875      |
| Pease, Harmon.....    | 105 Union street, Schenectady.....                           | 1863      |
| Preston, Geo. H*....  | .....  | 1865      |
| Parsons, A. P.....    | Forestville, Chautauqua county.....                          | 1866      |
| Pierce, R. V.....     | Buffalo, Erie county.....                                    | 1868      |
| Purdie, A. J. N.....  | Otselic, Chenango county.....                                | 1871      |

\* Deceased.

| Name.               | Residence.   | Admitted. |
|---------------------|--|-----------|
| Palmer, Napoleon*   |  | 1874      |
| Phelps, Lovis J.    | 91 East Genesee street, Syracuse                         | 1876      |
| Quackenbush, T. W.  | Fort Edward, Washington county                           | 1875      |
| Rega, John A.       | Belleville, Jefferson county                             | 1867      |
| Robens, Thomas      | Valatie, Columbia county                                 | 1865      |
| Roe, Sylvester, Jr. | Wappinger's Falls, Dutchess county                       | 1869      |
| Russell, Andrew W*  |  | 1863      |
| Stow, Benjamin J.   | 213 Nassau street, Brooklyn                              | 1863      |
| SMITH, DENNIS E.    | 131 Fort Greene place, Brooklyn                          | 1863      |
| Stanton, Lyman*     |  | 1863      |
| Sharp, James J.     | Tuscarora, Livingston county                             | 1865      |
| Salisbury, E. E*    |  | 1868      |
| Salisbury, J. A.    | Corry, Penn.   | 1868      |
| Southworth, O. L.   | Leonardsville, Madison county                            | 1868      |
| Stillman, Asa G.    | Pawling ave., Troy, Rensselaer county                    | 1873      |
| Spiegel, Christian  | Utica, Oneida county                                     | 1874      |
| Spaulding, D. L.    | Summit, Schoharie county                                 | 1874      |
| Smith, Samuel J.    | Cambridge, Washington county                             | 1875      |
| Thayer, William D.  | Fabius, Onondaga county                                  | 1864      |
| Tuthill, Samuel     | Poughkeepsie, Dutchess county                            | 1864      |
| Taylor, G. W.       | Princeton, Bureau county, Ill.                           | 1864      |
| Thompson, C. D.     | Oil City, Penn.  | 1868      |
| Tyler, James        | Brockport, Monroe county                                 | 1870      |
| Van Valkenburgh, J. | Sharon, Schoharie county                                 | 1863      |
| Venoge, Leon de.    | Eldred, Sullivan county                                  | 1874      |
| Wheeler, John D.    | Middleburgh, Schoharie county                            | 1864      |
| Wilson, James       | Owego, Tioga county                                      | 1864      |
| Watson, Jesse       | Fulton, Oswego county                                    | 1865      |
| Ward, Luman A*      |  | 1865      |
| Wilcocks, D.        | 650 Fourth avenue, Brooklyn                              | 1866      |
| Westcott, James J.  | Norwich, Chenango county                                 | 1868      |
| WILDER, ALEXANDER.  | 1 Livingston place, New York city                        | 1869      |
| Wolff, Gabriell I.  | 251 East Tenth street, New York city                     | 1874      |
| Wilson, John        | Broadway, East Albany                                    | 1874      |
| Westcott, J. Henry  | Norwich, Chenango county                                 | 1874      |
| Weaber, William H.  | { 104th st., bet. 9th and 10th aves., }<br>New York city | 1875      |
| Young, G. Curson    | Valatie, Columbia county                                 | 1876      |

## HONORARY MEMBERS.

|                    |                   |
|--------------------|-------------------|
| Walter Burnam      | Massachusetts.    |
| John Stowe*        | Massachusetts.    |
| W. Byrd Powell*    | Kentucky.         |
| John M. Scudder    | Cincinnati, Ohio. |
| Orin E. Newton     | Cincinnati, Ohio. |
| Joseph R. Buchanan | Louisville, Ky.   |
| J. Wesley Johnson* | Hartford, Conn.   |
| John King          | Cincinnati, Ohio. |

|                         |                     |
|-------------------------|---------------------|
| Lorenzo E. Jones.....   | Urbana, Ohio.       |
| W. R. Prince* .....     | New York.           |
| Horatio G. Newton ..... | Boston, Mass.       |
| William Hitchman.....   | Liverpool, England. |
| Edwin Freeman.....      | Cincinnati, Ohio.   |
| A. B. Westcott .....    | Chicago, Ill.       |
| G. L. Whitford.....     | Coldwater, Mich.    |
| E. J. Mattocks .....    | Troy, N. Y.         |
| Simon P. Taft. ....     | Newark, N. J.       |
| Henry Wohlgermuth ..... | Springfield, Ill.   |

\* Deceased.

## TRANSACTIONS

OF THE

FIFTEENTH ANNUAL MEETING OF THE ECLECTIC MEDICAL  
SOCIETY OF THE STATE OF NEW YORK.

ECLECTIC COLLEGE, NEW YORK CITY, }  
WEDNESDAY, *October 18, 1876.* }

The Eclectic Medical Society of the State of New York assembled in the Eclectic Medical College of the city of New York, on Wednesday, October 18, 1876, at 10 A. M., and was called to order by the president, Thomas L. Harris, M. D., of Cazenovia.

Prayer was offered by Rev. Jacob F. Neef, M. D., of Albany.

The roll of membership was called and a quorum ascertained to be present.

The names of the board of censors were called, of whom Alexander Wilder, M. D., of New York, Wm. Jones, M. D., of Newburgh; Thomas Robens, M. D., of Valatie, and Chas. A. Janes, M. D., of Horseheads, were present. Motion for appointment of substitutes was offered by Alexander Wilder, M. D., seconded and carried.

The president appointed, as substitutes, James E. Briggs, M. D., of New York city; G. E. Lawrence, M. D., of Smyrna, and Benjamin J. Stow, M. D., of Brooklyn.

List of auxiliary bodies was then called by the secretary for the purpose of presenting the credentials of delegates.

The Hudson River District Society presented the following names as delegates, viz.: Samuel Tuthill, M. D., of Poughkeepsie; E. A. Richards, M. D., of Poughkeepsie; Albert Fox, M. D., of Pawling, and James M. Congreve, M. D., of Wappinger's Falls.

Drs. Richards, Fox, and Congreve were nominated for permanent membership.

The Eclectic Medical College of the city of New York named the following delegates: James M. Comins, M. D., of New York city; Mark Nivison, M. D., of New York city; the latter for permanent membership.

The Eclectic Medical Society of the city of New York presented the following: George W. Boskowitz, M. D., H. G. Von Lillien-schild, M. D., Alfred S. Jones, M. D., C. A. Downing, M. D., and A. D. Gaillard, M. D.; presenting the name of Dr. A. D. Gaillard for permanent membership.

The Brooklyn Academy of Medicine named as delegates: Willis Crowell, M. D., S. M. Hersey, M. D., and C. E. Griswold, M. D.

Drs. S. M. Hersey and C. E. Griswold were recommended for permanent membership.

The Central New York Eclectic Medical Society the following: A. C. Taylor, M. D., of Scriba; H. A. Bolles, M. D., of Cortland; James N. Betts, M. D., of Pulaski; J. D. Kellner, M. D., of Utica; W. W. Nims, M. D., of Syracuse; O. S. Huntington, M. D., of Liverpool; F. D. Gridley, M. D., of Whitney's Point; J. H. Kemter, M. D., and Mrs. L. J. Phelps, M. D., both of Syracuse.

This society nominated, for permanent membership, Dr. A. C. Taylor, J. D. Kellner, C. S. Huntington and T. H. Kemter.

The minutes of the last session were read by the secretary, and, upon motion, approved.

The secretary, Dr. J. Edwin Danelson, of New York city, presented his annual

## REPORT.

NEW YORK CITY, *October 18, 1876.*

It is again my privilege to review the proceedings of this society and its auxiliaries. The task is an easy one when changes are occurring, when stirring events are transpiring, and when principles are assailed or a change of policy advocated, but it is much more difficult to report steady progress, which like the tree that has performed all its changes of a season, leaves nothing but an additional annular ring to mark its increased strength and bulk, and the passage of another summer. The record can be condensed into a single line; all is peace, harmony and improvement. This is literally true, with perhaps a single exception, and that but a trifling one. I refer to the impracticability in carrying out the resolution passed by this body at its last session, making it the duty of the auxiliary societies to issue licenses to practice medicine and surgery for only one year, and renewable, if thought proper, at the end of such term. These, you will remember, were to be issued by this society, bearing the signatures of its president and secretary, and its corporate seal. The majority of the auxiliary societies have been to considerable expense in lithographing diplomas and licenses, and perfecting suitable seals. It is a mooted question whether a one year license is not a perpetual license, meeting all the demands of the statute. Again, from a careful observation of most all applications occurring during the past year, I discover that in a majority of cases, the applicant presents his name for membership. To secure this an examination is necessary. If successful, a certificate is issued stating that the party has been examined by a board of censors of an incorporated county medical society, and this must be accepted by other societies of whatever school of practice, as evidence of the owner's professional attainments. All things considered, and particularly as it is the only bar to the perfect harmony between this society and its auxiliaries, I must recommend the repeal of the resolution. This lesson may be a valuable one in teaching us to be less hasty and inconsiderate in legislation.

Licenses have been printed to accord with the resolution of this

body, but the secretary has not as yet issued any, preferring to wait the action of the society. The following is a copy :

ECLECTIC MEDICAL SOCIETY OF THE STATE OF  
NEW YORK.

SECRETARY'S OFFICE,  
New York City,.....187 }

This is to certify that ..... of the ..... of ..... in the county of ..... having been duly examined by the board of censors of the eclectic medical society of ..... an auxiliary society of this corporation, and declared by them to be a suitable and competent person for the practice of medicine in its usual departments, we, the president and secretary of this society, in pursuance of the resolution of this society adopted October 22, 1875, and pursuant to chapter 436 of the Laws of 1874, do hereby license the said ..... as a physician and practitioner of medicine for the space of one year from this date, at which period the authority conferred by this instrument, if not renewed or sooner recalled and annulled, shall determine and become forever void.

.....*President.*  
.....*Secretary.*

There is another point I deem worthy of your consideration. The last lines of article 3 read : "Any member, except a non-resident of the State, ceasing to belong to an auxiliary society, shall thereby cease to be a member of this society." This rule was embodied as a financial measure, hoping thereby to secure to the auxiliary societies the dues of members, a part of which would reach this organization. The withdrawal was understood to be voluntary. Shall not this article be qualified so that membership in this society may not be jeopardized by any action of an auxiliary for an offense that may be deemed by this body insufficient to warrant such a penalty? I would suggest that changes be made so that it will read: Any member, except a non-resident, *voluntarily* ceasing to belong to an auxiliary society shall thereby cease to be a member of this society.

The board of examiners representing this school of practice, and who have the authority to grant the university degree of doctor of medicine, have organized during the past year, but, up to this date, have not been assembled by the order of the board of regents.

The executive committee of this society was requested to meet in Albany on the first Tuesday in May. It was, however, deemed inexpedient to hold the session, as it was quite doubtful whether a majority of the committee could be convened ; besides, no other business was likely to be presented than the resolution referred by this body to them. Their report is completed, and will be presented at this session.

In compliance with your wishes, all the books composing the libraries of this society have been placed in cases in the college building.

The following is a list of the volumes in my hands at the present time:

PERMANENT LIBRARY.

|  | Copies.   |
|--|-----------|
| Transactions Eclectic Medical Society, S. N. Y., volumes I, II and III, bound together ..... | 3         |
| Transactions Eclectic Medical Society, S. N. Y., volume II ....                              | 2         |
| Transactions Eclectic Medical Society, S. N. Y., volume III ...                              | 5         |
| Transactions Eclectic Medical Society, S. N. Y., volume IV....                               | 5         |
| Transactions Eclectic Medical Society, S. N. Y., volume V.....                               | 5         |
| Transactions Eclectic Medical Society, S. N. Y., volume VI....                               | 5         |
| Transactions Eclectic Medical Society, S. N. Y., volume VII..                                | 5         |
| Transactions Eclectic Medical Society, S. N. Y., volume VIII..                               | 5         |
| Transactions Medical Society, S. N. Y., edition of 1869.....                                 | 2         |
| Transactions Medical Society, S. N. Y., edition of 1870.....                                 | 4         |
| Transactions Medical Society, S. N. Y., edition of 1871.....                                 | 8         |
| Transactions Medical Society, S. N. Y., edition of 1872.....                                 | 7         |
| Transactions Homœopathic Medical Society, edition of 1866...                                 | 1         |
| Transactions Homœopathic Medical Society, edition of 1868...                                 | 1         |
| Transactions Homœopathic Medical Society, edition of 1870...                                 | 1         |
| Transactions Homœopathic Medical Society, edition of 1871...                                 | 1         |
| Transactions Homœopathic Medical Society, edition of 1874...                                 | 3         |
| Eclectic Medical Review, volume 3.....   | 1         |
| Eclectic Medical Review, volume 4.....   | 1         |
| Eclectic Medical Review, volume 5.....   | 1         |
| Eclectic Medical Review, volume 7.....   | 1         |
| <b>Total number of volumes.....</b>  | <b>67</b> |

DISTRIBUTING LIBRARY.

|  | Copies.    |
|--|------------|
| Transactions Eclectic Medical Society, volume III .....  | 16         |
| Transactions Eclectic Medical Society, volume IV .....   | 14         |
| Transactions Eclectic Medical Society, volume V .....    | 311        |
| Transactions Eclectic Medical Society, volume VI .....   | 104        |
| Transactions Eclectic Medical Society, volume VII .....  | 99         |
| Transactions Eclectic Medical Society, volume VIII ..... | 120        |
| <b>Total number of volumes .....</b>                     | <b>664</b> |

A statement is herewith submitted of the disposition made of volumes VII and VIII, which have been placed in my keeping as librarian:

VOLUME VII.

|   | Copies. |
|---|---------|
| Received from printer.....                    | 500     |
| Accounted for at the last annual meeting..... | 366     |



|  | Copies. |
|--|---------|
| Paid treasurer October 21, 1875, for.....          | 3       |
| Presented to the press.....                        | 2       |
| Sent to Centennial exhibition.....                 | 1       |
| Sent to Congressional Library.....                 | 1       |
| Included in present report at one dollar each..... | 28      |
| Volumes on hand.....                               | 99      |
|  | — 500   |

## VOLUME VIII.

|  |       |
|--|-------|
| Received from printer.....                         | 400   |
| Paid treasurer, October 21, 1875, for.....         | 70    |
| Presented to reporters.....                        | 5     |
| Wm. Hitchman.....                                  | 1     |
| Library of Congress.....                           | 1     |
| Centennial exhibition.....                         | 1     |
| Macon Medical Journal.....                         | 1     |
| St. Louis Medical Journal and College.....         | 3     |
| Chicago Medical Journal and College.....           | 2     |
| New Jersey Medical Journal.....                    | 1     |
| Cincinnati Medical Journal and College.....        | 2     |
| Placed in permanent library.....                   | 5     |
| Included in present report at one dollar each..... | 188   |
| Volumes on hand.....                               | 120   |
|  | — 400 |

But a single book has been lost during the year. I refer to volume 6 of the Eclectic Medical Review; this was taken during my absence and before the cases were secured with a lock.

In consequence of a few societies not responding to your request, it has not been possible to complete a calendar of the meetings of all the societies. The data, as far as received, will be found in connection with the lists of officers and members of each of the societies at the close of volume IX.

In issuing the announcement of this meeting the secretary has requested the members to ascertain if they have the series of Transactions in full, and if not to order them at once. As you will notice by the above report the number of volumes is rapidly diminishing every year, and it will not be long before some of the numbers are completely exhausted.

## RECEIPTS.

Your secretary submits the following detailed statement of the cash receipts and expenditures since the last annual meeting:

Received from members for annual dues:

|            |                      |        |
|------------|----------------------|--------|
| 1875, Nov. | 1. D. H. Foster..... | \$2 00 |
|            | 5. T. R. Fraser..... | 2 00   |
|            | 12. N. F. Marsh..... | 2 00   |
| Dec.       | 6. Orin Ford.....    | 2 00   |

|                               |     |                    |                |
|-------------------------------|-----|--------------------|----------------|
| 1876, Feb.                    | 15. | H. L. Grose.....   | \$0 50         |
| March                         | 23. | B. P. Backus.....  | 2 00           |
|                               | 25. | J. G. Holland..... | 2 00           |
| Oct.                          | 17. | P. W. Allen.....   | 2 00           |
| Total dues from members ..... |     |                    | <u>\$14 50</u> |

AUXILIARY SOCIETIES.

Received from auxiliary societies in payment of annual dues:

|   |     |  |                |
|---|-----|--|----------------|
| 1875, Nov.                                | 4.  | Sullivan County Society.....               | \$5 50         |
|   | 17. | Oswego County Society .....                | 8 00           |
| 1876, Jan.                                | 6.  | Brooklyn Academy of Medicine.....          | 14 00          |
| Aug.                                      | 12. | Genesee Valley District Society.....       | 15 00          |
| Sept.                                     | 18. | Erie District Society.....                 | 9 00           |
|   | 29. | XXIII Senatorial District Society (bal.).. | 1 50           |
|   | 29. | Susquehanna District Society.....          | 18 00          |
| Oct.                                      | 9.  | New York City Society.....                 | 22 50          |
|   | 14. | Eastern District Society.....              | 5 00           |
| Total dues from auxiliary societies ..... |     |  | <u>\$98 50</u> |

INITIATION FEES.

|                             |     |                        |                |
|-----------------------------|-----|------------------------|----------------|
| 1876, Jan.                  | 26. | Albert Lewis.....      | \$10 00        |
|                             | 29. | Samuel J. Smith.....   | 10 00          |
| Feb.                        | 4.  | H. A. Bolles.....      | 10 00          |
|                             | 5.  | T. W. Quackenbush..... | 10 00          |
| March                       | 4.  | Simon P. Taft.....     | 10 00          |
|                             | 6.  | C. E. Hill.....        | 10 00          |
| June                        | 20. | W. H. Weaber.....      | 10 00          |
| Total initiation fees ..... |     |                        | <u>\$70 00</u> |

DIPLOMA FEE.

|            |    |                    |        |
|------------|----|--------------------|--------|
| 1875, Dec. | 7. | John W. Owen ..... | \$5 00 |
|------------|----|--------------------|--------|

VOL. VII.

|                                      |                |
|--------------------------------------|----------------|
| Total receipts for copies sold.....  | \$345 00       |
| Paid treasurer October 22, 1874..... | \$86 00        |
| Paid treasurer October 20, 1875..... | 228 00         |
| Paid treasurer October 21, 1875..... | 3 00           |
|                                      | <u>317 00</u>  |
| Balance.....                         | <u>\$28 00</u> |

VOL. VIII.

|                                      |                 |
|--------------------------------------|-----------------|
| Total receipts for copies sold.....  | \$258 00        |
| Paid treasurer October 21, 1875..... | 70 00           |
| Balance.....                         | <u>\$188 00</u> |

## TOTAL RECEIPTS.

|                                   |                 |
|-----------------------------------|-----------------|
| Dues of members .....             | \$14 50         |
| Dues of auxiliary societies ..... | 98 50           |
| Initiation fees .....             | 70 00           |
| Diploma fee . . . . .             | 5 00            |
| Transactions, volume VII.....     | 28 00           |
| Transactions, volume VIII.....    | 188 00          |
| <b>Total.....</b>                 | <b>\$404 00</b> |

## DISBURSEMENTS.

|   |                 |
|---|-----------------|
| Stationery.....                                       | \$1 30          |
| Cases, cartage and freight.....                       | 7 70            |
| Express charges.....                                  | 5 10            |
| Postage on letters, manuscript, etc.....              | 23 92           |
| Postage on notices of annual meeting.....             | 3 79            |
| Postage on notices of arrears.....                    | 1 41            |
| Postage on volumes sent to journals and colleges..... | 2 42            |
| Traveling expenses.....                               | 7 70            |
| Help on library.....                                  | 3 00            |
| Lock on library.....                                  | 2 00            |
| Telegram .....  | 30              |
| 1875, Dec. 15. Paid Dr. A. Wilder, treasurer.....     | 25 00           |
| 1876, Feb. 5. Paid Dr. A. Wilder, treasurer.....      | 125 00          |
| June 12. Paid Dr. A. Wilder, treasurer.....           | 75 00           |
| 20. Paid Dr. A. Wilder, treasurer.....                | 10 00           |
| Oct. 2. Paid Dr. A. Wilder, treasurer.....            | 75 00           |
| 13. Paid Dr. A. Wilder, treasurer.....                | 25 00           |
| 18. Paid Dr. A. Wilder, treasurer.....                | 10 36           |
| <b>Total.....</b>                                     | <b>\$404 00</b> |

I have the honor to be,  
Very respectfully yours.

J. EDWIN DANELSON,  
*Secretary.*

The report of the treasurer was called for and presented :

ROOMS OF ECLECTIC MEDICAL SOCIETY OF THE STATE OF NEW YORK, }  
No. 1 LIVINGSTON PLACE, }  
NEW YORK CITY, *October 18, 1876.* }

The treasurer of the Eclectic Medical Society of the State of New York for the official year, just closing, begs leave to submit herewith his annual report. The figures speak for themselves, and indicate that the society is financially prosperous.

ALEXANDER WILDER, *Treasurer.*

ECLECTIC MEDICAL SOCIETY OF THE STATE OF NEW YORK, *To* ALEXANDER WILDER, *Treasurer, Dr.*

|                |   |                 |
|----------------|---|-----------------|
| 1875, Oct. 21. | Bill of Weed, Parsons & Co.....                                 | \$308 00        |
|                | Janitor of common council chambers....                          | 10 00           |
|                | Reporter.....   | 15 00           |
|                | A. Wilder, former secretary.....                                | 40 00           |
|                | J. Edwin Danelson, secretary for 1874-75                        | 150 00          |
| 1876, Feb. 7.  | J. Edwin Danelson, secretary for 1874-75                        | 50 00           |
|                | H. H. B. Angell, 1 ream letter heads....                        | 4 25            |
|                | J. F. Trow & Son's, binding eight volumes<br>Transactions ..... | 12 00           |
| May 1.         | H. H. B. Angell, printing blank certificates                    | 4 00            |
| June 3.        | T. R. Darley, 1,000 printed envelopes....                       | 3 25            |
| Sept. 22.      | H. H. B. Angell, 400 notices of annual<br>meeting .....         | 4 00            |
| Oct. 16.       | J. Edwin Danelson, salary 1875-76.....                          | 200 00          |
|                | 18. Balance in treasury.....                                    | 75 96           |
|                | <b>Total.....</b>   | <b>\$876 46</b> |

*Cr.*

|                |   |                 |
|----------------|---|-----------------|
| 1875, Oct. 21. | Received of C. T. Greenleaf, M. D., former<br>treasurer ..... | \$275 10        |
|                | J. Edwin Danelson, secretary.....                             | 256 00          |
| Dec. 15.       | N. Y. Society for books.....                                  | 25 00           |
| 1876, Feb. 7.  | J. Edwin Danelson, secretary.....                             | 125 00          |
| June 13.       | J. Edwin Danelson, secretary.....                             | 75 00           |
|                | 21. W. H. Weaber, fee.....                                    | 10 00           |
| Oct. 3.        | J. Edwin Danelson, secretary ..                               | 75 00           |
|                | 14. J. Edwin Danelson, secretary .....                        | 25 00           |
|                | 18. J. Edwin Danelson, secretary .....                        | 10 36           |
|                | <b>Total.....</b>   | <b>\$876 46</b> |

The report of the treasurer and the secretary's report, as far as it relates to finances, were, upon motion, ordered to be referred to a finance committee.

The president appointed as a finance committee: D. E. Smith, M. D., of Brooklyn; W. R. Hayden, M. D., of Bedford Springs, Mass., and Samuel Tuthill, M. D., of Poughkeepsie.

Alexander Wilder, M. D., moved that the delegates of different societies be invited to take seats with us and be received as delegate members. Carried.

The board of censors presented a report, which was read by Alexander Wilder, M. D. They approved of the names of delegates as far as they have been received; and they nominated for permanent membership: Drs. E. A. Richards, A. Fox, J. M. Congreve, M. Nivison, A. D. Gaillard, C. E. Griswold, A. C. Taylor, J. D. Kellner, C. S. Huntington and T. H. Kemter.

Dr. Pease was appointed as teller of the ballot-box.

The following were elected to permanent membership: E. A. Richards, M. D., of Poughkeepsie; A. Fox, M. D., of Pawling; J. M. Congreve, M. D., of Wappinger's Falls; M. Nivison, M. D., of New York City; C. E. Griswold, M. D., of Brooklyn; A. C. Taylor, M. D., of Scriba; J. D. Kellner, M. D., of Utica; C. S. Huntington, M. D., of Liverpool; A. D. Gaillard, M. D., of New York city, and T. H. Kemter, M. D., of Syracuse.

Dr. Dapelson spoke as follows: The members of this society can hardly over appreciate the efforts of Dr. Kunze in his experiments with the Cacti; he has taken great care in presenting reports and giving us pictures of the Night-blooming Cereus, the latter of which could only be obtained by freezing the flower while in full bloom. He has attempted this operation just before it bloomed, but the flower failed to come to perfection. His experiments with the Cacti will place his name among the first botanists in the United States. He is now at work upon another species, the *C. triangularis*, and also upon the *Eucalyptus Globulus*.

Voted to adjourn to two P. M.

#### FIRST DAY.—AFTERNOON SESSION.

The society convened pursuant to adjournment, and was called to order by Dr. Harris.

The reports of committees were called for by Dr. Harris.

The committee appointed to examine the accounts of the treasurer and secretary reported that they had found them correct. It was moved and seconded that the report be accepted and the committee discharged. Motion prevailed.

The following papers were reported by title: Transactions of Sullivan County Society, February ninth, July eleventh. Transactions of Oswego County Society, June sixth. Transactions of Southern Tier, March eighth, June fourteenth, September thirteenth. Annual Address, by A. Force, M. D. Transactions of Saratoga District Society, June twentieth. Diseases and Conditions Peculiar to Old Age, by W. H. Erwin. *Trichina Spiralis*, by A. R. Tiel. Nervous Irritation, by Dr. Wm. Jones. Transactions of The Eclectic Medical and Surgical Society of the State of Michigan.

Dr. Wilder spoke of the two societies in Michigan, and moved that this society be empowered to include in its Transactions their reports, but pass no judgment as to the differences between them. Seconded and carried.

The committee appointed to prepare resolutions respecting the deaths of Napoleon Palmer, M. D., of Brooklyn, and John Stowe, M. D., of Lawrence, Mass, submitted their report.

The committee appointed at the last meeting of the Eclectic Medical Society of the State of New York to prepare resolutions of respect to the memory of the late John Stowe, M. D., of Lawrence, Mass., respectfully submit the following:

*Resolved*, That the Eclectic Medical Society of the State of New York, testify their sorrow at the death of Dr. John Stowe, whom we had learned to esteem as a man of probity, culture, professional merit

of a high order and one of the foremost members of our school of practice.

*Resolved*, That we regard his death as a loss which we cannot hope to supply, either as a physician, a citizen, a neighbor or as a fellow-worker in every laudable enterprise.

*Resolved*, That we extend our hearty sympathy to his kindred and family in this their bereavement, honoring, with them, his memory, his personal worth, and his praiseworthy career, and aware that we shall not soon find his superior in those qualities which constitute a genuine manhood.

ALEXANDER WILDER,  
J. EDWIN DANIELSON,  
*Committee.*

No. 1 LIVINGSTON PLACE, NEW YORK, *October 18, 1876.*

The undersigned having been appointed at the last annual meeting, to prepare resolutions of respect to the memory of the late Dr. Palmer, of Brooklyn, N. Y., respectfully submit the following, with the usual recommendation for their adoption :

*Resolved*, That the death of the late Napoleon Palmer, a member of this society, whom we cordially esteemed and with whom we had believed and hoped that we would often meet in personal and official association, has inspired us with emotions of profound regret.

*Resolved*, That our sympathies are extended to his friends and family in this their loss, with the hope that time may mitigate their grief, and bring them that consolation which alleviates every woe.

A. WILDER,  
J. EDWIN DANIELSON,  
*Committee.*

Dr. Wilder said, "the reputation of Dr. Stowe has spread not only over his own State, but he has become widely known throughout the country; he was highly esteemed not only in Massachusetts, but wherever he was known. He was one of the few men whom we would wish never to die, however long he might live. There was no public enterprise with which it did not seem as though he ought to be connected, and all that was necessary to carry it through was to insure his co-operation. I do not expect to see his successor, and, while testifying to his high character, as well as that of Dr. Palmer, I move that the resolutions be accepted and copies of the same be sent to their families." Seconded by Dr. Tuthill. Motion prevailed.

The executive committee presented the following report :

NEW YORK CITY, *October 17, 1876.*

*Members of the Eclectic Medical Society of the State of New York :*

GENTLEMEN. — The undersigned, comprising the executive committee of this society, to whom was referred the decision of the question respecting the jurisdiction of the auxiliaries of this society, have unanimously adopted the following resolutions :

*Resolved*, That the constitution be interpreted that the jurisdiction

of the auxiliaries of this society be paramount in the respective districts, and that hereafter it be illegal and invalid to receive members in one society who reside in the boundaries of another, and have been there rejected as members; also

*Resolved*, That a physician living in the jurisdiction of one society, whether a member or not of such society, cannot legally connect himself with any other auxiliary society unless he has first obtained permission of the society in whose district he resides.

T. L. HARRIS, *President*.

D. E. SMITH, *Vice-President*.

J. ED. DANIELSON, *Secretary*.

ALEX. WILDER, *Treasurer*.

It was moved and seconded that the report of the executive committee be accepted. The motion prevailed.

The president called for reports of any committees that might be prepared. The following was presented:

#### REPORT OF COMMITTEE ON MEMORIAL VOLUME.

This committee, which has been continued with some variation in membership for the past two years, has as yet no progress to report. Such has been the financial condition of the country it has not been thought prudent to enter upon a work like the one in contemplation. When business revives, and patients shall become able to pay compensating fees, we believe that such a volume as the society has had in view will be a great addition to our eclectic literature, and of value as a book of reference. We ask that this committee be discharged, in order that the attention of the society may not be unnecessarily occupied with its fruitless reports. When times and circumstances become more propitious, another, and, we trust, more efficient committee may be appointed.

(Signed)

E. B. FOOTE, M. D., *Chairman*.

J. ED. DANIELSON.

ALEX. WILDER.

Moved by Dr. Smith, of Brooklyn, and seconded by Dr. Owens, of Lowville, that the report be received and the committee discharged. Carried.

Dr. Danielson offered the following resolution, which was adopted:

*Resolved*, That members two years in arrears who do not settle their accounts before the printing of the next volume of Transactions be dropped from the roll of membership.

Dr. Danielson spoke of the impracticability of carrying out the one-year license resolution, and said action would be necessary to rescind the resolution.

Dr. Jones moved that the resolution in question be repealed.

After considerable discussion a resolution was passed rescinding previous action of the State society in regard to granting a license for only one year.

Upon motion it was

*Resolved*, That the secretary be hereby directed to present a copy of the ninth volume of Transactions to the American Medical College at Macon, the Eclectic Medical Institute at Cincinnati, the Bennett Medical College at Chicago, the Eclectic College at St. Louis, the president of the National Eclectic Medical Association; and, also, the secretaries of the respective State Eclectic Medical Societies, the editors of the eclectic medical periodicals, the library of congress and the library of the New York Historical Society, at the discretion of the secretary.

Dr. Danelson moved that the treasurer be instructed to pay the bill for the printing of volume IX of the Transactions if approved by the treasurer and secretary. Seconded and carried.

Dr. Firth read a paper entitled "The Early History of the Practice of Eclectic Medicine in New York."

The secretary submitted, by title, the following papers:

Diphtheria, by James Tyler, M. D.; Cancer of the Womb, Chloroform and Ether, by C. Spiegel, M. D.; Transactions of the Central New York Society, June fourteenth; The physician of the Past and Present, by A. J. Butterfield; Transactions of Black River District Society, June eleventh and August eighteenth.

The Saratoga District Society presented the following names as delegates: T. W. Quackenbush, M. D., of Fort Edward; F. A. W. Rivet, M. D., of Bloomingdale; J. Henry, M. D., of Troy; S. S. Carter, M. D., of Newport; O. C. Gage, M. D., of Saratoga Springs, and D. H. Hanks, M. D., of South Ballston, recommending S. S. Carter, M. D., for permanent membership.

Black River District Society named Drs. G. D. Hewitt of Carthage, J. W. Owen of Lowville, A. L. Nichols of Barnes' Corners, A. P. Hale of Adams and J. W. Sargent of Woodville as delegates, presenting Drs. Hewitt and Hale for permanent membership.

After a short recess the board of censors reported favorably upon S. N. Hersey, M. D., of Brooklyn; C. H. Archer, M. D., of Union Hill, N. J.; Mrs. L. J. Phelps, M. D., of Syracuse; S. S. Carter, M. D., of Newport; A. P. Hale, M. D., of Adams, and George D. Hewitt, M. D., of Carthage. Ballot was taken and each of the nominees were elected.

R. E. Kunze, M. D., of New York city, read a paper upon "Cereus triangularis."

Upon motion it was

*Resolved*, That a copy of the constitution, and of the proceedings of the present meeting of this society be transmitted to the secretary of the National Eclectic Medical Association, with a request that the same be included in the published transactions of that body; also, that copies be sent to the editors of the Eclectic Medical Journals, printed at Chicago, St. Louis and Cincinnati.

It was upon motion also,

*Resolved*, That this society appoint ten delegates to attend the annual meeting of the National Eclectic Medical Association in 1877; and that said delegates be instructed to propose and maintain such a change in the constitution of that body as shall make it



a representative organization, holding distinct and properly-defined relations to the State societies, and such as are essential to their mutual efficiency.

In accordance with the above, the president appointed the following delegates :

Prof. P. W. Allen, of New York city ; Wm. Jones, M. D., of Newburgh ; J. Edwin Danelson, M. D., of New York city ; M. M. Fenner, M. D., of Fredonia ; Thomas L. Harris, M. D., of Cazenovia ; R. S. Newton, M. D., of New York city ; B. J. Stow, M. D., of Brooklyn ; Samuel Tuthill, M. D., of Poughkeepsie ; Richtmyer Hubbell, M. D., of Harpersfield ; Joel C. Hulburt, M. D., of Livonia.

Dr. Harris called for the report of the committee on pharmacopœia ; Dr. Newton, the chairman of the committee, not being present, on motion of Dr. Wilder it was voted that this committee remain over for one year.

Dr. Harris called for the advisory committee ; the secretary read from the by-laws the duties of this committee. In the absence of the chairman, Dr. Stow said he was a member, but he had no report to make, as all has been peace and harmony during the past year.

The committee on legislative action was called. Dr. Filkins, the chairman, made a verbal report, that the assembly passed through a bill which was obnoxious ; Dr. Newton so telegraphed me ; I advised with the Senate and there the matter ended.

Dr. Smith presented a paper entitled "History and Therapeutic Properties of *Castanea Vesca*."

Dr. J. W. Owen, reported by title, two papers, one on "Fever," and one on "Temperaments."

Dr. W. R. Hayden has a paper on "Nerve Force," which he will hand to the secretary.

Dr. Danelson moved that the last section of article 3 of the by-laws be amended by introducing the word "voluntarily," so that it shall read, "any member, except a non-resident of the State, *voluntarily* ceasing to belong to an auxiliary society, shall thereby cease to be a member of this society." Question discussed and the motion laid over till to-morrow.

The Susquehanna District Society presented the following list of delegates : R. Hubbell, M. D., of Harpersfield ; T. J. Kilmer, M. D., Schoharie ; A. D. Reynolds, M. D., of Oneonta ; J. Chase, M. D., of Warnerville ; Wm. Howland, M. D., of Maple Valley and P. A. Allen, M. D., of Lawyersville ; presenting Dr. Hubbell for permanent membership.

Dr. R. Hubbell was reported favorably by the board of censors, and upon ballot was elected to permanent membership.

Adjourned to 7 P. M.

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#### FIRST DAY — EVENING SESSION.

At the evening session the annual address was delivered by the president, Dr. Thomas L. Harris, of Cazenovia ; also addresses by Dr. Wm. Archer, of Jersey City, and others.

## SECOND DAY — MORNING SESSION.

Dr. Wilder moved the adoption of the resolution offered yesterday by Dr. Danelson, in regard to inserting the word "voluntarily," in the last section of article three of the by-laws. The question was discussed with considerable animation and adopted.

Dr. Wilder then offered as an amendment: But any member who shall have been dropped or excluded from membership for any alleged cause, shall have the right to serve a notice within one year, upon the president of this society, who shall cause a review of said proceedings, either by special committee or at a meeting of this society, and the decision of this society, whether to set aside or to confirm the same, shall be final.

The secretary presented the following essays by title: "Tubercular Peritonitis—a case in practice;" also, "Qualified Materialism," by Wm. Hitchman, M. D., of Liverpool, England; "Æsculapius, Paracelsus and Cagliostro," by Alexander Wilder, M. D., of New York City.

The Sullivan County Society presented the following list of delegates: Drs. Wm. Darman and A. J. Smith.

The Oswego County Society offered H. W. Leonard, M. D., J. W. Manwarren, M. D., J. B. Chapman, M. D., J. Watson, M. D., and A. C. Taylor; recommending H. W. Leonard, M. D., for permanent membership.

The Eastern District Society reported as delegates Drs. C. C. Slocum, of Middle Granville; S. J. Smith, of Cambridge; P. J. McCourt and E. J. Mattocks, of Troy.

The Genesee Valley Society named as delegates: Drs. W. H. Hawley, W. B. Preston, D. H. Foster and J. Lamont; recommending the latter for permanent membership.

The Albany County Society presented the name of Dr. Martin Rosenheim.

The Eclectic Medical society of the Southern Tier nominated as delegates: O. D. Styles, M. D., L. E. Horton, M. D., T. H. Horton, M. D., and C. A. Janes, M. D.

The board of censors reported favorably on the delegates and nominated H. W. Leonard, M. D., of Camden, and James Lamont, M. D., of West Henrietta, for permanent membership.

The report was accepted, ballot held and the nominees elected.

Dr. Henry Wohlgenuth of Springfield, Ills., and Dr. Luke F. Stoddard of Hillsboro', Ills., were elected by unanimous vote honorary members of this society.

Dr. M. L. Filkins moved that a committee of nine be appointed to nominate officers for the ensuing year; seconded and carried. Dr. Harris appointed as such committee the following gentlemen: Drs. A. Wilder, H. E. Firth, M. L. Filkins, W. H. Hawley, F. C. Maxon, John D. Wheeler, M. M. Fenner, A. Fox and Wm. R. Hayden.

Dr. Wilder said that the society has been criticised as spending too much time in legislative action and too little in discussing practical matters.

Dr. Fenner suggested that the members should say something on the subject of dropsy, and said he would like to hear from Dr. Fox.

Dr. Fox remarked that in all forms of dropsy, except cystic or ovarian, there is a remedy which he regards as a specific for carrying off the water, and that is *juniperus depressens*, or, as it is commonly called, running hemlock. He puts the green shrub into an iron kettle, builds a fire around it and burns it to ashes; then puts a tablespoonful of the ashes into half a pint of boiling water and lets the patient take it during the day. He gives it in hydrothorax and after scarlatina, also where there is swelling of the arms. It causes, of course, red condition of the tongue; it acts diuretically. He mentioned the successful use of the juniper ashes in several cases, but has never obtained good effects from the tincture. The remedy is not applicable to effusion attending cardiac and renal diseases.

Dr. Smith said that he has used successfully, in severe cases of dropsy, during several years past, the ashes obtained from corn-cobs in the same way that Dr. Fox obtained his.

Dr. Pease has used the ashes of lobelia for vomiting of blood. A woman had not menstruated naturally for two years, but vomited blood once a month. Dr. Pease prescribed a teaspoonful of the lobelia ashes, which stopped the vomiting and she became regular the next time, and has remained so ever since.

Mrs. Dr. Phelps said she has never administered the ashes of juniper, but has used successfully the bark and berries. She has found, also, that the ashes of oyster shells are very valuable in excessively acid conditions of the stomach and of the blood.

Dr. Firth said, dropsy is only an evidence of some disease in the body. There is a class of dropsy where some specific will have a good effect; he has never seen any thing act as well as digitalis in some forms of dropsy. It is the work of nature for the heart to enlarge to propel the blood through the body. Digitalis has a tonic effect upon the heart's action; it will not diminish the vital force of the body. He gives it in alternation with chloride of iron, and uses at the same time, whatever other diuretics may be called for. He does not believe there is any one specific for dropsy.

Discussion followed concerning paralysis.

Dr. Fox asked what should be done in a case of paralysis. He wanted the opinion of others. In a severe case where there was a syphilitic taint, he used lobelia, more or less, for fourteen days, and then gave tonics; the patient was cured. About the same time he was acquainted with a similar case treated with iron and gallic acid, which terminated fatally. After the inflammation has subsided, he uses nux, *cornus florida* and phosphorous; electricity is well in its place, but he is not so well posted in regard to it.

Dr. Smith, for paralysis, bathes the spine with half an ounce of cayenne pepper in a pint of Jamaica rum; electricity is very excellent, but the foregoing is his first application.

Dr. Marsh remarked that he uses bark of *xanthoxylum* or prickly ash internally and externally in cases of paralysis. He mentioned the case of a lady of sixty years who had paralysis of the lingual muscles, which he cured with the prickly ash bark.

Upon motion of Dr. Wilder it was

*Resolved*, That the afternoon session of the first day of the annual meeting of 1877 be set apart to the discussion of medical or surgical questions, and that the Board of Directors be requested to select one or more topics, which shall be announced with the notification of the meeting.

On motion of Dr. Roe it was voted that a recess be taken till 1.30 P. M.

#### SECOND DAY — AFTERNOON SESSION.

The meeting was called to order by the president, Dr. Harris in the chair.

The Committee on Nominations reported through Dr. M. M. Fenner, the secretary, the following names for the offices specified :

*For President* — D. E. Smith, M. D., of Brooklyn.

*For Vice-President* — J. C. Hulburt, M. D., of Livonia.

*For Recording Secretary and Librarian* — J. Edwin Danelson, M. D., of New York city.

*For Corresponding Secretary* — G. C. Young, M. D., of Valatie.

*For Treasurer* — A. Wilder, M. D., of New York city.

#### FOR BOARD OF CENSORS.

Alexander Wilder, M. D., Eclectic Medical College.

R. E. Kunze, M. D., First Judicial District.

C. E. Griswold, M. D., Second Judicial District.

F. C. Maxon, M. D., Third Judicial District.

H. Pease, M. D., Fourth Judicial District.

Wm. W. Nims, M. D., Fifth Judicial District.

Richtmyer Hubbell, M. D., Sixth Judicial District.

Wm. H. Hawley, M. D., Seventh Judicial District.

O. H. Simons, M. D., Eighth Judicial District.

B. J. Stow, M. D., Brooklyn Academy of Medicine.

The committee also proposed as time and place for holding the next ensuing meeting the third Wednesday and Thursday in October, 1877, in the building of the Eclectic Medical College of the city of New York.

The report was received and the committee discharged.

Dr. Fenner moved that we proceed to ballot for president. Carried.

The president appointed Drs. B. J. Stow and Samuel Tuthill as tellers.

Ballot was held and Dr. D. E. Smith elected president, and it was so declared.

On ballot Dr. J. C. Hulburt was elected vice-president.

Upon motion the rule in regard to voting by ballot was suspended, and the vote taken by acclamation.

Dr. J. Edwin Danelson was unanimously re-elected secretary by acclamation.

Dr. G. C. Young, as recording secretary, and Dr. A. Wilder, as treasurer, were elected in the same manner.

The board of censors, in the same manner, received a unanimous vote.

Dr. Wilder moved that the officers communicate with the board of censors to see if they will serve during the coming year. Carried.

Upon motion of Dr. Tuthill a committee consisting of Drs. Samuel Tuthill and B. J. Stow, was appointed to conduct the officers elect to their respective stations.

Upon retiring Dr. Harris said: "I do not wish to occupy your time in making a retiring speech, but will return my heartfelt thanks for your kindness during the time I have been your president, and for the honor you conferred upon me."

Upon taking the chair, Dr. D. E. Smith, the president elect, spoke as follows:

*Gentlemen of the Eclectic Medical Society of the State of New York* — I thank you for this expression of confidence in placing me in the highest position attainable in the society. Fifteen years ago this organization was ushered into existence by a little band of physicians, but nineteen in number. Being one of the *seven* who signed the circular calling the eclectic physicians of the State together, I look back with great interest to the 13th day of October, 1862, when we met in the city of Albany and formed the State Society. A few of us thought the time had come when sound argument should take the place of the cry of "humbug and collusion"—when the stern logic of facts should silence the slander of "charlatanism and imposture," and we were determined that the great State of New York *should* be represented by an incorporated Eclectic Medical Society. We met opposition and we expected it. We were obliged to fight for our rights as medical freemen as our forefathers fought for their liberties a century ago. During forty years our success in treating patients with sanative medication was ridiculed by our opponents. Our appeals for justice were disregarded; our petitions to the Legislators were treated with indifference, or allowed to go by default, the committees not reporting on them; our institutions of learning and our literature were misrepresented; we were not allowed to compete with our opponents in the public medical institutions of our State, and it was not until petitions were signed by the best men in the commonwealth, including statesmen, public officers, lawyers, presidents of our banks and insurance companies, clergymen of all denominations, physicians, principals of our public and private schools, representing, as these petitioners did, over one-half of the wealth and influence of our State, that our rights were granted to us by the Legislature in the form of our present charter.

This is the fifteenth anniversary of our existence as an incorporated medical society, and I congratulate you on the large, intelligent and respectable representation we have present to-day of American eclectics, or, in other words, of medical freemen.

Gentlemen, we have not labored in vain, the influence of our State Society is being felt throughout our country and the world. Let us, then, be ever ready and willing to prosecute our investigations and to press forward in our researches after truth. Let us not

be content with present attainments, but go on until we have explored the entire field of medical science. Let each member of this society resolve to add, at least, *one* great truth to our present knowledge of medicine and the collateral sciences. May our symbol be that of our beloved State, *excelsior*, our professional character unsullied, and our moral aims high. Let us be true to our patients while we demand our just rights, censorious yet modest, equal to all, the slave of none, with God and truth for our motto. Gentlemen, before taking the seat so ably filled by my predecessor, allow me once again to thank you for the high honor conferred upon me. Gentlemen, I now await your pleasure."

Upon motion of Dr. Wilder, the thanks of the society were tendered to the retiring president for his ability, honesty and impartiality in presiding over the affairs of this society. The motion was amended so that the same thanks be returned to all the officers, and, as amended, prevailed.

Dr. Danelson spoke as follows: I have given no thought to an address that might be called for on this occasion. Certainly, if I had, I should have prepared, unfortunately as it appears, a few sentences of the nature of a valedictory. By unanimous voice I have been again re-elected, for which I thank you; and, as you earnestly request it, I will make a few remarks, which, I trust, will be instructive and entertaining.

Political parties have their platforms; upon what platform I have been elected I know not, unless it be implied by the performance of my duties in the past. I have always been inclined to advocate hard money, but whether it be hard or soft matters little, so long as it is forthcoming. I may not be correct, but I firmly believe that financial success insures success of any and all societies and organizations. Tell me of a society without funds in its treasury, or without ready resources, and I will tell you of an organization whose days are numbered; whose usefulness, however desirable, is about ended. Means are necessary to keep this State Society in running order, and since I have had the honor of being your secretary particular attention has been given to this matter. We are emphatically in a flourishing condition to-day, and I am told by acute and extensive observers, that this is the best State Society in the United States, and I am of the opinion, that this result is only affected by the circumstance, that funds are always at hand to immediately commence any undertaking that seems requisite for our mutual advantage and general benefit. An experiment was introduced two years ago in our financial management, how well it has succeeded I am not at this moment able to say. Formerly each member of this society paid two dollars per annum as dues. The new constitution does away with this and places a *per capita* tax of fifty cents upon each member of the auxiliary societies. It is apparent, that if the combined membership of these societies is four times greater than our own the revenue would be the same. But it is not, and hence our income is lessened, only however to a slight degree, and not to such an extent as to have any doubts but that our receipts will be amply sufficient to meet all our liabilities.

The labors of my office are not very light, and now that my time is so fully occupied it causes me a great deal of hard work at unreasonable hours. Self-sacrifices are necessary, I might say obligatory, and judging by the experiences of most of us, unavoidable. Perhaps your secretary is simply taking care of his share. The labor of the present time is very much less than when I received my first appointment. Then the Transactions were behind, the society in debt, the auxiliaries *in articulo mortis*, their secretaries paid little attention to correspondence, much territory was unoccupied and the eclectic practitioners of this State were apparently without the hope, interest and enthusiasm now displayed. These have all changed for the better, and the smoothness with which every factor performs its duty is remarkable and praiseworthy. I would not have you think, however, that there is no room for improvement; there is.

This reminds me, that I should like to impress upon your minds the importance of having all essays that are read before the local societies, mailed to my address without delay. It is almost impossible to gather them, and every year some valuable contributions are lost. Occasionally, a paper that has been read before this society is borrowed, under the pretext of revision and amendment, and it is almost impossible to secure its return. Hence such delays preclude the possibility of printing them in the volume of Transactions.

In my last report to this society I dwelt upon the fact that the appearance of the Transactions was due, in a great measure, to the efforts of the members. I am not expected to write the book, but only superintend its mechanical work, making what few corrections in the manuscript I deem necessary. The present volume is not up to the two previous works. I allude to its practical value, and the number and intrinsic worth of its essays, to say nothing of the press work, which is poor. But one-third of the essays promised have been presented at this meeting. Business in both the trades and professions is stagnant, just the time, you would say, to write essays and papers for the benefit of our fellow-members of the eclectic faith and practice. Such, however, is not my experience. Leisure does not beget mental activity. It is only when the physician is most active in his profession that he labors most with his pen. Our experiences vary. The results of the experience of each individual is not only of importance to himself, but to all who adopt eclectic principles. Our volumes are distributed almost exclusively among the members of our own school of practice. Then, why not do greater justice to yourself and to each other by presenting three or four essays at each of our annual conventions. It is but a slight task to write an essay every three months.

Membership has been based upon yearly contributions in the shape of dues. This is an important item, as I have already explained, but the one under consideration I believe to be of equal importance. Perhaps we may yet live to see the day when membership can only be secured and maintained by the regular presentation of proper and commendable theses and essays. I shall gladly hail such an event in this society.

The theme generally selected is Eclecticism. This is proper to a certain extent, as it is one in which we are, all of us, vitally interested. We shall never tire of listening to its praise; but our school is distinguished on account of the use of our indigenous plants, a ready sanative and innocuous resource for the healing and cure of every wound and ill; we want to hear more of this. I shall have to rely more than ever upon your endeavors in the immediate future if you expect the next volume of Transactions to be worthy of such a name.

In again accepting this office, I have no promises to make other than that I shall continue to perform my duties to the best of my ability.

Moved by Dr. Stow "that all papers once presented to this society be considered and become the property of the society." Motion prevailed.

Dr. Newton complimented the secretary and spoke of the importance of publishing the Transactions of the society.

Dr. Kunze read a paper on Eucalyptus Globulus showing specimens of the tree, its leaves, etc., together with illustrations of the same. Referred to the publishing committee.

Dr. B. F. Chapman, of Brooklyn, exhibited his invention of a nasal and throat spray-syringe.

Dr. Rowlesby exhibited a splint apparatus to be used for fracture of the femur, citing a case in illustration.

Dr. Danelson moved that the usual fee of fifteen dollars be paid the reporter. Carried.

The president appointed the following committees:

*Advisory Committee* — T. L. Harris, M. D., Samuel Tuthill, M. D., and P. W. Allen, M. D.

*Committee on Legislation* — M. L. Filkins, M. D., A. Wilder, M. D., and J. Edwin Danelson, M. D.

The receipts during the meeting were:

#### DUES OF MEMBERS.

|                    |        |
|--------------------|--------|
| W. R. Hayden ..... | \$2 00 |
| H. E. Firth .....  | 2 00   |
|                    | <hr/>  |
|                    | \$4 00 |

#### DUES OF SOCIETIES.

|                                    |         |
|------------------------------------|---------|
| Central New York Society .....     | \$31 50 |
| Brooklyn Academy of Medicine ..... | 11 00   |
| Southern Tier .....                | 8 50    |
| Saratoga District .....            | 10 00   |
| Hudson River District .....        | 6 50    |
| Black River District .....         | 9 00    |
| Albany County .....                | 8 50    |
|                                    | <hr/>   |
|                                    | \$85 00 |



## INITIATION FEES.

|                       |         |
|-----------------------|---------|
| G. Curson Young ..... | \$10 00 |
| G. D. Hewitt .....    | 10 00   |
| S. S. Carter .....    | 10 00   |
| J. M. Congreve .....  | 8 00    |
| A. Fox .....          | 10 00   |
| H. W. Leonard .....   | 10 00   |
| J. Lamont .....       | 10 00   |
|                       | <hr/>   |
|                       | \$68 00 |
|                       | <hr/>   |

## TRANSACTIONS.

|                   |         |
|-------------------|---------|
| Volume VII .....  | \$6 00  |
| Volume VIII ..... | 9 00    |
| Volume IX .....   | 64 00   |
|                   | <hr/>   |
|                   | \$79 00 |
|                   | <hr/>   |

## TOTALS.

|                               |          |
|-------------------------------|----------|
| Dues of members .....         | \$4 00   |
| Dues of societies .....       | 85 00    |
| Initiation fees .....         | 68 00    |
| Volumes of Transactions ..... | 79 00    |
|                               | <hr/>    |
|                               | \$236 00 |
|                               | <hr/>    |

The same has been placed in the hands of the treasurer.  
Upon motion the society adjourned.

J. EDWIN DANELSON,  
*Secretary.*

DENNIS E. SMITH, M. D.,  
*President.*

## ANNUAL ADDRESS.

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By T. L. HARRIS, M. D., of Cazenovia, N. Y.

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*Fellow-members of the Eclectic Medical Society of the State of New York* — One year since in the city of Albany, a verdict was rendered in response to which we are to-day assembled in the metropolis of the State. A single glance is sufficient to note the presence of representative medical men. From the cities, villages, along the rivers and among the mountains of the great and beautiful State of New York, as electics, earnest and true, we come, bringing with us many trophies, the fruit of years of earnest work. Within these college walls, dedicated to true medical reform, we, as a State Society, have met in another annual grand reunion. We are here to interchange views and compare notes on subjects fraught with special interest in the weal or woe of suffering humanity. Well will it be for us, and the many thousands whose interests, present and future, we to-day represent, if time shall show the wisdom of our work. All over our beautiful land and throughout the world, disease and death have passed, and their foot-prints are indelibly stamped. The high and noble mission of the physician is to meet, and so far as possible conquer, the foe. To this end the mystic chambers of the intellect should be well furnished with precious medical truths, and our progress ever well marked in the acquisition of that knowledge of science and its relation to life and health, so far as essential to our present happiness and future good. Never in the history of medicine were higher qualifications and more intellectual work required, than at the present time. Link by link we should associate every important medical discovery with individual practice, and thus insure success. Each day learning something new, with something new ever to be learned, we should rise above the level of common-place, and become intellectually strong. Events associated with present progress in medicine and surgery will develop medical men for the times. As individuals and as a society, we cannot safely or justifiably neglect any great principle in the interest of reform.

This annual meeting in our centennial year should be, and is, the brightest in the history of eclectic medicine, and gathering renewed inspiration from our present surroundings, a good occasion for a grand review of our medical progress. Success, beyond our most sanguine expectations, has crowned the past, and yet a greater and still more glorious work remains to be done. Bright hope illumines the future, and our faith is strong in the ultimate triumph of our cause. If the physician earnestly and ardently devote himself to the great work involved on entering the profession, if he cherish a deep sense of

his responsibility to man and God, if he measure his profession by the standard of truth, then no man has a nobler sphere of action, or a higher and happier duty to perform. We talk of the aristocracy of wealth, rather give us an aristocracy of intellectual life and activity, embracing within its scope the study of ourselves, of nature and nature's laws, a knowledge and observance of which is inseparably connected with our present usefulness and future success. What would be thought of the cultivator of the soil who should content himself with committing to the ground the best and most vigorous seeds, and there leave them to germinate, expand and bring forth fruit in the well-developed grain, or the beautiful flower, without regard to the character of the soil, and the various circumstances which impede or promote their growth, and then claim, in virtue of his process, the reward of merit for improvement in agriculture? And yet far more fatal and disastrous results will accrue to the physician who, shutting his eyes to the ever-varying phenomena of surrounding circumstances, and the necessity of assiduous culture and constant supervision, expects from the most perfect system of medical instruction, or moral ethics, those just perceptions of truth, and those harmonious and finished proportions of character which constitute the truly great and good physician. History, observation and experience, have impressed upon us a clearer and deeper conviction of the great truth that our present want is more thoroughly educated physicians, and that such education is absolutely indispensable to individual happiness and our national prosperity.

The present age is one of intellectual activity. The mind, enriched from its present surroundings, reaches out to new fields of investigation. The progress of science in its relation to medicine and surgery, has been far more brilliant in results within the past few years than during any previous period. Medical men whose minds are fitted for the highest walks of science, and for the undertaking of medical problems, giving scientific solution to the same, are greatly on the increase. Many researches and discoveries of recent date, in medicine, are among the most brilliant, and at the same time most difficult scientific achievements upon record. Science, divested of its influence upon the heart and life, removed from its connection with the useful purposes of existence, is of little use. But when associated with the study of the human structure, and the living functions of the human body, it is especially calculated to dispel the clouds which have enveloped the human mind, giving more correct conceptions of cause and effect, the adaptation of means to ends, and a more perfect recognition of the immutable laws which pervade the moral and physical world. It collects the rays of the noon-day sun, analyzes their texture, separates their tints and measures their swiftness. It studies well, and carefully analyzes the vegetable creation, investigates the properties of invisible air, divides its gases and weighs the component parts. The beautiful but evanescent dewdrop stops on its way until thought explores its mystery. Thought, rich in scientific investigation shines out from surrounding darkness with an enduring glory. Within the unfathomed ocean of the

immortal mind what mysterious mental associations, what deep sounding harmonies of soul music are there treasured, among which there revels ever enlarging, ever extending thought. Here the scholar and scientific reasoner dive deep into the living spring, and bring forth as by magic sparkling gems, which should be polished by classic hand, and sent forth in beauty and power to bless and save man. The darkness of the past is disappearing, and in the beautiful sunlight of truth, prejudice and ignorance are yielding to the power of enlightened progress.

Eclecticism presents a noble field for special effort. Would we be successful in our profession, we must leave no means untried, in the use of which, we may secure such qualifications as shall be commensurate with the importance of our profession, and the work intrusted to our care. Gathering from each new development in science renewed strength of purpose, we press on toward the mark of the prize of our calling. Called to a great and good work, it is important we approximate in life and character the Divine teacher and healer. Life is sweet and our existence a precious gift from heaven, and yet, how frail and how easily destroyed. In its study we find a workmanship which no art can imitate, and we have to do with facts all immortal, and with flowers the most beautiful of earth. To discover and obey the laws which God has impressed upon matter as well as mind, constitutes the duty and happiness of the human race. Obedience secures health and happiness, transgression, disease and death. Much has been done to expel or counteract disease, to protect life and promote health and happiness, much remains to be done in the cultivation of temperance and regularity in all the corporeal requirements, and by bringing within sanatory limits, all the various passions and affections of the mind. The progress made in science, in its relation to life and health, teaches us that only by the most careful observance of each and every law, relating to ourselves and those around us, is human life and health to be secured and enjoyed. The every-day work of the physician and its results are inseparably connected with the multiplied and diversified interests of the community in which they live, and if ever there was a time, when it might seem specially incumbent on every person about entering on the active duties of the physician, to fully qualify themselves to perform understandingly and efficiently, those duties, that time is surely the present. The responsibilities of the physician and surgeon are beyond estimate, and the work he has to do the most noble that ever engaged the attention of man. The physician should possess dignity, a cultivated mind, a benevolent heart and refined manners. He should be bold, yet judicious, a skillful and accomplished workman; and, launching out upon the great ocean of scientific truth, drink deeply of its invigorating waters that he may be valiant in its defense. Possessing an independent mind and having correct principles, definite aims and objects, we should ever pursue a forward course; in our association with other physicians, ever carrying our individuality with us, from which we should never be turned by the fancies of others, but, like the noble ship, move on,

impelled by a power within ourselves. Associated with the growing intelligence of the people is a deeper and more extended interest in the practical results of the educated and scientific physician. Very much that we do calls for improvement and perfection, and our observation should be made perfect by positive experiment. A single fact in medicine is worth more than a whole volume of speculations. One successful application of that fact, in the relief of the sick and suffering, is better than a thousand untried theories.

Genius, industry and a conformity to the truth are requisite to our final success in the work we have to do; and one of the noble features of the true reformer of the intellectual man consists in manly independence and originality, the ability and the will to think and act for himself. In the acquisition of medical truth, it should ever be our aim to secure a perfect understanding, and an accurate conception of science in its relation to life; and, in each day's practice, submit to rigid analysis whatever is presented to the mind for its adoption or rejection. There is no department of human research so vast and so rich in material as that of medicine and surgery. No profession can compare in utility, in the influence which it exerts, in the good which it can accomplish, in the evil which it can avert, in the happiness and well-being which it can secure, with that of the educated physician; and none demands, for the faithful and efficient fulfillment of its work, so much and such varied mental discipline and culture. The many gifts of nature, the splendor of genius, the powers of thought and the graces of beauty should, in the life work of the physician, be ever tributary to the relief of suffering. Hence those who enter the profession of medicine should combine the philosopher, the philanthropist and the Christian. A correct recognition of God, as over all and in all, gives a beautiful significance to all our intellectual pursuits, and stamps our mental endowments and acquisitions with the seal of true greatness.

The medical history of the past is fraught with deep and important lessons to us, and, as we pursue them, we have means placed in our hands in the use of which we may form our future medical destiny. Shall it be as the brilliant meteor, dazzling with its brightness and then lost in midnight darkness, or, rather, as a fixed star, shining through tempest and storm, darkness and mutation, ever the same?

The noblest energies of noble men are at present enlisted in the cause of eclectic medicine. Waves of medical light and truth are passing over the land. May the great and good work go on; and, to this end, may the Eclectic Medical College of the city and State of New York, consecrated to true medical liberty, ever remain a monument of the wisdom of the medical past, and the hope of the medical future. Let all who would perpetuate this institution, and erect a medical fabric more noble than any in the past, combine their exertions and influence and thus help secure the triumph of true medical reform. The current of medical education is widening and deepening, and ere long its ennobling influence and saving power will reach humanity throughout the world. Let us unite our efforts under our existing organizations, and the character of our societies and college

will be elevated to a still more commanding position. Means are in our possession adequate to the end ; and the attainment of the end involves the best interests of the people, present and future. The time is auspicious. Creative minds, impressed with the many medical errors of the past, will, in the study, development and application of new and scientific truths, seek to ennoble humanity and beautify and enrich life.

Let us, then, as we go forth from this, our annual convocation, meet the future without fear, and, with manly hearts ever pursuing in the right, press onward until we reach the zenith of human progress.

## THE BASES OF ECLECTIC MEDICAL SUCCESS.

By WILLIAM ARCHER, M. D.

That medical eclecticism, thus far, has been successful, is evident, if we contrast the present with the past. Fifty years ago there was not an eclectic organization in the United States; now, they exist in various sections as county and State societies, a national association, and several State chartered colleges, equally valid with those of other schools. And, notwithstanding the misrepresentations, denunciatory epithets, and cry of "quack" from its enemies, eclecticism has been leavening the masses with its truth, and modifying the practice of its opponents; so that this long-established blood-letting practice has lost its popularity and become nearly obsolete, and the almost universal mercurial treatment is depopularized by the community and less practiced by the profession. Moreover, eclectic remedies have been extensively instituted, placed in the market, sold by almost every druggist, and used by allopathic and homœopathic physicians. With propriety, we may believe that, if the eclectic leaven shall permeate the masses and medical schools in the future as in the past, before another centennial shall have rolled its round, eclecticism will be the general system of the civilized world. Allopathy, because of its long-established existence and universal practice, swayed a tremendous influence over the community, and monopolized their school by legislative enactments. Reforms being numerically few, were like isolated dwarfs warring against a gigantic host; hence, to perform what they have in so short a time, is indeed marvelous; for, in the contest, they had to defend their principles and show the fallacies of their opponents. But truth is mighty and will prevail. Thus, by sound philosophy and practical skill, eclecticism has demonstrated its superiority, and proved itself to be a success. And what were the *bases* of past success? We answer, right men and right means; men of philosophic minds and close observation; men who thought and acted as those who realize they must give an account relative to their treatment of human beings; and, hence, they were men of pure conscience and noble principles, who regarded righteousness of more importance than lucrative gain, and who, though in the minority, dared to do right, and said "Let us go up and possess the land, for we are fully able." Such men included Doctors Beach, Jones, Morrow, Newton, and such like. Some of these had been educated in allopathic institutions; others received an education as best they could, and all these being similar in thought and practice, were attracted toward each other, coalesced, and formed the eclectic school. These men saw the fallacy of the depletive system practiced by allopathy, in the

use of the lance, mercury, antimony, opium, drastic purgatives, unnecessary amputations, and such like, and they realized such treatment to be in alliance with disease, and an enemy to the patient, whereas they considered that a proper treatment would be in alliance with the patient, and in opposition to disease. Their theory was corroborated by repeated observation and practical demonstration. They saw, through the bleeding process, the invalid faint, and even expire. Take, for instance, as an illustration, a circumstance as related by Prof. R. S. Newton, and which occurred in his presence while he was student in an allopathic college. He says, "A clinical council was held over a man who had had delirium tremens, and, who, though delirium had subsided, was weak through past inebriety. The decision of the council was to bleed the man. At this time the leaven of eclecticism was working in the mind of young Newton, who expressed to fellow-students what, in his opinion, would be the result of such a course, namely, *death!* And so it was fulfilled, for, after being bled, he instantly expired. Newton, with many others, believed in the language of divinity, that "the blood is the life." They also believed that, as all the constituent elements of physical nature were in the blood, to deprive man of this vehicle would be to deprive him of vitality and prevent recuperation and reparation. And, as venesection produced immediate depletion, and rendered the survivor more tardy in his convalescence, and so all heroic or harsh treatment, whether by mercurial preparations or any other, would produce the same results, and, therefore, they chose to deprecate their use. With these views conscience awoke and said: "Beware how you treat your fellow-men," and science uttered her voice saying, "there is a better way." And these pioneer reformers heeding instruction said: "We will obey." "We will discard the evil and choose the good." "We will be allies to the sick and not to disease." "We will unfurl our flag, show our ensign and risk the result." And so it was done, and divinity and humanity gave sanction with a loud amen. These, our fathers in medical science, being freed from the yoke of bondage, soon brought to our knowledge most timely substitutes in materia medica and established an era of reform destined by prudence to exist and progress in ages yet to come. Such reformers stand pre-eminent as philosophers, philanthropists and revolutionary heroes, and their names should be revered and handed down to posterity with those of Socrates, Pliny, Harvey, Howard, Franklin, Jefferson, Lincoln and Washington. But, notwithstanding its past success and superior excellence, eclecticism has not made the progress which its merits have demanded. It may seem egotistic for an eclectic to assume the prerogative to criticise and make objections to the body of which he is a part; and to undertake such a task is both difficult and daring. Difficult because there is no perfect criterion in brain or action, and, hence, criticism has to address itself to minds which may be dissimilar. Daring for an individual to assert that the fraternity have lacked discretion in modus operandi, hence the speaker merely assumes to express his opinion admitting his mental fallability. But, brethren, as eclectics we believe that eclecticism



has pre-eminence, and as such is a superior light, then we ask should not that light be made conspicuously manifest that others may see the light and rejoice in its rich effulgence? Do you reply affirmatively? Then we also ask: Have we not rather kept our light concealed from public view and thus prevented the community from apprehending our ethics and practice? At this late date but few know our existence as a school, and how many there are who do not discriminate between the words eclectic and electric. And quite a number hearing us call ourselves eclectic may suppose the word a misnomer uttered by quacks who know no better. We apprehend that ignorance concerning eclecticism originates partly from eclecticists, being too regardless relative to making their sentiments known even while they may have been assiduous in trying to make themselves known. If by such means we have succeeded in procuring practice as individual practitioners *we* have the glory, but *eclecticism* has it *not*. Homœopathy and eclecticism are similar in age, yet the former is more generally known in community than the latter. Why is it thus save it be that homœopaths have made themselves more generally known? If eclectic graduates from the beginning had adopted the homœopathic plan of placing on their medical signs the name of the school in which they were educated they would, ere this, have given publicity to eclecticism; and, hence, if requested to qualify the signification of their system would have had a favorable opportunity to give intelligent and satisfactory reasons for their faith and practice. And if the founders of eclecticism and subsequent converts from other schools had adopted the same plan it would have instigated the graduates to imitate their example and thus utilize the suggested plan. At this late date but few are willing to adopt such a plan without general unanimity and concert of action, for if only one of a hundred do thus such an one would be considered heterodox and not recognized as scholastic, but isolated from all schools sanctioned by law. Therefore to give proper impetus to eclecticism at this date and thus redeem it from the lethargy and oblivion of the past requires simultaneous concert of action. To accomplish this we must each highly esteem our *alma mater* and be willing to practice self-denial for her good. Such denial would be brief and remuneration would reciprocate speedily. When the Israelitish army of but 300 men under the generalship of Gideon conquered the vast host of the Midianites it was on this wise: Each soldier had a pitcher in which was concealed a lighted lamp. At a signal given by Gideon each soldier broke his pitcher and held his lighted lamp in one hand and a trumpet in the other and they simultaneously shouted, "the sword of the Lord and of Gideon." At the sudden flashing of lamps and the sounding of 300 trumpets in the darkness and stillness of the night the Midianites were surprised and alarmed and fled and Israel was the victor. Here is a lesson for eclecticists. Let them break the pitcher of concealment; let their lighted lamps be suddenly and simultaneously flashed in the faces of friends and foes that the people may realize them to be a united and tremendous host, much larger than that of Gideon, and then shall they have the field

and their cause be acknowledged, that of which they need not be ashamed. Concert of action, relative to putting on their signs the word Eclectic, should be accompanied with the same gratifying word on every professional card. Thus eclecticism would soon be known, and its practitioners have the confidence and patronage of the people. But as a prerequisite, every M. D. of the school should be thoroughly qualified for his profession, for if not, every failure in practice would militate against both the physician and the school to which he belongs. To be thus qualified pre-supposes: First, that he has in his nature the necessary elements to constitute a good practitioner, which are; honesty, sympathy, sagacity, patience, zeal and love for medical practice. Secondly, he should have a thorough education in every department appertaining to the medical art, and thus be qualified for every emergency as a workman that needeth not to be ashamed. To be thus qualified renders it necessary to have the right kind of teachers, men of mental culture, practical skill and moral character. Other kind of preceptors would react unfavorably on themselves, their pupils, the college, the eclectic school, and community; for a practitioner who has not both innate and acquired qualifications, would be guilty of malpractice, and bring a disgrace on himself and the faculty and censors, which diplomatized him for his profession. Hence, to avoid such a calamity, we suggest for the consideration of this Eclectic Medical Society of the State of New York the propriety of having denominational colleges, at least, so far as it regards individual States or sections, to be established, governed and sustained by the State or section of the eclectic medical denomination, which might be done by a representative republican form of government. And the college or colleges in said district, already incorporated, in order to gain the sympathy and co-operation of the medical denomination, should be willing to be thus governed. Colleges organized by a few individuals may be eclectic, but not denominationally so; they may have the sympathy of the few incorporators, trustees, pupils, graduates and their special friends, but not the support of the denominational body.

Individuality and not generality of action is a cause of our institutions not being better patronized, why there are so few students, and why the faculty are so poorly remunerated for their services, and the institutional burdens have to be borne by a few. But, if it be considered too late to adopt this denominational plan, let eclectics realize that their honor and success are based much on the support and prosperity of the institution from which they graduated. If asked whence did they graduate, they are forced to acknowledge that the institution non-exists for the lack of patronage, they may be recognized as children who neglected their mother, and thereby caused her to experience a premature and untimely death. To avoid such a fate, let each eclectic whether professional or otherwise, be interested to sustain their institutions of medical education. Let those who have financially prospered, act as philanthropists and God's stewards, and demonstrate their fidelity by coming to the rescue, and thus by action declare that the mother of their medical existence shall have reciprocal affection and proper support in her old age.

## NERVOUS IRRITATION THE EXCITING CAUSE OF DISEASE.

By WILLIAM JONES, M. D., of Newburgh, N. Y.

You may have forgotten, perhaps, that on the fourth of January last I read an article before this society in which I stated that I held views at variance with those usually accepted as regards the true physiological phenomena of constipation. In that article I made the emphatic statement (and proved it I hope) that the true forces are formed from a direct and genuine excretion from the blood, and stated also that the primary cause of constipation *was not* located in the bowels themselves, but in the nervous system, and that constipation was caused from a specific nerve excitement of the nervous system.

You will, I presume, all acknowledge that there is no fact in the history of medicine that is more generally and universally accepted than that nervous excitement and irritation have the never-failing effect of arresting and increasing the excretions of the system to a greater or less extent. Therefore, if the *fœces* are an excretion from the blood, of which there is not a doubt, these excretions would be governed by the same nervous influences that control all of the other excretions of the system, and the bowels would become constipated and relaxed in proportion to the amount of nervous excitement going on in the system. Then nervous irritation *is* the exciting cause of constipation and diarrhœa, and we must accept the fact also, that only medicine that will calm and sooth the specific nerve irritation, and that will produce diarrhœa, will at the same time prove curative in constipation. I could never fully comprehend or explain upon what principal gelseminum would cure diarrhœa, drosera and belladonna whooping-cough and cimicifuga dysmenorrhœa, until I came to the above conclusions as regards nervous excitement and nervous irritation. We have frequently witnessed how unreliable astringents and opiates have proven in diarrhœa, as we have also found cathartics and laxatives utterly fail to overcome constipation. Why? Is it not because the medicines prescribed irritate the nervous system, they not possessing the specific properties to overcome the specific nerve irritation that causes the diarrhœa or constipation? Physiological action cannot be forced or driven with impunity, but must be invited with remedies that act in harmony with nature's specific laws. You may take, for example, cholera-infantum, which, I believe, you will admit has not heretofore yielded very kindly to any treatment that has been prescribed. Why? Has there not been a misconception in regard to the pathology of the disease in question? Is it not possible the medi-

cines usually prescribed do not contain the specific properties necessary to allay the specific nerve irritation that causes cholera-infantum?

I believe that the great nerve excitement is located in the brain, and when that excitement is overcome the vomiting ceases, the bowels become checked, and the disease is cured. Why? Because the brain-irritation has been calmed, and the *effect* must, of necessity, yield. You may have observed how soothing is the psychological influence of the physician in almost all classes of disease, but especially so in all so-called nervous diseases. It calms and overcomes nervous irritation. The nervous system is all that can be directly influenced by medicines; medicine does not act upon the solids, but through the medium of the blood, upon the nervous system.

Certain conditions of irritability of the nervous system produces a specific appearance of the mucous membranes that indicates or points to the remedy. This will prove curative in all cases of disease, regardless of name, wherever such appearances exist.

But we must learn to diagnose accurately, and observe correctly the mere indication that we may properly select the specific curative remedy.

Again. There are conditions of excitement of the great nerve-centers which will affect specific nerve-symptoms. These unerringly point to the remedy that will prove curative in each case, if given in proper doses and at the time when the specific nerve-irritation occurs.

Aconite is one of the specific remedies to overcome the irritation that causes fever; gelseminum, in combination with aconite, acts as a specific in fevers, more universally than any other remedy that I am acquainted with. Belladonna is also a specific in that kind of nerve irritation that causes congestion, and especially of the brain. Cimicifuga is a specific that will allay the nerve excitement producing dysmenorrhœa and other nerve irritations of the uterus, if you recognize the specific nerve excitement which its action indicates. Nuxvomica is my great dependence in overcoming gastric and intestinal nerve excitement of every class. Belladonna acts as a specific in overcoming congestion, because it has the properties that will soothe the specific nerve irritation that produces congestion. The brain cannot appropriate that constituent of the blood that is designed to make bone, nor can it appropriate the specific properties of a remedy that is designed to cure diarrhœa. These specific nerve excitements produce specific nerve symptoms that call for remedies that contain specific properties, and that will prove curative in all cases, if its indications are strictly complied with, and there is not organic lesion sufficient to impair the vital forces beyond recuperative reaction. It is my firm belief that the time is not far distant when these principles will be more thoroughly understood, and more generally appreciated and accepted as physiological facts, and we shall soon have the satisfaction of classing the profession of medicine as one of the advanced and positive sciences.

## THE HISTORY AND THERAPEUTICAL PROPERTIES OF CASTANEA VESCA.

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By D. E. SMITH, M. D., of Brooklyn, N. Y.

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*Castanea vesca* is the botanical name of the plant or tree known as the sweet chestnut. It is a deciduous tree of considerable size with long shining serrated sharp-pointed leaves, the fruit of which is well known. This tree abounds in all Spain, the southern part of France, Italy and the adjacent countries, where it is much used as an article of food either raw, roasted or ground into flour. In the cultivated varieties the nuts are larger and the seeds much sweeter. Of these the most remarkable are the *corive*, the *egalade* and the *marron cornu* of the south of France.

It is not cultivated in this country but grows wild in great abundance, particularly in Virginia, the Carolinas and Georgia as well as other districts, not, however, reaching beyond New Hampshire to the north. The most reliable authorities say the European and American chestnut are substantially the same, notwithstanding one author (Michaux) makes a distinction.

The enduring property of the castanea is wonderful. It is said, indeed, that its timbers form a considerable part of the oldest buildings in Europe, and it has been ascertained to be the material out of which were constructed the ancient piles which have from time to time been removed from the Thames. It certainly is very slow in decomposing while under ground and resists well the influence of water. In this particular it is second only to the *melianthus* or locust tree. From this fact many of the cottages located on Martha's Vineyard, Ocean Grove and Shelter Island are built on piles made from the castanea driven about six or eight feet in the ground.

It is the principal wood used by farmers for fencing in their farms. The tree in its wild state on the continent of Europe acquires an immense size. On the eastern side of Mount *Ætna* where it constitutes a forest there are trees of great antiquity, one of which is called "the hundred-horse chestnut" from its being able to contain a hundred mounted men in its hollow, having had a circumference of about 160 feet; and in the department of Cher, near Sancene, there is still standing a tree of this species which, at six feet from the ground, measures more than thirty feet in circumference, and is, to all appearance, still sound. It is stated that 600 years ago this was called the great chestnut tree and its actual age is computed at 1,000 years. The fruit or nuts of the *castanea vesca*, as found in our markets, needs no description from me. But the principal object

of this paper is to give the therapeutic action of the folia or leaves of the *castanea vesca*. I will, therefore, not detain you or occupy your time with any further remarks relating to the geographical or botanical history of this tree but will enter at once upon the discussion of the more interesting, and to us as practical men, instructive part of the paper, viz., the therapeutic curative action of this remedy. I will also give the results of some chemical experiments, with the view to discover, if possible, the curative agent of the leaves and of obtaining its true medicinal properties; although it matters nothing to us, as practical physicians, whether a remedy performs a cure by its sudorific, alterative, cholagogue, or any other property it may have, except to gratify our curiosity. As eclectics we should theorize less about the peculiar way or manner a medicine performs a cure. We should think less about the philosophy of the action of our remedies, and more about the *fact* that they do result in curing our patient. The great question with us as practical men is, will the remedy perform what is claimed for it. Is it a specific for the disease for which it is given — will it cure when properly administered? These are the great questions which concern us as eclectic physicians. One *fact* is worth more to us than all the fine-spun theories in the world. I have, heretofore, given the *castanea* in the form of decoction; a handful of the recently dried leaves are covered with one pint of boiling water and allowed to steep for one hour. Strain and sweeten to the taste; of this give *ad libitum*, or say one tablespoonful every two hours during the day.

This medicine I have used in some severe cases of pertussis. I have closely watched its effects, and thus far it has been administered with marked success, making a decided impression for the better in this disease sooner than any remedy I have ever used. It loosens the cough and thus lessens the danger of pneumonia or congestion of the lungs. It also shortens the spasms and lengthens the interval between the paroxysms of coughing until they subside entirely, which result is accomplished in a remarkably short time. It is truly surprising to witness the curative effect of this simple decoction in pertussis. The disease melts before its use like snow before an April sun, and the patient begins to convalesce at once. I cannot, perhaps, give you a better idea of the *modus operandi* of this remedy, than by reporting one or two cases from notes taken at the time where this medicine was prescribed in this disease, and the results following its use.

September 21, 1874. — I was called to take charge of the son of Wm. Y. Hardy, aged five years, residing No. 788 Third avenue. He had contracted pertussis a few weeks previous and was under the care of one of the self-styled "regulars" of this city. Intermittent fever had supervened with congestion of the lungs, thus complicating the original disease in a fearful manner. On examining the patient the following symptoms were present: Coldness of the extremities with increased heat of the head and chest; tongue covered with a thick brown fur; pulse 130, small and wiry; breathing ster-

torous and coughing incessantly; pale or ænemic condition of the skin; no appetite; very restless, with wandering and disturbed sleep. The prognosis was so unfavorable that I hesitated to have any thing to do with the patient. The parents were anxious (he being their only child), and plead so eloquently for me to do something for the little sufferer, that I consented to take the case. My first prescription was an expectorant, and consisted of the acetic tinctures of lobelia and sanguinaria with simple syrup. This was prescribed with the view of loosening the cough and thus relieve, if possible, the congested condition of the lungs.

September 22. — Expectorates freely and lungs much relieved. Treatment continued.

September 23. — Ordered,

℞ Quinæ sulphas,  
Ferri ferocyanuret *a a* grs. viij,  
Syr. zingib ʒ ij.

Mix.

Sig. Take one teaspoonful every two hours.

September 24. — The intermittent symptoms are controlled, patient restless, no appetite, the paroxysms of coughing are severe, with much prostration. Ordered wine, with hydrastis canadensis, to support the patient and keep him from sinking.

September, 25. — Ordered a tea made from the leaves of the *castanea vesca*, as above directed.

September 26. — Patient better, no fever, paroxysms of coughing lengthened between the attacks.

September 27. — Coughs but little, is restless, no appetite, pulse ninety.

September 28. — Coating removed from tongue, no fever, with same appetite.

September 29. — All the symptoms are better, cough nearly gone, desires to play, sleeps well. Continue treatment.

September 30. — This is my last visit. All the urgent symptoms are removed and the patient about well. Ordered the tea to be given three times daily. I saw his father one week later; he informed me the *boy was well*.

I would report other cases where the *castanea* has been used in pertussis with similar results, but do not desire to consume your time, or tax your patience, in so doing. I have made some chemical experiments, with the view to ascertain the curative properties of the *castanea* in this disease, and will now give the result.

Three drachms of the recently dried leaves were immersed in three ounces of cold water, and allowed to remain for two days. It was then decanted and filtered. The liquid was but slightly colored, and the flavor of the leaves imparted to the water was scarcely perceptible. A few drops of the tincture of iodine was then added to the infusion. It produced *no* change of color, by which we show the absence of starch.

Three drachms of the recently dried leaves were then placed in a teacup, covered with boiling water, and allowed to remain until cold.

The liquor was then decanted and filtered. It was of a dark green color, and strong; giving to the taste, in a large degree, the flavor of the leaves. To a small portion of this liquid was added a few grains of the sulphate of ferrum. It changed immediately to a black, inky appearance. The same result was produced by adding a few drops of the tincture sesquichloride of ferrum. From this experiment we show the presence of tannin.

To a portion of the decoction was added a solution of the acetate of lead, which threw down a heavy brown-colored precipitate, thus showing the existence of gum. The liquid was then decanted, and the powder washed to remove the lead; this was subsequently dried and pulverized, which, however, was comparatively tasteless. Litmus paper, when placed in a portion of the decoction, gave a slight alkaline reaction. A solution of nitrate of silver was added to another portion; it threw down no precipitate, from which we conclude the absence of a bitter principle.

Two drachms of the recently dried leaves was placed in one ounce of ninety-five per cent. alcohol, and allowed to remain for four days. It made a strong tincture of a dark, olive color, and slight astringent taste. A portion of this tincture was evaporated to dryness; it left a residuum of a green, gummy nature. Four drachms of this tincture were evaporated to half a drachm; to this two ounces of water were added; no precipitate was observed, showing the absence of a resin. From the hurried experiments thus made, our conclusions are that *boiling water* is the true solvent for the *castanea vesca*, and the only one which holds its medicinal properties in solution.



## MEDICAL BOTANY AND PHARMACY.

BY ALEXANDER WILDER, M. D.

A distinguished gentleman, Prof. Joseph R. Buchanan, long associated in our fellowship, declared, and we think, demonstrated, in a public lecture delivered in Cincinnati twenty-four years ago, that the adoption of the eclectic practice of medicine in the United States alone would save over 300,000 lives per annum. A statement so bold required both faith in its verity and courage to give it utterance. A quarter of a century has almost passed since its enunciation, and the faith of the man who made that declaration is yet unshaken in its accuracy.

More attention is due to this statement from the fact that a national organization exists, ostensibly a public health association, one of the outcrops of our late unfortunate civil war, that is endeavoring by art and legislative legerdemain to force all medical practice into peculiar and prescribed avenues. Its president has appeared repeatedly in the public prints with assertions that the several schools of physicians were of agreement on the theory and practice of medicine, but differed only in therapeutics; and employed this as an argument for depriving medical colleges of all power to confer degrees upon their students. I call attention to this matter, not to take issue with it at the present time, but to suggest the importance of contending bravely for principles. We may, if we neglect precaution, discover that our lawgivers have added to the present system of proscription from places of trust and emolument, also disabilities in the legitimate pursuit of our calling. It is not half a century, nor longer time than an ordinary generation of men, that the reformed practice of medicine was prohibited by penal laws, and experience ought to convince the most skeptical that there would be little hesitation to enact them anew, if there existed the courage to make the endeavor.\*

There is a difference, which is sometimes radical, between the reformed school and the other in regard to the theory of disease and the treatment which should be employed. *Nowhere perhaps is this difference more emphatic than in regard to the disorders recently so common and deadly, pneumonia and diphtheritis.* Our pathology is not always the same; our theory and practice must differ in consequence, and legislation which shall aim to combine us with men with

\* The attempt to proscribe "irregular" practitioners in Texas, after this fashion, has reacted most felicitously. A clause has been placed in the new Constitution on article 16, section 31, which settles all monopoly and proscription by organic law, "no preference shall be given by law to any school in medicine."

whom we cannot agree, is a usurpation of the rights belonging to us, both as citizens and as human beings.

We have regarded with disfavor every endeavor to blend our practice with that of other schools of medicine. It is not from any feeling of intense partisanship, so far as we are aware, that we have entertained this sentiment, for we love amity and hate controversy. But we have observed that these advances were attended with certain compromises, if not surrenders, of which there was advantage taken, while science itself gained nothing. I hold myself, that in the great world of knowledge there are no parties, but one commonwealth whose fraternity recognizes no distinction of climate, race or nation; but in the circumscribed regions where love of domination is more or less active, other considerations than those of the general welfare are likely to be very prominent. To these, I would yield no conviction or principle; even any apparent compromising is pretty sure to eventuate in misunderstanding, if not in calumny and reproach.

#### ECLECTIC AND BOTANIC MEDICATION.

The early history of the eclectic practice exhibits a close and even vital dependence upon vegetable medication. Dr. Beach, who made the first endeavors to formulate it, found it necessary to prepare a treatise on materia medica, which was principally botanic. The disciples of Samuel Thomson, who either failed to find it convenient to associate exclusively with their own professed brethren, or to make such association desirable, have been attracted toward the eclectics in considerable numbers, because of this characteristic. Indeed, much of the favor that we have received from the public has been due to the form and great variety of the vegetable remedies which we have introduced and employed, which have given so wide and general satisfaction as to be widely pirated. It behooves us as a matter of policy, if the consideration of principle is not all-potent, to keep close to our base. Better knowledge may enable us to medicate less, but it will not, reasoning from analogy, suffer us to fall into the use and preference of inorganic substances. These cannot become constituents of the body, or in harmony with its functions; and we should, when resorting to them, do so with a mental reservation and deep regret at our own ignorance.

The time has passed, however, when we can proclaim ourselves to the world as botanic physicians, if we are destitute of an intelligent comprehension of the science of botany. Contempt for technical scientific knowledge can only make the contemner contemptible. More exact and thorough information is now required and expected than many have thought necessary. Much of the opprobrium under which reformed physicians have labored has been due to the general belief that they did not possess such knowledge. It may be that much of it is undeserved; it certainly behooves us to make it so. For what has been accomplished let us rejoice and exult; but the demands of the future will surpass those of the past. Eclectic medicine has only made a beginning, and to hold its ground its students

and practitioners must dig deep the foundations and build high the superstructure of their botanical knowledge. Druggists and pharmacists alone are not to be intrusted with the matter; the physician must be more intelligent than both.

#### HOW TO LEARN BOTANY.

It is no such difficult matter for the person who loves knowledge. Class-books are numerous and cheap which embrace, in compact form and language easily understood, the rudiments of the science. Much of the technology is very analogous to what is used in anatomical and physiological text-books. There is no road for a lazy man over the field, but for the student the labor is by no means difficult to accomplish. Classification by natural order has been made perfect enough to enable any one who masters the rudiments to go alone, and with little or no extraneous help to acquire a knowledge of botany thorough in itself, and of utility in almost any vocation.

A previous acquaintance with Greek and Latin would lessen much of the difficulty, by dividing the labor of learning the technical terms, as well as imparting a general facility for study; and I hope that as time waxes apace, more strenuousness shall be enforced in regard to this matter. I have not learned how ignorant a man ought to be to assure him a successful career in life, but *the man who follows an occupation without a proper amount of liberal knowledge cannot be correctly said to belong to a profession.* An untaught physician is not a professional man, if we use language properly. While I desire not to imply that knowledge of the classical languages is absolutely necessary to a physician; I do believe that a young person who has mastered them will find the attainment invaluable in the facility which it affords him in every field of study.

#### PHYSIOPATHISTS AND ECLECTICS.

In the distribution which incidentally is made between different vocations, botanic medicine and pharmacy seem to have fallen to the eclectics. I am not passing over or reflecting upon the physiopathists; but notwithstanding their choice and diligence to be regarded as a school separate from us, public estimation has substantially placed them in our ranks. Whether this is just or unjust, it is certain that there exists between the two a closer relation than would be the case if they were not, in a great degree, fellow-laborers. If we seem to monopolize credit which properly belongs to them, it is not so much because of our cupidity, as because we and they are so much alike. I acknowledge, and in a great degree subscribe to, their favorite dogma of safe medication, and only regret that our ignorance does not make its universal application practicable. If they would dispense with mercurial lotions I would like them better.

Eclectics should, therefore, in justice to themselves, give the preference to vegetable substances whenever they chance to come into

competition with minerals. The latter have no legitimate place in a physician's catalogue, except as expedients for "the present distress." A thorough knowledge of botany, especially as connected with medicine, will render any capable practitioner able, in brief time, to combat whatever diseases he meets with, in the most effective manner, from the vegetable pharmacopœia.

#### THE LAWS OF CURE.

Perhaps, at some future day, the law of cure may be evolved by curious explorers; but what is known is so superficial as to be but empirical. We love to note theories and hypotheses in these matters, but can accept none of them as dogmas, or hardly as maxims. Our apprehension is that all foods and medicines act by some law of magnetic relation, which has been produced by organic force, and that their synthesis has more to do with the establishment of their peculiar virtue than any analysis can reveal. All which means that the law which renders one substance a food, another a medicine or a poison, and a third innutritious, transcends the present ability of the human intellect to comprehend. If a cup cannot contain another of equal or greater size, by analogy the mind cannot take in knowledge which exceeds its own capacity. At any rate, we are compelled to keep within the range of tangible facts.

#### OLD-SCHOOL PHARMACISTS PIRATING.

Pharmacy, in eclectic hands, has contributed largely to the resources of the profession. In this connection, I would remark that a settled purpose exists around us to wrest from the eclectic profession the credit of originality. Some time ago, meeting a physician who had, in olden time, belonged to the come-outers of Massachusetts, a suggestion of mine was answered by an allusion to the code of ethics. I remarked that he astonished me, being, at the same moment, an ultraist in religion, and a very pagan of the Dark Ages in medicine. He declared there was no analogy in the two cases; the eclectics disagreed with the others only in medicines, and that their views were found in Prof. Tully's works. I did not care to debate further; I had taken the man's measure, which was enough for once. It has been my fortune, repeatedly, to be fawned upon and praised by old school and homœopathic physicians having favors to procure, who did not afterward hesitate to snub me as an eclectic.

It is true, nevertheless, that the employment of mandrake, golden seal and lobelia have been denounced as quackery; and it is equally true that podophyllin, hydrastin, and other medicines of that character, are now prepared by old-school pharmacists and sold by druggists, to fill the prescriptions of physicians who have dubbed themselves "regular." In books and journals which are printed in Europe these are designated "the American Eclectic Medicines." I suppose that that pretty decisively settles the question of originality.

## EDUCTS, OR "CONCENTRATED MEDICINES."

Many suggestions arise, however, in respect to the extraordinary eulogies that are bestowed upon the vegetable educts, which have, by some curious *lapsus linguae*, been styled "concentrated remedies." I am perfectly conscious of what we owe to them. Podophyllin has done much to introduce medical eclecticism into fashionable society. Its hundred associates that have been named in the same manner have sustained it nobly. J. Hughes Bennett, perhaps, rendered an equivocal service when his scientific commission demonstrated that it was not chologogue, and did not increase the flow of bile. I think that he taught us how to improve the art of prescribing medicine, and so accomplished much in another direction. Nor do I care if he put an end to the clap-trap about a substitute for calomel. It is as absurd to want a vicarious medicine of that sort as to desire a substitute for the Colorado beetle or western grasshopper. The true want is to do away with the principal. It is time to inquire, however, whether too much stress may not have been laid upon this peculiar extractive form. It is convenient, we acknowledge, and has a preferable appearance to the huger doses of former years. Yet two questions are left to solve: whether the educt is an actual concentration of the virtues of the crude product, and whether the new form is not itself more or less faulty. Many recommend the trituration of these articles with some milder or inert substance, declaring that, in this way, the results obtained are most satisfactory. If this is true, *it almost proves that the pharmacist was at fault in extracting the educt at all.* It is known that some dealers retail podophyllin mixed with the simple mandrake-root, and many buyers prefer this. But we object to the present form on physiological grounds. Podophyllin is not readily soluble. The law of chemistry that bodies, to act, must be made fluid, holds true, in a very great degree, in respect to medicine. This constitutes, therefore, an objection to this drug, and to others like it, that cannot easily be surmounted, and it must tend to remove them from the category. If the pharmacist can employ solvents more analogous to the fluids of the stomach, so that the educt will readily dissolve, an important point will be gained. I have never been clear that, in the case of the mandrake gum, the mandrake-root, or watery extract, was not preferable. In the matter of hydrastis, sanguinaria, asclepias tuberosa, and several others, I entertain a similar impression.

But it is not necessary to make this a subject for rigid and extended criticism. We are in quest of completer knowledge, and not of material to quarrel or find fault about. Wherever there is "a more excellent way" we desire to walk in it. Let giant Pagan rot, and giant Pope weep and howl about his code of ethics; we are pilgrims seeking a higher and holier abiding place.

## PHARMACISTS SHIRKING THE NAME OF ECLECTIC.

Since the adoption by homœopathists and old-school practitioners of the American eclectic remedies in their more elegant form, their manufacture has been largely carried on by persons and houses

carefully avoiding the designation of eclectic. Tilden and Keith would not, for the world, be confounded with Merrell and Garrison. One result has been a relaxation of energy among eclectics in this department, so peculiarly their own. Twenty-five years ago every active practitioner was eager to make some innovation, perhaps in the ambition of somehow identifying his name with an improvement.

Now, when we have more physicians and better educated ones, we hear more about new modes of treatment, and far less about new remedies. Indeed, the "new remedies" of eclectic medicine are actually *old* for this age of steam, telegraphs and giant powder. Competition from outside our ranks has not furthered invention and enterprise in eclectic pharmacy. Nevertheless, we do not despair in this matter. Though we have less to display, we may be making the most real progress.

#### SUGGESTIONS ABOUT PRESCRIPTIONS.

Eclectic medicine is NOT a mere system of therapeutics, but a reflected practice. In the latter particular it has its chief glory. Yet our fondness for novelty, perhaps, leads us to the wish that more apparent progress was perceptible in our explorations. Certainly, while the earlier discoverers are passing away, the younger generation should emulate them by widening the field of scientific investigation.

Meanwhile there should be more careful instruction given to students. Each should be required to be sufficiently proficient in chemistry to be his own pharmacist upon occasion. The knowledge of organic proximate principles will enable any handy and intelligent person to prepare his extracts, whether by tincture, infusion or decoction, so as to obtain their real virtues with the least waste or loss, and at the same time meet the wants of his practice. But pharmacy does not rest at this point. It is not enough to understand the art of extracting and preparing. Greater sagacity is required for combining. It is often best to administer no medicine alone. Even the homœopathists, with all their theories and protestations, mingle their drugs by attenuation and dilution, when they do attenuate or dilute. In other cases, as with quinia, or sometimes even with arsenic and mercury, their doses are best described by Dominie Sampson's favorite term — "prodigious." An object in pharmaceutical combination is to avoid large doses, intensify the effect with the least risk of shock, and obviate objectionable symptoms liable to attend the action of the medicine. Two or three cathartic medicines perform their office with far less inconvenience than either would alone; and there is also a corresponding reduction of quantity, because each, by its peculiar mode of operation, assists the other. The addition of carminatives, antacids or stimulants, is also beneficial, by obviating conditions which render the action of them more or less painful and unpleasant. It is known to every practitioner that the ordinary carbonates of soda, ammonia, magnesia or potassa, will exercise a peculiar influence, chiefly chemical, perhaps, upon the fluids in the stomach, as to render medicines more effective, and,

therefore, causing smaller amounts to answer the purpose. Capsicum is noted for its stimulating effects, which make it a valuable auxiliary. The knowledge of these facts enables the pharmacist to compound his pills and potions so as to carry the principle of *multum in parvo* to its greatest perfection.

Another consideration should also be regarded. Every compounder of drugs should be required to make his medicines agreeable. The sugar-coated pill is not much of an improvement, but it is one. In the mingling there should be fragrant, spicy and otherwise agreeable substances introduced, to do away with the martyrdom of disgust which patients often experience. Half the contempt of the Thomsonians was acquired from their rustic manners, and the other half from the repulsive forms in which they administered their medicines. Homœopathy acquired much of its favor from sugar, and the water cure from the fact that no drugs at all were used.

The Latin motto is a good one: *Fas ab hoste disceri*—it is right to learn from an adversary. We certainly, in our practice, and especially in our pharmaceutical preparations, ought to learn how to make our prescriptions agreeable, even till the children themselves "cry for" them.

#### ORGANIC MEDICINES.

To conclude, let it be our aim to bring our *materia medica* entirely into the department of the organic world. To meet the demand of the times, our knowledge of plants and organic chemistry needs to be more exact, more scholastic, more extended. Botany should be regularly and thoroughly taught in our colleges, and every student should spend a reasonable time in the laboratory. A botanic physician ignorant of systematic botany is a living paradox; an eclectic unskilled in pharmaceutical science is far short of an ideal. Preceptors and professors are, doubtless, alike at fault. Colleges are more or less crippled, in the endeavor to require a higher standard, because if one will not graduate a short-coming student, another will.

The imperfection of our text-books is also a great difficulty. Few students, comparatively, can afford the time and labor of wading through the details of inorganic chemistry for the slight smattering of pharmaceutical knowledge which is afforded—too little to be of much practical value, and too prolix to be readily understood. Very few of the teachers of chemistry, even in medical colleges, endeavor to make up this deficiency. They are seldom pharmacists, or even practical chemists, and few students who are eager to understand medical science and practice are ever impressed with any abiding idea that it is of the slightest importance to have more than a cursory knowledge.

The evil growing out of this is, that physicians acquire the practice of depending on druggists and others to prepare their medicines. Let alone the imbecility which such dependence entails, there are comparatively few druggists who will not change a prescription, or compound it of inferior and cheaper articles, for the sake of their own cupidity. Such things bring physicians into disrepute. Besides, the pharmaceutical preparations, employed by eclectics, are of vary-

ing strength, virtue and reliability, as they are now made; and the manufacture of them by old-school druggists and persons having no medical education, has not operated favorably in these respects. Organic products always deteriorate from contact with the air and light; besides, the facilities of adulteration are many and very tempting.

#### MORE WORDS ABOUT BOTANY.

We have also alluded to the indifference of reformed physicians to the study of botany. It is a disgrace to any medical school. But the text-books which would be invaluable to the medical student do not exist. He must glean what he wants for his science out of a mass of fashionable rubbish which is placed in the books to please amateurs and serve the purposes of ladies' boarding schools. The convenience of the Linnæan system of classification renders it more acceptable than the cumbrons, more obscure but more perfect, natural system by divisions, classes and sub-classes. But one of the two ought to be rejected. The extravagant employment of technical language, always a blotch upon the surface of a science, operates to render the study of botany distasteful. Few Americans are willing to learn so much for the sake of knowing so little. I know of no treatise on botany that contains more than the veriest smattering of the botanical knowledge which a physician ought to possess.

Permit, then, the appeal that these our short-comings be remedied. Let this association, let our State and local societies, insist that botany and pharmacy shall be understood by our young physicians. By making it the demand we will make it the fashion. Our colleges will teach it then, and there will be proper text-books whenever it will pay to compile and publish them. A treatise on botany, prepared with reference to medical subjects, would be read in precedence to works on *materia medica*. The influence would be to render our physicians more strictly botanics, and to heal the pruriency for arsenic, corrosive sublimate and kindred abominations, which occasionally attacks physicians professing to be reformers.

The same logic will also hold good in regard to works on chemistry, as related to pharmacy. One-half the time wasted on metallic compounds would be sufficient to give the student an insight into the modes and *rationale* of medicinal substances and pharmaceutical combinations, which would render him accomplished beyond others, and place him — if he has ambition and energy — on the way to the topmost eminence in his profession.

The period when superficial knowledge can be tolerated is passing away. Ambitious as we are for the exaltation of the eclectic school of medicine, we are exquisitely conscious that our knowledge and intelligence must entitle us to such elevation, or we must occupy an inferior position. We are superior thus far because of our botanical and pharmaceutical merit, but except we add to them, others will wrest away what we possess. The way before us is plain, let us walk in it.



## CEREUS TRIANGULARIS (HAWORTH).

Natural Order: Cactaceæ. Tribe: Cereastreeæ.

HISTORY, BOTANICAL CHARACTERISTICS, PROPERTIES AND THERAPEUTICAL APPLICATION.

By RICHARD E. KUNZÉ, M. D., of New York City.

Not a tree,  
 A plant, a blossom but contains  
 A folio volume. We may read, and read,  
 And read again, and still find something new;  
 Something to please, and something to instruct.

*Cereus triangularis*.—The great triangular cereus, strawberry-pear, triangular creeping cereus, or triangular torch-thistle, is also known under the following synonyms: *Cactus triangularis* (Linnaeus), *Cactus repens triangularis* (Humboldt and Bonpland), *Cactus triangularis scandens articulatus*, *Cereus trigonus major* and *Cereus Americanus triangularis radicosus* (Bradley), and *Cereus triangularis foliosus* (Jacquin). It is another of the handsome night-flowering cereastreeæ, which we have found to be medicinal and worthy of a place in the materia medica. The illustration of *cereus triangularis* (see plate I.), represents the plant in one-quarter natural size. The largest of the flowers, giving a full front view, shows the heavy pistil buried in a mass of yellow stamens, and resting against the white petals—the floor of the corolla. The flower in the upper right-hand corner, gives a good side view, after it has passed the zenith of floral beauty. The pistil is just seen passing through the floral envelope, the petals of the contracting flower no longer resisting the pressure of the heavy organ. The uppermost of the two buds, with its point unfolding, so as to expose the protruding stigma of the style, represents the same in the evening of the night of inflorescence. The peculiar caudal looking appendage on top of the ripe fruit, is the combined calyx and corolla, which are withered, dry and still adhering. The segments or branches of the plant are short and thick, such as are generally found on well-pruned, old and flowering specimens. The beautiful illustration of the plant and flowers was made by Mrs. Annie N. Thomas, from specimens in our possession, obtained for that purpose. The fruit was copied from "Tussac's" *Flore des Antilles*.

This species was introduced in the year 1690, from its habitat, the West Indies. It also inhabits Venezuela, New Granada, Mexico and Central America. As its name implies, it is distinctively three-cornered in the shape of its segments or branches. Rarely ever does it have four angles. Yet there are at least six other triangular species known to botanists and cultivators, differing but slightly in

their characteristics, if we except a trifling variation in the thickness of segments, disposition and color of the spines, and the size and color of the flowers and fruits. But the most appreciable difference, that of the flowers, is seldom ever witnessed by any one excepting those fortunate enough to have access to the botanic gardens of Europe and the West Indies. We have not yet a *bona fide* botanic garden on a scale commensurate with the position this country takes among nations. There was only one such ever open to the public, its location was not central, and it had scarcely emerged from its embryonic state, when the great fire of Chicago temporarily closed its career. St. Louis has taken initiatory steps for the foundation of one, and another is connected with Harvard University, at Cambridge, Mass., good enough for the purpose of teaching systematic and analytical botany, as intended, but crippled for want of funds.

Such works as we have access to in our great libraries give but a meagre and often superannuated account of these exotics, are rarely ever illustrated, and then, perhaps, not colored or untrue to nature. To properly describe this species, and separate it from all others likely to be confounded with it, we secured many of the plants from various private collections of this country and Europe, comparing plants and notes, and thereafter began a search for flowering plants far and near, to assist us in giving a correct illustration; a work which, though one of love, was, nevertheless, connected with a good deal of toil and expense. The illustration which was taken from, and is true to, life, was drawn and colored by Mrs. Annie N. Thomas of this city.

#### HISTORY.

This plant is found in the hottest parts of tropical America, most generally on poor, stony soil, in the crevices of rocks, and, by chance, in more favorable positions, such as by the side of stone fences or walls near the habitations of mankind. There it may be seen in its luxuriance, climbing trees and overrunning shubbery or other convenient support. It is found growing at considerable altitudes sometimes.

The *cereus triangularis*, when bearing neither flower nor fruit, seldom attracts the attention of travelers; its branches, denuded of leaves, covered with very prickly spines, entwining the trunks of old trees, or creeping in different directions on arid rocks, have the repelling likeness of vegetable reptiles; but when nature, in the period of flowering, embellishes all, the scene changes. These branches are covered with flowers of very great dimensions; the dazzling white of the petals that compose the corolla is in admirable contrast with the multiplied rays of the calyx, which are a beautiful yellow color. After the flowers have passed away, arise fruits of a beautiful oval form, scarlet in color, which give a crowning touch to the tableaux, and offer to travelers a luscious, acidulated, yet sweetish, fine flavored pulp, which assuages the thirst that one invariably must suffer while traveling under the solar rays of a torrid zone. It is then true, that beautiful and good as they are, they betimes cause one to forget many faults and hardships of a lonely, weary road. In times of

drouth and scarcity of herbage, cattle, too, are sometimes known to resort to it. Many of the cactaceous plants, after the spines have been burned off, are even fed to cattle, when fodder is scarce. It will thrive where no other vegetation can exist, and, in return, is capable of sustaining life in man and beast.

#### BOTANICAL DESCRIPTION OF THE PLANT.

From a bunch of fusiform roots which are whitish, short or long according to situation, issue several green stems, fleshy, triangular, articulating and notched. The stems, joints or branches of the *cereus triangularis* are diffuse, climbing or creeping, radican by closely articulated rootlets, by means of which the branches find an additional supply of plant food in the particles of leaf mold or bits of decayed bark, which may perchance fill crevices of rock or the holes of trees. Those branches which sometimes grow very long, are composed of several articulations, which are united to each other by a constriction which is crossed by a very thin symphysis, though very strong. From these articulations issue rootlets by which means they attach themselves to the neighboring trees and climb to their summit, or should there be no trees, they creep in all directions over the most arid rock. Then the rootlets which issue at short distances embed themselves into the crevices of the rocks.

The branches average in thickness from one and one-half to three inches in diameter, and are distinguished by one sinus being nearly flat and two much deeper. The angles of the stems are crenated, and from these crenatures, the spines which are brownish in color, project in stellate fascicles. The spines are very short, one and one-half lines in length, and three to five in number. The flowers are given off laterally from near the end of a branch. It buds about four or five weeks previous to the period of inflorescence. As soon as the bud elongates in shape, it increases rapidly in size and is of a brighter green than the stems.

The flowers with us make their appearance late in August or September. In South America and the West Indies it takes place much earlier — in July and August. Keeping the plants too wet, retards the appearance of flowers and may prevent their coming altogether. The branches are the thickest-stemmed of any of the night-blooming species, and the flower itself, so far as size is concerned, holds a pre-eminent rank as mammoth of them all. But it lacks the grace of carriage, delicacy of form and fragrance of many other nocturnal cerei and cacti. These flowers do not all observe the same periodicity or time of inflorescence. And we have made observations in different plants of the same species to this effect: that while some of the buds unfold at nine P. M., arriving at their zenith of beauty by ten and closing again by twelve, others again do not open before midnight and last until the dawn of day; while there are some that open at eight or four A. M., shed radiance between six and seven and do not fade until ten A. M. The flowers that served for our illustration, were semi-diurnal, and we obtained the specimens at seven A. M., with a strong sun light upon the plant.

The flowers are solitary, large, ten or twelve inches long, about the same in width, yellow and white or greenish-yellow, generally only nocturnal and not fragrant; they are lateral and nearly terminal, starting from the axillæ of last year's branches or even older wood, having the appearance of flowering on top of the plant; the young bud in size and shape is like that of a mature camellia-bud, naked and green. As it elongates, it becomes massive, covered with thick scales and sepals, in place of areolæ, and when mature is eleven inches long, yellowish at the upper part, and having the folded stigmas protruding fully one inch from the whorled mass of petals and sepals. It unfolds in the night, but may perform its functions either during darkness or under the action of a strong sun light, therein differing from most of the other nocturnal cacti. Open ten or sixteen hours.

The sepals proper of the calyx, number about thirty, and are disposed in triple series, of a greenish-yellow color. They are four and a-half to five inches long, three-eighths to half an inch wide, lanceolate-linear in shape, and their external surface, ovate. The intermediate sepals and scales of the flower-tube number about twenty. They are closely crowded at the base, imbricated and green. Sometimes the tips of these scales are beautifully pink or red, making an exceptional variety. The smallest are one inch long, four-fifths of an inch wide and pointed. The larger or intermediate sepals of the flower-tube are two to three inches long, quite narrow from about the middle to the tip, grooved on inner side like a bayonet, less imbricated and pointed. They are green at the base and greenish-yellow toward the tip. The petals number twenty-five, disposed in double series, are pure white, four and a-half to five inches long, three-fourths to one and a-half inches wide, terminating in a point. Diameter of corolla eight inches, that of the calyx about twelve inches. The stamens vary in number according to the size of flower. The largest we examined had 830 stamens, thickly lining the corolla and encircling the style, almost giving the center of the flower, the appearance of a rosette. The stamens reached within one and three-fourths of an inch of the tip of petals. They were from three and one-half to four inches long and placed in concentric circles, commencing at the base of the flower-tube. The filaments are whitish and anther straw-colored or a deeper yellow. The ovary is inferior and oval. The style or pistil is yellow, ten inches long, five-sixteenths of an inch thick, projects an inch beyond the stamens, and from its weight rests upon the floor of corolla. The style is surmounted by a stellate stigma, having twenty-five rays, and is yellow. These rays or points are awl-shaped and about one inch long; diameter of stigma one and three-fourths of an inch. The flower-tube is five and a-half to seven inches long, very thick, and two inches in diameter at the base, and one and three-fourths inches about the middle constricted part. Fruit is an oval berry, egg-shaped, of a bright magenta red or scarlet color, on which are seen in different places the remains of fallen scales; the pulp white or roseate, dotted with numerous shining, black seeds. The fruit bears at its summit the calyx and corolla, which are dry. Taste, sub-acid,

yet sweet, having the flavor of a strawberry. It does not perfect its fruit with us, requiring therefor the dry heat of the tropical climate. The fruit yields carmine abundantly and might be extracted and utilized, had not nature supplied us with the cochineal insect, *coccus cacti*, which is the source of that used.

Instances are on record where the flowers of *cereus triangularis* have reached an enormous size. This is especially the case when but a few flowers are produced from old and well-pruned plants. Two years ago, a very large specimen plant, just then imported from Cuba, was sold in this city to a gentleman residing near Chicago. We watched the plant with great interest, and but for the fact of its being so very large, would have made an offer to purchase it for our collection. It was growing in a large tub, and stood about eight feet high with many short, stout arms or branches, some of them being over three inches in diameter. From inquiries made of Mr. J. W. Cochran, of Blue Island, Illinois, we are enabled to give the following astounding measurements of a single flower and the only one which that remarkably fine plant produced since it came into his possession. It budded about the twenty-fifth of August, and in a corresponding time, this only bud developed into a flower of rare beauty. It had been out of doors since May and flowered in the open air. The mature bud was over a foot in length, at about eight to ten, P. M., and at twelve midnight, when the flower was fully expanded, it measured twenty-two inches in diameter. The white petals were ten inches long and of unusual lustre and brilliancy as component parts of the corolla. Its odor was strong, yet not unpleasant. By one o'clock, A. M., it commenced contracting, and at eight, A. M., it measured across the top five inches, which size it preserved for sixteen hours afterwards. The plant had been treated the winter previous in a cold-house, with the thermometer frequently as low as thirty-five degrees of heat, and this no doubt had the effect of keeping back and checking the future growth of the wood, thereby increasing the growth of its only flower. An effort of nature, when the life of the plant is threatened, to put forth all its powers to perpetuate itself through its offspring, the seed.

A number of other three-angled species of cerei, all of which resemble the plant here described, so much as to cause confusion in the minds of those not well acquainted with practical botany, will be taken up and reported upon in a future paper. They no doubt possess similar properties, resembling each other as they do, so much in their external appearances of flowers, fruit and segments. Some six other varieties, which are in our collection of cactean plants will be investigated as soon as they can properly be determined and described.

#### PROPERTIES.

*Cereus triangularis* very much resembles other cerei in general properties. Although a very robust-looking plant, it is not so succulent as other creeping varieties. This is on account of so much ligneous substance, serving for the skeleton part of the plant. The cellular or foliaceous portion yields a large amount of a thick tena-

cious mucilage, and has a pleasant sub-acid taste. This substance is dotted with a superabundance of oxalate of lime in granular masses—harmless, because insoluble, excepting in the strongest muriatic and nitric acid. There is also much silica in the epidermis of the joints or branches giving them a smooth glistening hard surface, and preventing the tropical sun from exhausting the fluids of the plant by transpiration.

A beautiful carmine may be obtained from the fruit. Professor J. Milton Sanders says that he has separated some very fine carmine from several cactean fruits, while sojourning on the Island of St. Thomas, W. I. The *Cereus triangularis*, according to Rev. John P. Knox, of the town of St. Thomas, is found growing on the island, much above an elevation of 300 feet above the level of the sea. Probably it never would remunerate the ambitious manufacturer, so long as the cochineal insect can be cultivated to such advantage in Mexico, Central and South America.

#### MEDICAL PROPERTIES AND USES.

The *Great-triangular Cereus* is cardiac-stimulant, nerve-sedative, febrifuge, diuretic, refrigerant, emollient and dietetic. The fruit of the strawberry-pear is used as food in the raw state, and when boiled in water is given, with advantage, in febrile and inflammatory diseases for its reputed diuretic and refrigerant properties. The pulp of the ripe fruit is made into a cataplasm and used for painful local affections with good success. The young branches of the plant are employed for similar purposes, because they are more mucilaginous than mature stems. The whole plant is diuretic, which effect is due to the large amount of mucilage contained in its substance.

In taking up and investigating this new drug, it was our intention to note down any similarity of action it might possess in common with *Cereus grandiflorus* and *C. Bonplandii*. It was an agreeable surprise to learn that we were correct in that supposition. Proving made by Dr. John H. Fitch confirm these views, and it takes a position beside its kindred. It has peculiar properties in therapeutics like the other cerei already proved. It affects the kidneys, and exerts its influence on the sympathetic system of nerves, the mind, as well, to an astonishing extent. We have repeatedly observed how easily it controls that state of anguish of the mind so common in cardiac affections of a functional character. It is not so potent in its action as the *C. Bonplandii*, and will take an intermediate position between the latter and *C. grandiflorus*.

The report of the following cases will, no doubt, substantiate what is here claimed for the employment of *Cereus triangularis*, or the strawberry-pear.

To the following gentlemen who so kindly assisted in these investigations we are under very many obligations, and take this occasion to reassure them of our warmest thanks for their opinions and favors bestowed, namely: Mr. Isaac Buchanan, the veteran horticulturist of this city; Mr. Peter B. Mead, formerly editor of the Horticulturist; Mr. P. V. Le Roy, the obliging curator of the Torrey

herbarium and library of Columbia College; Mr. Jultus Zeller, of Flatbush, L. I.; Mr. J. B. Denny, of Brooklyn; Judge Alonzo Munson, of Astoria, N. Y.; Mr. Oscar Marescaux, of Kingston, Jamaica, and Dr. Francis Goding, of Bridgetown, Barbadoes.

We, furthermore, acknowledge the use of, and reference made to, the following works, to wit: Flore des Antilles; Curtis' Botanical Magazine; Edwards' Botanical Register; Flora of British West Indian Islands; Salm-Dyck's Cactæ in Horto Dyckensi Cultæ; Loudon's Encyclopedia of Plants; Lamark's Encyclopedie Méthodique Botanique; Humboldt and Bonpland's Nova Genera Plantarum; Jacquin's Selectarum stirpium Americanarum Historia; Lehmann's Pugillus Plantarum; Link's Enumeratio Plantarum Horti Regii Botanici, Beroliniensis, Altera; Willdenow's Enumeratio Plantarum, horti regii botanici Beroliniensis; Haworth's Supplementum Plantarum Succulentarum; and Sweet's Hortus Britannicus Catalogue.

#### CASE I.

*Palpitation of the Heart.* Miss Mary E. D., aged twenty-four, placed herself under our care December 29, 1874. Temperament, sanguine. She was small in size and of round contour, with that delicate rose and alabaster complexion we find in those of a tuberculous diathesis—the countenance having that peculiar transparency and waxen appearance of the skin. Had enjoyed very good health for a little more than a year, having treated her at that time for an affection of her lung, accompanied with hæmoptysis and from which she made a good recovery.

Her appetite was good, and she had no cough. But, on December twenty-sixth, she was quite suddenly attacked with cardiac pains, and had continued to be so ever since. Walking or going up a flight of stairs would be almost sure to bring on paroxysms of sharp pain, commencing under the left breast, then shooting across the gastric region and terminating in palpitation at the apex of the heart. This was followed by difficult respiration, flushed countenance, and an apprehensive feeling, accompanied with sighing, and heaved respiration, as if to remove an incubus from the heart. The palpitation is sharp, lasting only for a few minutes, and recurring oftener in the morning than in the afternoon. Even walking a short distance causes her to complain of lameness in the upper extremities, and a tiresome feeling as of some aged person. Her feet generally are cold when out of doors, and burning hot in the house. Also complains of a frontal headache which sometimes involves the right temporal region. During these attacks of cardiac pains she had experienced, at times, a kind of a warm, rising feeling, just beneath the sternum, the same as when she was spitting up blood the winter previous. Sometimes these attacks were only fugitive, but when occurring, caused a suspension of all voluntary motion, and, to some extent, of speech as well, until they had passed off.

Pulse—Intermittent and soft; beats seventy-eight to eighty-four per minute. Auscultation and percussion revealed very little aside

from an excited action of the heart; no paroxysm during the night; sleeps soundly. Gave her:

R. Tinct. *Cereus triangularis* ʒiv.

Sig: Take ten drops in a little water every four hours.

Returned February 25, 1875, and stated that after taking a few doses of the medicine, she felt much relieved of the sense of constriction about the heart; palpitation decreased perceptibly from day to day; a better temperature was established on the surface and cold extremities became a thing of the past; other disagreeable symptoms had subsided likewise in about a week after taking the medicine. Pulse, sixty-eight—seventy-two, full and soft; regular in rhythm; up to the present time no repetition of the palpitation.

#### CASE II.

*Cardiac Dyspnoea, or False Angina Pectoris.* — Minnie W., four and a half years old, was brought to my office January 25, 1876, and the mother gave me the following account of her only child: Minnie was a bright-eyed, active little child, possessed of very womanish habits and ideas; she detested playing with children of her own age; to show the scope of her intellectual capacity, it may be well to mention that she had recited little verses of poetry when but three and a half years old, and after hearing it repeated but once; their physician at that time advised a desistance from such early declamation; hearing interesting stories told, would absorb her mind to such a degree, that on two such occasions, epistaxis was the result in consequence of determination of blood superinduced by that intensity of thought; books had been denied her for a year until quite recently; had frequented theaters too much, and while there had to be told the names of leading characters; at home she would re-enact the scenes, sing and dance into ecstasy; would talk in her sleep, and notwithstanding the excited state of her nerves, was permitted to have coffee three times a day; she had a fit a year ago, which the doctor declared to be the explosion of a chill; at that time she passed a large quantity of rosy cloudy urine — probably containing triple phosphates, indicating an irritable state of the nervous system; a suppression of urine had preceded it. Having stated the history of this interesting case, we will now consider the immediate cause of alarm. Two days ago, about ten P. M., she gave a sudden shriek and pressing her little hands over the cardiac region, exclaimed of having such a pain; when her mother inquired if it was not in the stomach, she exclaimed, no! — that it was in her little heart; it was some little time before the pain had left and she could lie down and go to sleep again; nothing unusual had preceded the attack. The following day, at four P. M., another paroxysm of cardiac pain was ushered in; it was quite as sudden, but not so painful, passing off shortly afterwards; at eleven o'clock in the evening, while taking a drink of water, she startled the parents with screaming piteously on account of pain she had about the heart; the mother placed her ear over the



heart, but could not detect any palpitation nor any other unnatural sounds to the best of her knowledge. The mother having been laid up with cardiac complications herself, the direct result of a fall causing some injury to the spleen and pericardium, when about thirteen years of age, she claimed to know something about that organ when unduly excited. Minnie looked pale and was a good deal frightened; could not lay on her back without having pain; had to be carried about the room in the arms of her father; attack lasted half an hour; got up pale and haggard looking the next morning; to-day looked as cheerful as usual; pulse full and strong, 120 per minute; auscultation showed an absence of adventitious sounds; tongue slightly coated; appetite good. Prescribed:

R Tinct. *Cereus triangularis* ʒ ii  
 Aquæ ʒ vi

Misce. Sig: Take a teaspoonful every four hours—during a paroxysm every half hour till relieved.

January 29.—Had enjoyed very good health since; a mild attack of cardiac pain recurred this day; it lasted only a few moments; does not start up in her sleep any longer; ordered milk as a substitute for tea and coffee; she made a good recovery and has remained well ever since.

### CASE III.

“Canst thou minister to a mind diseas'd,  
 Pluck from the memory a rooted sorrow,  
 Raze out the written troubles of the brain,  
 And with some sweet oblivious antidote,  
 Cleanse the stuff'd bosom of that perilous stuff  
 Which weighs upon the heart?”—*Shakespeare*.

*Nervous Palpitation with Melancholia*.—Mrs. Mary McN., æt. thirty-one, a widow hailing from Ireland, and engaged as cook, called for advice February 8, 1876. She appeared to be suffering from a serious neurosal depression caused by grief, which resulted in palpitation and frequent attacks of melancholia. In order to understand the case thoroughly, we must first give the cause of all this trouble.

She arrived in this country from Ireland, in July, 1874, intending to meet her husband, who had preceded her by a few years. In the meantime her husband met with an accident, died and was buried only a few days previous to her arrival. This sad news so unnerved the poor woman that she was completely prostrated from the shock her nervous system had received. She remained an invalid for two months, and was confined to her bed for three weeks, suffering from palpitation and acute cardiac pains, and it seemed as though her troubles never came to an end. In the following month, September, she received the news that her three children, who were still in Ireland, were all down sick with some kind of a fever, and had been removed to a hospital. Again she was prostrated, so that she remained in bed for two weeks, more or less. At times she could not even stand on her feet. For seven weeks she was suffering from

breast pangs, palpitations, and had an incubus in the præcordia. She was then living with a family on Staten Island. In December, 1875, she had another attack, but not severe enough to keep her from work. Being separated from her children, and all alone, made her melancholy and very nervous. She seemed unable to be reconciled with her lot, and grieved very much.

The patient was of the nervous type of temperament, and in consequence of her susceptibility to receive impressions, overtaxed the whole nervous system. The result we may liken to an exhaustion of the sympathetic nerve, and we know from Professor Rutherford that this leads to arteriole spasms, effected by and through the vasomotor excitatory branch of the sympathetic, which contracts blood vessels. An obstruction being offered to the flow of blood due to such arteriole spasm, cardiac distension necessarily follows, and palpitation, its outward sign or objective symptom, is the inevitable result.

To proceed with our case, we now find that the least exertion, such as running up stairs, is sure to be followed by palpitation. So, too, in walking too fast, or over-exercising the system in many other ways. Then we have cold extremities, a peripheral congestion, the skin, taking on that condition known as goose flesh, and as if something were crawling under it; purplish lines under the eyes and a general apprehensive feeling when the mind is not otherwise engaged, especially on retiring, and we have the case vividly before us, as it appeared the evening previous. The next morning found her complaining with shooting pains from the apex of heart down to left hypochondriac region. The action of the heart appeared to be regular enough. Pulse soft and full, seventy-two per minute would indicate no serious lesion. Her appetite was not very good. Complained sometimes of a fullness in epigastrium. Bowels, and likewise her catamenia, quite regular. Sleeps well enough. Prescribed:

R Tinct. *Cereus triangularis* ℥ ii

Sig: Take fifteen drops in a little water at once, and ten drops every four hours thereafter till relieved.

Reported again March third and stated that she had no more pains pass up to her heart as of old. Palpitation disappeared. Is less nervous, unless when rather worried, and not so apprehensive. But there is an increase of pain in left hypochondria, especially if any thing should fret and worry her much. Advised her to apply a sinapism directly over the spleen, whenever pain is severe on such occasions, till relieved.

April 20. — Had taken up all the medicine as first directed. Pain and apprehensiveness have not returned. Is quite smart again. Gave her no more medicine.

May 15. — Called in to inform me that she enjoyed excellent health once more. This continued until sometime in June when she was informed that her only boy had died in Ireland. It quite unnerved her for a few days, but taking courage and a few doses of the same medicine restored her to the previous equilibrium and up to this autumn no further difficulty has taken place.

We have here stated a unique functional derangement of the heart, uncomplicated with any lesion whatsoever, the direct result of fright. Yet, great as is the shock graver may be the results if timely interference is not had recourse to, for we know that such continuous overdistension of the left ventricle forbodes no good and may lead finally to enlargement, or first to dilatation of the ventricle and finally hypertrophy of that organ.

This remedy, then, by stimulating the ventricular action to its greatest natural capacity, relieves thereby its overdistended condition and recompensates, in a measure, the result of the effect of arteriole spasms.

#### CASE IV.

*Cardiac Asthma.*—Mrs. Sarah E. S. F., an American and forty-one years of age, called for advice February 21, 1876.

This patient was of the sanguine encephalic temperament and had been married twenty-five years. Nervous prostration was the cause of her trouble and we traced out the following history. Believing it to be of sufficient importance, in order to show that the effect was the result of a shock to the nervous system, we state her case in full.

About eight years ago she had an abortion but did not call in a physician until nearly exhausted from excessive hemorrhage. One of the effects was a complete prostration of her nervous system, and particularly irritation of the nerves of the neck of the bladder. She had to be catheterized every day for a period of three months as a consequence. On one of these occasions the constriction of the neck was so great that her physician could not remove the catheter until the next morning, and then only with much force. Ever since had been subject more or less to nervousness. Two years ago while going to Barnum's hippodrome she was seized on the way with a fullness in the chest and a taste as of blood in the mouth. After the performance she felt easier, but as soon as she got home had her physician summoned who declared it a case of congestion of the lungs and drycupped the thorax which relieved the dyspnoea. To the astonishment of the physician she was up again the following day and as well as ever. A year later she had another similar attack and the same physician drycupped her again with excellent effect. When pressed hard for an answer the doctor said it was congestion again, with her right lung *little affected* and to be very careful not to get up without his permission again. The patient got around the next day as usual and informed the doctor that his services were no longer required, enjoying very good health up to within three months ago. She had, however, noticed that for the past two years it was impossible for her to lay on the left side without bringing on palpitation of the heart.

Severe exercise, fast walking or going up-stairs produces a fullness commencing in the epigastrium and rising up to her heart and throat, producing dyspnoea. She would have to loosen all her clothes immediately to assist respiration. Has seldom any pain in præcordia, though having such, at times, in her left arm and side. Pain not

acute and short in duration. Hands and feet have *always* been cold, and more so during an attack. When a paroxysm is severe, complains of a wheezing as if it was asthma. Does not have relief until after expectorating a white frothy mucus and keeping herself very quiet. On the succeeding day she usually expectorates a hard white mucus, streaked and sprinkled with bright blood. Shortly after is again entirely free from any unpleasant symptoms unless she overworks herself. There never is any irritation of the recurrent laryngeal nerve, as we find where there is cough, and an entire absence of apprehensiveness, either before or during a paroxysm. Sleeps soundly. Attacks have thus come on frequently of late. Her appetite is very good, and only suffers a slight palpitation after partaking of too hearty a meal. Bowels regular and requires very little of cathartic medicine, except during menstruation, when she believes herself to be bilious from the fact of having frontal headache, and gets relief from taking such.

Her condition, as we found her, was as follows: Complexion suggested the very picture of health and happiness. Sweeping, of late, had the effect of inducing palpitation. A slight cough precedes every attack. Complains of a pain at the first dorsal vertebra, which made its appearance shortly after getting rid of neuralgic pains she used to have in the head. Sighing a frequent symptom. Wants to stretch out arms quite often. Did not auscultate. Pulse, full and soft — seventy-two per minute. Gave her :

B. Tinct. *Cereus triangularis*, ℥ii.

Sig. Take ten drops in water every four hours, and during a paroxysm every hour till relieved.

March 3.— Reported that she could go up a flight of stairs more hurriedly without much dyspnoea. Is free from that suffocating feeling, noticed previous to taking the medicine. The palpitation has not quite left her yet, especially, if an attempt is made to go up stairs in undue haste. Does not expectorate so much mucus. The pain at the first cervical vertebra culminated in a severe attack, a few days ago; many shooting pains, radiating in different directions — all coming from a common center — since which time those pains have ceased entirely. The creeping feeling that annoyed her in the back formerly, is entirely gone. Also noticed that she was relieved of that depressed weak feeling, which used to overtake her shortly after entering a large assembly, as, for instance, a place of amusement. Appetite more normal. Does not want to eat before bedtime as she did formerly.

March 9.— Summoned hurriedly to my office where the patient was just getting over an an attack of cardiac asthma, having brought on the paroxysm by taking a prolonged and fatiguing promenade.

There was a loud sonorous râle, having the metallic asthmatic ring, followed by the wheezing sound, and very laborious inspirations. No cough accompanied the attack. There was considerable of an apex beat and a flushed countenance. The paroxysm had expended its force in twenty minutes, or less time. Gave her no medicine

during the attack. Ordered her to continue the use of *tinct. cereus triangularis*.

April 10. — Says that of late she has not felt so well as when first taking the medicine. Same old "choking" sensations are returning. Admits, however, that no blood has been observed in the expectoration since under the use of *cereus triangularis*. Ordered larger doses to be used, say fifteen drops every two hours, till relieved.

April 13. — Became very much frightened over an accident that befell her little grandson, who had scratched the corner of his eye with a fork he was handling carelessly. She thought that she should die of suffocation, by the most severe attack of cardiac asthma ever had. Took four doses of *tinct. cereus triangularis*, of fifteen drops each, one every hour, before she got relief. This attack certainly was caused by fright only, thereby proving how many of these conditions are the result of a disturbed function rather than a lesion. Ordered medicine in doses of twenty drops in future.

April 25. — Reported that the use of the medicine in increased doses did not give her any more relief, as she thought, from greater exercise, which superinduced palpitation. After she had used all the medicine I had given her, she stated that cardiac pains at the apex only made their first appearance.

June 5. — In accordance with our directions, she had not used any kind of medicine during the last six weeks. The object to be attained was twofold: first, to see if any of the good results obtained in using *cereus triangularis* were permanent or fugitive; and, secondly, if, without this remedy, her health would be as good as it had been previously. The answer soon came in that it was curative to some, and merely palliative to other symptoms. In the first place, she had not felt as well during the interim as formerly. Increased walking, or even carrying a basket up stairs, would bring on a pain at the apex of the heart, palpitation and dyspnoea. The feeling of suffocation was quite severe at times, commencing at epigastrium and extending gradually up to the larynx. A sudden surprise or fright resulted in similar consequences. Stooping or bending the body forward, causes a painful sensation at apex. The same is experienced if the finger is pressed in between the sixth and seventh ribs of the left side. Resuming the erect position all such pain would cease immediately. The pain was not acute and always in the same place. If after a hearty meal the stomach was distended with flatus, it, too, would bring on palpitation, being fugitive, however. The apex pains had made their appearance since the use of *cereus triangularis* was discontinued. Of late she had experienced, on sundry occasions, a very peculiar sensation throughout the circulatory apparatus, a feeling as if the blood was making its circuit with a redoubled velocity, and yet the pulse was not accelerated. This strange feeling repeated itself, in quick succession, till she was fairly exhausted, with quite the contrary of syncope. A peculiar warm feeling passing from the stomach to the head, was noticeable at times.

Appetite very good; an occasional frontal headache leads her to believe that she must be bilious, and a cathartic relieving that, it

would be of little use to disprove it to her satisfaction; drinks much water and only tea at her meals; never uses coffee, and if attempted, would instantly throw it up again, should she stoop in the least degree or even bend forward her head; one of the permanent good results, however, of using *cereus triangularis*, is the absence of that wheezing asthmatic condition, and consequently of expectorating mucus; another result accomplished previously, was the disappearance of traces of blood from the expectorated mucus; another strange incident was, that she had menstruated twice and much longer each time, the preceding month; never before since her eleventh year had she been out of time or profuse; whether to ascribe this effect to the use of large doses of *cereus triangularis* or the possible approach of the climacteric period, we will not say; but we have already noticed in two cases treated with different species of *cereus*, a similar result and forbear comment. Our patient is getting stouter around the waist, the result of better assimilation. A critical examination was now made for the first time, and auscultation revealed a loud and very forcible apex beat; rhythm perfect; pulse, seventy-two, full and soft; sleeps undisturbed. Could the case be complicated with cardiac distension?

We recommended a diet of lean meat, plenty of fruit and if agreeable to suck a lemon for the purpose of quenching the thirst; the use of all kinds of amylaceous food, particularly potatoes, was countermanded, and the use of water or liquids allowed sparingly.

We now determined to try the use of *cereus Bonplandii* in this case, with the view of observing their relative effects, inasmuch as *cereus triangularis* had seemingly expended its sphere of action. Prescribed:

R. Tinct. *Cereus Bonplandii* ℥ ii

Sig: Take fifteen drops every three hours in a little water.

June 10. — The last medicine acted beyond expectation; she can walk much faster or go up a flight of stairs quicker than before, without having palpitation; is less nervous also, though having cause for such. Ordered to continue the medicine.

June 21. — Had not felt so smart the last few days; renewed evidence of palpitation and dyspnoea after exertion. Ordered the same medicine in doses of twenty drops every three hours.

June 27. — Reported that palpitation was just the same and especially worse, leaning the body forward; other than this, the patient did not complain of any thing. Continue the medicine in same doses, and if not more effective, increase it to twenty-five drops.

June 29. — Stated that she took the medicine in doses of twenty-five drops the previous day, and shortly after noticed a hot feeling passing from the neck up to the temples, increasing to a fullness of the head. After the next dose, the heat within the cerebrum increased two-fold; the surface of the whole body lowered in temperature; perspiration profuse, and notwithstanding this, burning hot inside. After the third dose, was seized with a severe pain, passing in a horizontal line from the base of the brain forward to the supra-orbital ridges; this pain was very acute with all the previous conditions much

intensified; tried to lower internal heat by fanning herself, which seemed to aggravate her condition. After the fourth dose things got even worse than before; the heat in the head seemed to have reached its culminating point, and that of the viscera was high enough; all the blood seemed to have receded from the peripheral to larger vessels; seeking relief by placing herself in a cold draught, it was merely productive of a severe chill; getting frightened, she hastily changed places, and after a little it passed off again. After the fifth dose conditions remained in *statu quo*, excepting that as a compensatory effect, the palpitation had in like degree so much diminished that even after undue exercise being made, there was no return of this objective symptom.

June 30. — Took one dose before breakfast after more or less heat was felt around the lumbar region; those transient chest-pains, however, had disappeared, as well as the bloated state of the body; the latter condition could not have been due to a change of diet, but rather was the result of *cereus Bonplandii*, an effect of this drug we had observed on other occasions; there was a reduction of three inches in the circumference of the waist, which had been accomplished during a fortnight. Ordered the medicine to be continued in the same doses for another day, and thereafter to be reduced to twenty drops for a dose.

July 1. — The medicine had gradually expended the force of those alarming symptoms and when using it in reduced quantity, produced no further determination; general health excellent.

July 5. — Notwithstanding the noise of the Fourth of July, which on former occasions was a source of torment to her irritable nerves, it passed off without making her in the least nervous.

September 30. — Has had a return of one or two paroxysms in a mild form only. It is our intention to try some new species of *cereus* in this case hereafter.

No. 606 THIRD AVENUE.

## PHYLLOCACTUS GRANDIS (LEMAIRE).

Natural Order: Cactaceae. Tribe: Phyllocacteeae.

HISTORY, BOTANICAL DESCRIPTION AND THERAPEUTICAL APPLICATION.

By RICHARD E. KUNZÉ, M. D., of New York City.

The genus *Phyllocactus* was formerly deferred to other genera and recognized under the following synonyms: *Cactus* (Linnæus); *Epiphyllum* (Haworth); *Phyllanthus* (Necker); *Cereus* (DeCandolle, Hooker and Pfeiffer), and *Phyllocereus* (Miguel). Hence it is that this plant is recognized by cultivators under these various generic names. Of late they are known as winged cacti and winged cerei. The *phyllocactus grandis* is known as the *winged cactus* or *grand phyllocactus* of Cuba.

In presenting this lovely night-blooming cactus, another of Prof. Balfour's bats and owls of the vegetable kingdom, as a new remedy to the profession, it is not our aim merely to swell the list of agents of the *materia medica*, but to place on record a positive and reliable drug for the cure of cardiac affections. Considering that many of the nocturnal cacti have been indiscriminately used in the place of *cereus grandiflorus*, and that different plants ought to possess dissimilar properties, it was a desire for positive evidence and reliable information which caused us to examine the properties of this plant. With the aid of accompanying illustrations, which was drawn and colored from life by our ever ready friend, Mrs. Annie N. Thomas, of this city, it will be an easy task for every physician and pharmacist to recognize this plant hereafter, should occasion warrant its employment as a medicine in the future. It is one of the very few cactean plants, presenting a pleasing aspect to the eye, even when not in bloom, and as they can be obtained without much difficulty, are easily taken care of and flowered, it will, perhaps, serve the double purpose of an ornamental rare plant in the office of the physician, and a reliable friend when in need of a potent, yet safe remedy. The plant which served for our illustration, is the one which we had in bloom this autumn, and which was the occasion of some graphic and pleasing notices in two of our morning papers. The following article appeared in the *New York Times* of September 27th, 1876, to wit:

"A beautiful specimen of the night-blooming cactus of the *phyllocactus grandis* variety was exhibited last evening by Dr. R. E. Kunzé, at No. 606 Third avenue. The plant was imported from Central America, and is five years old and four feet in height. It blooms but one night, and its blossoms, which are very fragrant, only



remain open for about four hours, after which they begin to contract and finally wither before morning. The plant exhibited last evening had two buds which appeared in full bloom at eight o'clock, each presenting a flower nine inches in diameter, the fragrance of which was very sweet."

The following account was given in the New York Sun of the same date, namely:

"*A Floral Rarity.*—A plant that blossoms only once, and then only at night, two great, gorgeous white blossoms, with yellow stamens and rose colored sepals, the continuation of a tube a foot in length, formed the crowning glory of an immense branching cactus that stood just within the open doorway of Dr. Kunzé's drug store, at 606 Third avenue, last evening. The beautiful flowers, looking something like glorified pond lilies, attracted attention. The plant was the *phyllocactus grandis*, a native of Central America, and a type of the luxuriant tropical vegetation that requires the rich, damp earth and intense heat of the interior valleys, rather than the dry arid soil in which plants of its character are more commonly found. The most interesting feature of this particular cactus is, that it flowers only one night. The beautiful calyx, moreover never unfolds more than once, and then for a few hours only. Those of last night began to open at eight o'clock, and closed at about two o'clock, A. M. They were viewed by artists and men of science, who made drawings and took notes of their peculiarities. The plant, which is five years old, is the finest specimen of its kind ever exhibited in New York."

#### HISTORY.

This beautiful *phyllocactus* is a native of Cuba and Honduras, but cultivated on the other West Indian Islands and Central American States, where it is sometimes known as the night-blooming cereus. Mr. Isaac Buchanan says, that at the isthmus of Panama, it is cultivated and known by the latter name only. It will attain a height of ten feet and over. It bears many fragrant flowers, which, on account of their great size and fine color, make the plant a beautiful object to behold. They resemble by their form and disposition of segments those of *cereus grandiflorus*, but they are diametrically smaller. Flowering early in summer and late in the autumn, it is a desirable variety for culture. The flowers open in the evening, after dark, and last but one short night. It belongs to the old class of wing-leaved cerei, and is one of the finest species of the genus. It is found growing in the hot low lands of tropical America.

#### BOTANICAL DESCRIPTION.

The *phyllocactus grandis* is a plant with a cylindrical, hard, woody stem, many of which starting from a common root stalk, giving the plant a neat, bushy appearance. The tops of the long branches are gracefully bent, and from the weight of the many pendant flowers, drooping. The smaller branches are generally given off from the crenatures or notches of the larger ones, else directly from the main stem, and observe a drooping habit. The

branches average from one to three feet in length, are very numerous, broad, flat, compressed, foliaceous, green, and cut in the border into large crenatures or notches. The surface and edges of the branches observe an irregular waving outline. They are rather more slender than thick, winged, without spines, from one and a-half to two and a-half inches wide, and obtuse at the end. Branches have a strong central woody rib. In color, fragrance and graceful carriage, the flowers of this magnificent cactus are certainly not surpassed by any of its allied species or other genera. The odor of the flower is rather delicate, and resembles that of the hyacinth. A strange fact connected with the flower is, that when it is approached from the front, hardly any odor is perceptible, and by some claimed even to be disagreeable to some extent; but going near it from above, and just back of the corolla, the odor is not only strong, but very sweet. The odor is given out from the colored sepals, whereas the white petals of the corolla are devoid of any fragrance, and when closely approached, rather of a weedy smell; hence the difference of opinion given by botanists in regard to the fragrance of this species.

It is exactly four weeks from the time that the plant first strikes bud, until the period of inflorescence. The young bud, and until maturity, is of a dull pink shade on parts facing the sun, which increases in richness of color toward the flower-tube or stem. If the direct rays of the sun are withheld by shading the plant, hardly any pink is noticeable on the bud or flower. Then the nearest approach to it is that of a flesh-color. Hence, a strong light is necessary to increase the intensity and quantity of color in this flower. The bud on the day of inflorescence begins to swell considerably, and becomes pregnant with beauty toward the approach of night. Nature seems to double her efforts; the bud gradually increases in size; at six o'clock, P. M., the tips of the snowy petals first make their appearance; at seven, the rose-colored and pinkish sepals losing all restraint, are slowly moving into new positions, and by 8.30 P. M., this floral *queen*, now in her crowning glory, sits enthroned to receive kind homage of her many admiring friends. From nine to ten P. M., the spectacle presented by this resplendent beauty is fascinating, glorious beyond description. The white petals of the corolla are enhanced in the background by the richly rose-colored sepals giving to the whole a glowing warmth, the very life of nature, as it were. By twelve o'clock, P. M., the sepals are further thrown back, and at four o'clock, the life of our beautiful *queen* is ended before the dawn of another day.

It is especially by its flowers that it differs from its allied species. (*Phyllocactus Hookeri*, *P. latifrons*, *P. crenatus*, etc.) The tube of the flower is remarkably bent (almost double on itself); as all the flowers offer this singular character, it is probable that it is inherent to the species. The scales of the tube, and those which form the first rows of the corolla are extremely narrow and rose-colored. The former are very sparsely placed, and of a deep pink tinge. The flower and tube are a foot in length. The flower tube is seven to eight inches long, and the corolla or flower proper four to five

inches. The flower-tube is twisted and compressed, so as to give it a flattened appearance.

The diameter of the flower is eight inches, sometimes less; that of the corolla six and a-half inches. The number of petals are fourteen; sepals thirty to forty, and intermediate sepals twelve in number. They number more or less, according to the size of the flowers. The sepals at first small, and then gradually becoming linear, of a greenish or corn-color at the base, and roseate-pink from the middle to the tip on the outside, and a whitish stripe along the center of the inside. The inner row of sepals are pinkish only near the tip, and light-colored near the base. Sepals from two and a-half to three and a-half inches long, and from one-eighth to three-eighths in width. Intermediate sepals of flesh-color, with a whitish stripe along the center, from one-half to three-fourths inches wide. The petals are pure white, disposed in two or three rows. They are pointed and hooked; at the middle firmly indented, from one and a-quarter to one and a-half inches wide, and two and a-half to three inches long. The corolla is campanulate or bell-shaped.

The stamens average from 260 to 300 in large flowers. They are two to three inches in length, partly disposed on the tube at its mouth, and mostly recline on the floor of the corolla. The slender filaments are whitish, partly free and in the lower end of the tube attached. The ends of stamens with their yellow anthers in curved, all looking toward the flower-tube. No stamens near the top of corolla and few at the side. The filaments are also attached to the mouth of the tube, and disposed in concentric spreading rings along the extent of the tube.

The pistil as long as the petals, measures nine inches and is one and a-half inches longer than stamens. The stigma is yellow, with from sixteen to twenty pointed bodies, disposed of like an Octopus with outstretched arms. It is one inch in diameter. The ovary, oblong-ovate, green and smooth angled; numerous ovules are attached to the side by long convoluted cords. Berry or fruit is unknown. It is unilocular and many-seeded, as are all the fruits of the genus. Several closely-allied species, which are also of arborescent habit, such as *Phyllocactus Hookeri*, and *P. Phyllanthus*, have fruits of a light pink color. Some are elongated like a date, others resembling a fig of irregular outlines. But they are all deeply ridged and unattractive to the eye. They rarely ever perfect their fruit in the hot-houses of a temperate clime, and but few observations regarding fruit have been made in their native places, as they are not much sought for.

Most of the smaller species of the genus *phyllocactus* are epiphytes, found growing suspended from the forked limbs of trees, in the holes of which sufficient leaf mould is found for their support, giving them the appearance of parasitical plants. Some of their fruits are eatable, of a purple color and of the shape and size of a pigeon's egg.

Some of the intermediate species, found growing on hot plains, spread themselves out with their long, flat branches, over the surface

of arid rocks and may be found with flexuous branches ten to fifteen feet long.

In sensible properties, these flat-leaved *cacti*, winged *cerei* and *phyllocacti* now called, resemble in a degree the other genera of this order. The foliaceous branches, being so very flat and compressed, do not yield as much of a mucilaginous substance as the more succulent, creeping *cerei*. Its slight sub-acid taste depends on the oxalate of lime, which is found in the cellular substance of the plant.

We are indebted to the following gentlemen for many suggestions and favors received, namely: Mr. Isaac Buchanan, Mr. Julius Krantz and Mr. A. W. Winkler, of Brooklyn, N. Y. The subjoined works were also consulted and referred to, to wit: Flore des Serres et des Jardins de L'Europe; Salm-Dyck's *Cactæ in Horto Dyckensi Cultæ*; Bosse's *Handbuch der Blumengärtnerci*, and *Treasury of Botany*.

Not having had sufficient time to test this new remedy in more than one case, it would be superfluous to exalt its action beyond its established, though limited success. In observing its action enough was established to warrant it a position beside the other well-tryed cardiac stimulants or sedatives, so called, and we hesitate not for a moment to say to those who may have the opportunity of trying it, that the most sanguine expectations may be looked for from its use. It will rank second only to *Cereus Bonplandii*, and side by side with *Cereus grandiflorus*, *C. triangularis*, and others.

Its use would be indicated in that class of diseases having special reference to any irritation of the great sympathetic, and in particular the cardiac plexus of nerves.

In any of those cardiac affections, whether of functional or organic origin, where we find the prevailing symptoms of an incubus, that oppressed, sinking feeling, giving rise to that dreadful thought of impending dissolution — this remedy is indicated. When palpitation precedes those symptoms, and is not the result of any gastric derangement, it readily controls the former. But in palpitation, the mere result of a fugitive excitement, as that produced from fright, violent exercise and other causes unattended by nervous exhaustion, its use would not be indicated.

The *Phyllocactus grandis*, may be given in large or small doses without incurring any risk of danger. It is perfectly harmless in any quantity used, and excessive doses would only result in cerebral stimulation. In physical properties it resembles other cactean plants. We prepared a tincture by macerating four ounces of the foliaceous branches or leaves, in a fresh state, in alcohol one pint. Let it stand four weeks, express and filter. The tincture is of a greenish tint.

#### CLINICAL RECORD.

*Irritable Heart* — Mr. Frederick H., fifty-six years of age, German, a book-keeper by occupation, of the bilious-encephalic temperament, called for advice twelve o'clock P. M., September 26, 1876.

This patient stated that he had just returned from viewing a great torchlight procession, and in consequence of the exciting scenes and

incidents inseparable from such "turnouts," was seized with a violent attack of palpitation and strange feeling of suspense in the præcordia. In making out a diagnosis, we elicited the following bit of interesting history:

The patient, a man of steady habits, not addicted to stimulation other than a moderate indulgence in lager beer, having held the position of book-keeper in an extensive brewery for many years, about two months ago, had to introduce a new system of book-keeping. This so completely superseded the old management of the business, that it entailed an extra amount of labor, both night and day, upon the patient in trying to master the experiment, doing the usual routine business and likewise shaping every thing else into the new and more comprehensive way of keeping the books. The mental labor necessary to accomplish all this work, exhausted the sympathetic and soon after the following symptoms made their appearance. An uneasy feeling in the præcordia. Pains passing from the left breast obliquely upward and across right breast. More or less palpitation as time rolled on. Following any unusual exercise, palpitation, quickly succeeded by oppressed respiration and pain in the præcordia would be the result. He could audibly perceive a strong bellows murmur. Then there was a dreadful inexplicable suspense, a feeling as if somebody was constantly after him, then a sudden halt, the same as in nightmare, resulting finally in a state of anguish and nervous exhaustion. Any unusual amount of mental overwork, petty annoyances or even fast walking would lead to such an attack more frequently than ever before. When not engaged with business matters, he would deeply interest himself with literary pursuits. Not a moments time was idled away. Of late he had been bothered considerable with disagreeable dreams as well.

Thinks that he is a little more dyspeptic than usually, and he notices that he generally gets relief after eructations of flatus; is quite regular in all other habits. As already stated, he was seized with such a severe palpitation, followed by cardiac pain, dyspnoea, and fatigue on the street, that he resolved not to go home without first consulting a physician. The pulse was full, compressible — ninety per minute; the blowing sound was just passing away; much sighing; a rather excited state of the mind and corresponding fatigue of the body. Prescribed:

℞ Tinct. *Phyllocactus grandis*, ʒ i.

Sig.: Take fifteen drops in water immediately, and ten drops every three hours thereafter.

September 30. — Had not yet perceived a change for the better, although doses of twenty drops had been resorted to.

October 1. — The first amelioration of any symptom is that he does not have an accelerated pulse after fast walking. Pulse, eighty-four per minute. Ordered thirty drops of the medicine for a dose.

October 2. — Informed us that the last night was the first good sleep he had enjoyed without disagreeable dreams for a long time. That apprehensive feeling in præcordia somewhat lessened. Stated

that he had all along taken the medicine in minim instead of drop doses, carefully measured in a graduated glass, thinking that the quantity used corresponded with the standard of water. Would not listen to a reduction in the quantity used. Claimed that as he had a strong will power—never before betraying the least nervousness, that he required a larger dose than most other people.

October 5.—Had now used the *tinct. phyllocactus grandis* in doses of thirty minims and feeling so much relieved, insisted on continuing to take such large potions. Palpitation, bellows-murmur, as well as that dreadful feeling of impending dissolution is now entirely overcome. There remains now a peculiar sore feeling in the præcordia, that might be likened to hyperæsthesia. Pulse, 72—normal. Auscultation revealed a harmonious action of the heart. No adventitious sounds. A good apex beat. Prescribed:

℞ Tinct. Phyllocactus grandis. ℥ i.

Sig.: Take thirty minims in water every three hours.

Had ordered no change in his daily habits during the entire treatment.

October 25.—Returned saying that he suffered occasionally from a distended condition of the stomach and if not relieved, slight palpitation would result. Prescribed:

℞ Syr. Rhei. et. Potassæ Comp. ℥ iv.

Sig.: Take a teaspoonful, three to four times a day, before meals, as long as required.

November 6th.—Reported that he had only used a few doses of the last medicine with entire relief. Insisted also upon having some more of the tincture of *phyllocactus grandis*, to be used as a prophylactic. Said he, "I have never felt any better in all of my life than I do now." At his request, prescribed:

℞ Tinct. Phyllocactus grandis ℥ i.

Sig.: Take ten to fifteen drops three or four times a day.

Postscript—January 10, 1877.—The patient has enjoyed most excellent health ever since.

No. 606 THIRD AVENUE.

## STATUS OF ECLECTICISM IN NOVA SCOTIA (CONSIDERED LOCALLY).

By THOS. R. FRASER, M. D., of Halifax, N. S.

I will endeavor to answer your question in a general way by giving you a sketch of my own experience and what I find "Eclecticism in medicine" to be in Nova Scotia.

You ask, whether I have or know of any chance for one of the (eclectic) school in this locality.

I know of no other eclectic practitioner, in this province, but myself. From this fact you may derive some faint idea of my position, where I have had to meet and for over ten years to contend—single-handed—with all the prejudice, slander, persecutions and abuse of the old-school doctors, who are quite as much if not more "conservative" here than in any other place.

They have such undue influence with the public as to induce them to believe that *their* learned school embodies all the knowledge that is and can be known of health, disease and remedies; when *they* fail to cure or relieve there can be no hope from other quarters, the patients and friends must submit to what they then term "*the will of the Lord.*" Many persons are thus allowed to die, and many even so prefer dying to running the risk of offending their learned doctors by any endeavor to be cured otherwise.

Were it not that I have been able to treat effectually many of their so-called hopeless cases that had baffled the best of their faculty, and having otherwise sufficient means at hand to support me while contending with them, they would, most likely, have forced me to retire to another locality or to abandon the profession.

As for our eclectic school, am sorry to find myself forced to say I have not found it at all equal to their professions. Their constitution professes to "examine all theories without prejudice, to adopt the truthful in each and reject all that cannot be reconciled with facts or is not in harmony with nature and the laws thereof." This reads very well, but I have found little of it in their practice. Having made nature, natural law and its operations my particular study for many years, I have discovered truths connected with life, health, disease, remedies, etc., that I find to be practically beneficial to myself and to others, as proved in the treatment of many cases.

Those discoveries are not only admitted to be unknown to the profession, but, although of the greatest importance if known, yet are said by our leading professors *to be unknowable.*

I am not of those who believe in such teaching as that of the Rev. E. C. Sweetster, in his address before Nat. E. M. Society, Oct. 5,

1871 (see Transactions for 1870 and 1871, page 106), where he, says: "It is the glory of God, or at all events it accords with this glory, to conceal many things from the knowledge of men which it would be profitable for them to understand; not absolutely and forever to conceal them, but conditionally, and till such a time as men shall have complied with his requirements concerning them. Truth is largely hidden from the world. There is a great deal of truth to be known, and as yet we know comparatively little of it. The rest remains to be discovered," etc. The whole address or article, appears to me a mass of contradictions, and *willful blindness* if not infidelity. How are discoveries of truth to be made unless man makes use of the faculties *that God has given him for that purpose*. Man is a *free-will* animal, with faculties to enable him to progress — *if he will* — but — *not to be forced* — as is the inferior animal, or man of the Darwinian stamp — and to be benefited in his progress, or suffer through *his willful ignorance*, according as he uses those faculties with which he has been endowed for the purpose of obtaining a knowledge of God's natural law. The working of that law is within his power to know, yet, how are they to compare theories "with nature and the law thereof," *if they do not know more of nature and that law?*

How different is the teaching of Christ to that of the reverend gentleman? Christ, when faulting his disciples for *their willful ignorance*, said, "ye have eyes and *will not see*; ears, and *ye will not hear*, ye blind leaders of the blind."

I have occasionally laid papers before the society and attended their conventions at considerable expense. Some of the papers have been published without any investigation or remark. Of some, when announced, the name was then sufficient to raise the dread of the professors, who cautioned the convention to guard against innovations, heresies, etc., and stop investigation pretty much as the allopaths are said to do.

However, I expect I have said quite enough to show that I consider my grand mistake to be, that I did not graduate as an allopath — if intending to settle in Nova Scotia, as I would then have had their countenance and influence with, instead of against, me as an eclectic and alone.

Should you have any notion of trying Canada or Nova Scotia, as regards the profession (for business), you should be of the old school, otherwise (as I have endeavored to show), you know what you may expect. The old school medical society have a very stringent law passed to prevent any more innovations, and a board of examiners appointed to see that all practitioners have proper and legal qualifications. They try, as a matter of course, to make themselves a standard.

I have merely given you a few statements of facts, not wishing to alarm, but to caution. Any further information you may wish, I will endeavor to furnish.



## SPONTANEOUS GENERATION, OR PREDESTINATED GENERATION.

BY ANDREW DEWAR. \*

In giving a paper on the above subject, we are well aware that we are treading on dangerous ground. The bare mention of the title is enough to arouse bitterness and contention in many whose minds have been trained in the strict theological schools of a past day; but, knowing well that we are addressing a scientific society who look at and discuss the subjects brought before them from no other than a scientific point of view, we desire to claim your attention for a short time to the much debated question of spontaneous generation.

We do not come before you with any new experiments to illustrate the subject, for we are of opinion that so far as experiments are valuable, no new ones can be performed that would materially alter the position of affairs, or give a further insight into the beginnings of life. Such have been made scores of times and by as many different men. Besides, no one would put faith in experiments performed in such a benighted country as Nova Scotia.

Skeptics on the subject are of opinion that a microscope will yet be made which will enable us to see the very evolution of life; but it must be apparent to any one, that until we can see an atom separate and distinct as an individual — a result which of course can never ensue as the very atmosphere we look through is composed of atoms — we can never see two atoms coming together and exhibiting life; thus the birth of life will remain for ever a phenomenon buried in infinity. But this should be no hindrance to our reasoning out the *modus operandi* by analogy, a proceeding which, under the circumstances, is perfectly allowable and scientific.

The general meaning of the term spontaneous generation is, that matter of itself and by itself, without seed, egg, or antecedent vegetable and animal life, creates out of its own substance a living plant or animal.

Taking this as our ground-work, we proceed to state that we believe in spontaneous generation, in so far as that life may be originated in matter without seed, egg, or antecedent life, but with this essential difference that we believe in a power higher than matter or the force implanted in matter, and that it is *this power* which is the original source of life in matter.

Instead of spontaneous generation therefore, we would rather say

\* Colleague of Thos. R. Fraser, M. D., of Halifax, N. S.

*predestinated generation*, because when a new creation is formed, it has only come into being by the exertion of a law implanted in matter in the beginning, by which it was ordained that when certain atoms of matter came into a certain position and condition, a plant or animal of a certain character would be the result.

Even in this statement, however, we go further than the evolutionists, or the most advanced so-called materialists of the modern school of thought, for Dr. Tyndall (who may be taken as one of the leaders of the school) in his late Belfast address said: "They will frankly admit their inability to point to any satisfactory experimental proof that life can be developed save from demonstrable antecedent life." Of course Dr. Tyndall here means that they have no proof that life has been developed save from antecedent *vegetable or animal life, from the seed or the egg*; but if, as we maintain, and will shortly show, magnetism, or the force which governs matter, is only a lower form of animal and vegetable life, any new creation or instance of spontaneous generation is only a development from this lower inorganic life (as we may call it) to the higher organic life; so that all life, in one sense of the term, *must be and is*, developed from antecedent life.

Darwin and Huxley, who supports him, have another theory to the same effect as Tyndall's. In his "Origin of Species," Darwin says: "I should infer from analogy, that probably all the organic beings which have ever lived on this earth have descended from some one primordial form." Again: "I view all beings not as special creations, but as the lineal descendants of some beings which lived long before the first bed of the Silurian system was deposited." No explanation is offered of the origin of this primordial form. We not only say it is unnecessary that there should be any antecedent animal and vegetable life, but it is not even necessary to have a primordial form to father every thing. We assert that out of the "dead hydrogen-atoms, the dead oxygen-atoms, the dead carbon-atoms, the dead nitrogen-atoms, the dead phosphorous-atoms, and all the other atoms, dead as grains of shot," which Dr. Tyndall speaks of \* (but which we say are all dormant), new forms of life are created and brought into being every day.

Furthermore, so much is this the case, that were it possible to translate all the living animals, great and small, visible and invisible, to another world, so that not even a primordial form was left, we believe that with the properties with which matter is endowed, and with the limitations which the Deity has imposed on the creation and propagation of monstrosities, that the earth in the course of a few centuries would be reinhabited by animals and men that did not materially differ from the earth's present occupants. The only faculty probably which could not be evolved out of matter would be the divine mind of man, which the Deity alone, by another special interposition could restore.

To our minds the doctrine of special creation is an invidious, if not a very reprehensible one. To say that no new plant or micro-

\* Belfast Address.

scopic being can come into existence without the special interposition of the Deity, is idolatry of a worse kind than that of the heathen; for, while the heathen make their God capable of all things, from causing the rain to fall on their fields to saving their souls, we make a God for ourselves, and limit his powers to correspond with our finite knowledge. A man can make a machine which goes of itself, if it is only wound up, and it does not again require his supervision, but our God who has made his machine, requires continually to superintend and interpose in its progress. A man may invent a kaleidoscope which gives a never ending succession of new and beautiful forms and figures long after he is dead and buried, while the Deity must be present at the birth of every new form of life in the earth which he has himself made and peopled. A God which endowed matter from the beginning with the properties which enabled it when in a certain condition to form new life, is certainly greater than one who had to interpose in every new creation. The more grand, the more omniscient, and the more omnipotent our God is, the more worthy he is of our worship and adoration; it ill becomes any one, therefore, to detract from His glory, or to put any limit to His majesty.

It is denied by many that instances of spontaneous generation have ever taken place, but it is an undoubted fact, that wherever experiments have been performed, whether by Pasteur, Childe, Bastian or others, and whenever fair play has been given to the experiments and life has had a chance of budding, life has resulted.

There are, of course, scores of men who conduct experiments in such a way that life has not a chance of exhibiting itself. They enter into the subject with a mind predisposed against the theory, and perform the most useless experiments under the most absurd conditions. They did not want to produce animals which lived under like conditions with ourselves, or the animals around us, but creations which would be subject to conditions which are imposed on no living thing. Because animals would not form in solutions known to be destructive to all animal life; because animals could not be evolved with a body which would endure being boiled or roasted; because animals would not come to life in an atmosphere below zero, or could live without water, spontaneous generation was a farce! Many also would mix up mineral substances alone, expecting an animal to result, when the only possible one would be of cast iron, riveted and jointed with nuts, screws and washers; they forgot that even such an animal—a locomotive for instance—requires fire, air and water to set it in motion. These experiments by incapable or prejudiced chemists, do not, however, affect the main proposition—which, indeed, forces itself on every one who has seen stale beef, cheese, fruit or vegetables, viz.: that under favorable conditions, life will continually spring up spontaneously in matter.

As our time is limited, and it is impossible for us to analyze the subject as we would like, we will confine ourselves to showing what life is, and if we can prove that the life which forms crystals and rocks and moves the compass needle, is the same as that which grows

trees and moves our bodies, then we may consider our premises proved, for as all organic beings are composed of so-called inorganic matter, and if the same life pervades both, what should prevent the life force from gathering several inorganic atoms, and growing them into an organic animal? We do not say to grow into an elephant or a hippopotamus in a few days, but into a microscopic animal, having as much semblance of life as an oyster or a sponge. That these animals might, however, develop into creatures as large as elephants, if deposited in favorable situations, and left undisturbed, is not only possible, but probable.

Strange to say, although the origin of life has always been a fascinating one with philosophers, and the laws which regulate the physical and inorganic creation have allured the minds of an equal number of men, yet, so far as we are aware, no one has ever attempted the very obvious problem of tracing the connection between the two. They have always been considered as two forces separated by a very wide gulf indeed, but if we only look at it in a common-sense light, it is surely more in accordance with the grand workings of nature that there should be only one law of life or motion than that there should be several.

In the first place what is life in the broadest acceptation of the term? We should think any movement or motion of bodies would be called life, for the only death that we can imagine is stillness.

Secondly, is there such a thing as stillness, unchangeability or immovability in matter? None that we know of; even those physicists who deny that inorganic matter has life, say that matter is possessed of motion, but what that motion is they do not understand, and they do not even hint at its affinity to organic life.

Seeing then that all nature has motion or life, what, in the third place, is the lowest form of it? Looking at any object around us, we see that there seems to be an attraction of like to like — for instance, in a table or chair the woody fiber has such a strong tenacity, each atom for the other, that they cannot be separated except by force, as by fire or chemical action. Take iron, coal, stone, our bodies, indeed any thing, and this one fact stares us continually in the face, *that matter has an attraction for its like.*

Again, the lowest form of force we know of is magnetism. A piece of iron magnetized will attract other pieces of iron to it. But besides this attraction there is also a repulsion, and thus we have become acquainted with the polarity of iron. If we break a magnet each piece has polarity, and if we break till we can break no longer, each piece will still exhibit polarity, and then we, as Tyndall says, "prolong the intellectual vision to the polar molecules," and see them endowed also with polarity. This reasoning has been objected to by Tyndall's critics as unscientific, because, as one said, by "crossing the boundary of experimental evidence it is no longer, in any sense, a scientific conclusion," but we fail to see its unsoundness, and if such deductions are not to be allowed, there is a limit put to all scientific investigation, and first causes would never be discovered. If we thought the question worth arguing we could easily show that, in all

sciences, when direct evidence is impossible, analogical evidence is accepted. The world will not, we think, in this instance, submit to be led by an anonymous critic, even although he is a contributor to Blackwood.\*

The next form of force that we know of is in a plant or tree. We before drew the attention of the institute to the great similarity between the force of a tree and the manner in which the tree grew, to a magnet with filings at either end. We showed how there was no growth, comparatively speaking, from the trunk, as the center of the magnet, and how the roots and branches repelled each other and never came into contact; all exactly as we find it in the iron magnet.† Seeing then that there was no theory before the world of the cause of the life of a plant, and seeing that all the exhibition of its force could be explained by magnetism, we thought we were justified in concluding that the life-force of a tree was magnetism.

We also spoke of an animal exhibiting somewhat similar peculiarities, in its shape and growth, to the iron magnet. A man's legs and arms spread out at either end of his trunk or body, and the life-force or action is from the center (or stomach where the food is dissolved) to the extremities. If we take the lowest form of life — the zoophyte — we find that if we cut it into innumerable pieces each piece will form another complete zoophyte, thus further resembling a magnet. The problem of the vital force of men and animals not being known either, we thought ourselves justified in also saying that the highest as well as the lowest development of life or force was magnetism.

Furthermore, what is true of one magnet ought to be so with another. If then we are correct in saying that the molecules of an iron magnet have polarity, *the molecules of all plants and animals being magnets, should also have polarity.* Again, as all minerals, rocks, etc., have a certain structural power which may be traced to magnetism, we make the broad assertion that all the atoms of matter in the earth have polarity. But it will be said this is only an assumption and nothing more, and as it cannot be proved, we may only take it for what it is worth. Yet strange as it may seem, nothing is easier of proof, and we do it in the following manner:

We have said that in breaking a magnet each piece is found to be a separate magnet having polarity, but if we reverse the experiment, and incorporate a number of magnets into one, each magnet merges its individual polarity into the magnetism of the whole, and no matter what may be the size of the magnet, or the number of magnets incorporated with it, there can never be more than the two poles in it. This leads us, in passing, to say that if an argument holds good in one extreme, it ought to hold good in the other. Thus with regard to Tyndall's prolonging the intellectual vision to the polarity of the magnetic molecules, if such a deduction is not scientific because "it crosses the boundary of experimental evidence," then neither is it

\* Blackwood refused our MSS. of "Origin of Creation," because it came into contact with theories of their contributors.

† As in breaking a magnet, also, each piece shows itself a complete magnet; so in plants or trees, each cutting shows itself also a complete magnet by growing.

scientific to say, that if a million magnets were welded into one great magnet a mile long by half a mile broad, it would have only two poles, because such an experiment is beyond the experimental boundary; yet no one would ever dream of doubting it. Strange also as it may seem, we have a real magnet much larger than the imaginary one we have pictured, composed, too, of innumerable smaller magnets; but this anticipates the concluding proof to our magnetic or rather *ato-magnetic* theory of life (for we include the atomic attraction of like to like in it, because the two forces are inseparable). We have said that the atoms of all iron are magnets; we have also said that the atoms of all plants and animals are magnets; we have even hazarded the assertion that the atoms of all matter in earth, air and sea, are magnets, and herein lies our proof of it. If all the atoms in the earth are magnets, then the earth itself ought to be one vast ponderous magnet, with only two magnetic poles. And is it so? The only answer is, Yes!

In conclusion, is not this as it should be, for where is the necessity for a multiplicity of forces when one is sufficient for the purpose. We enter a machine shop, and amid the buzz of wheels and bands we see an engine in a corner running not only the small wheels, but turning the large fly-wheel as well; or we look on our harbor and see the same power moving not only the pleasure steam-yacht but the ponderous iron-clad as well. If, then, such is the manner in which man accomplishes his objects, if it is his endeavor in every force he controls to make it work not only small things but great, how much more should it be nature's mode to work in a similar way, for all man's highest efforts are but to imitate or to copy her, and it is not possible that the original should be less perfect than the copy.

Spontaneous generation, therefore, or the cause of it, is only one quoin stone in the arch which girdles the universe, without which nature herself would be incomplete, and in a state of chaos.

## PROF. TYNDALL'S "UNANSWERABLE QUESTIONS," OR WHAT IS MAGNETISM ?

BY THOS. R. FRASER, M. D., of Halifax, N. S.

Professor Tyndall in his lectures at Belfast says: "In fact the whole process of evolution is the manifestation of a power absolutely inscrutable to the intellect of man. As little in our day as in the days of Job, can man by searching, find this power out."

The difficulty with the professor, and also with his opponents in the way of ascertaining the mystery to the process of evolution, and of other natural phenomena, also of the character of a universal power in nature and its operations, appears to be in consequence of their adherence to the method of "Gassendi" viz., by the application of *mechanical law* to the force and motions or action of atoms, and to their consequent natural phenomena, instead of referring all to the *ato-magnetic law* which I will hereafter refer to.

So long as that practice is persisted in, the professor's assertion is certain to be verified, as it must be evident that the principles of mechanical law are inapplicable to the action of atoms; yet these may be *mechanically* arranged although subject to the *original fiat* and the law of *ato-magnetism* alone.

The so-called inexplicable question raised by the professor amounts to this: *What is the natural law and modus operandi of the universal and so-called inscrutable power that influences matter ?*

That question I will endeavor to answer, but will premise that such power being an occult influence can be known only by its effects, and these being exhibited through matter we may examine the nature and properties of matter and the effects produced on it by that power and thus obtain a clearer knowledge of such power or force, its *modus operandi* and of the law by which it manifests itself through matter.

Matter of which this force is an inherent element or *inseparable* influence, is the material of the universe, occupying all space. It is that which (in its results) is obviously perceptible by the senses; it possesses form, size, and occupies locality or position.

Matter is infinitely divisible; hence, as far as the senses are capable of perception, or as far as the mind can conceive, it must be composed of particles, molecules, monads, "seeds" or atoms, that are but the same material in different conditions and positions. They are infinitely numerous as they are infinitely minute.

The divine record declares that the earth was originally "without form and void," or *invisible*, but made *visible* by the *influence* of a spiritual power and *fiat*, "Let it be done, and it was so;" it then formed water, for "the spirit of God moved upon the face of the

waters." Again that *fiat* went forth, "Let the waters be gathered into one place and let the dry land appear, and it was so." Again, "Let the earth bring forth grass, the herb yielding seed and the fruit-tree yielding fruit after his kind whose seed is in itself upon the earth, and it was so." Again, "Let the waters bring forth abundantly, the moving creatures that hath life, and fowl that may fly above the earth, and it was so." Again, "Let the earth bring forth the living creature after its kind, cattle and creeping things, and beasts of the earth after his kind, and it was so." "As it was in the beginning, is now, and ever shall be."

We have here *no mechanical* operation in reference to any product of these creations or productions. How, indeed, can mechanical law be applicable to their continuation and changes, or *how can microscopic* examinations ever detect the working of that spiritual law, or the nature and properties of matter? Must it not rather be referred to the *spontaneous* working of a recognized law of nature, imparted by the omnipotent power of a supreme designer and architect, according to the *fiat* previously quoted, and not dependent on any personal or mechanical operations.

We here find that matter has in its connection and combination an occult natural force which is the proximate cause of its changes and manifestations, an essential, inherent, intrinsic, reversible but indestructible force of the atoms individually or collectively. This force is identical with that manifested in "loadstone" and by certain metals when in that condition known as "magnetized." A force that is virtually *magnetism*?

The law governing the ato-magnetic force here referred to, as exemplified in this magnet, is thus described:

*Like atoms attract and repel their likes only, the greater influencing and controlling the less. Their like ends or poles repel, and unlike poles attract. The attracting and repelling power is equal; by their attracting they form substances, by their repelling influence, substances are dissolved. The polarity of magnets is reversible by their influence on each other, and by the change of position relative to the earth. The force and action of atoms and magnets depend upon their condition and position relatively to each other and to the earth.*

Of the truth of this law in reference to ato-magnetic force, I find evidence in Professor Tyndall's recorded experiments with magnets and filings, whereby he shows what he calls "Faraday's Magnetic Curves." This is synonymous with Swedenburg's magnetic circles — yet that *ato-magnetic* force (to me) seems to be exerted in a *direct line*. The experiment with the filings and magnet shows the apparent curves and semicircles to be but *the modified result of the ato-magnetic law*.

Thus, if we place a needle in a position to be influenced by a magnet, it will be attracted directly, or in a straight line to the end; but if we place a number of needles in a like position, although they will all be similarly attracted, yet their ends will spread apart from each other, thereby apparently forming curves; because their ends



being all in possession of the like polarity, repel each other. If we place a sufficient quantity of filings in a position to be influenced by the entire magnet (see the Professor's experiment), they will then be seen to assume the curved form from either end of the magnet and to assume a semicircular form or curve round the equator or middle of the magnet. The *cause* of this form or curve is, that the ends of the lines of filings at either end of the magnet, being of the same polarity, repel each other, and when the particles from either pole of the magnet are in a position to be influenced by the particles from the opposite pole, they attract each other, and so tend to form curves or circles. If we place the end or pole of another magnet to the opposite pole of that one having the filings attached, they will be found to unite by the filings forming "fiber." Reverse the pole, applying similar poles to each other and the metallic fiber is immediately dissipated or scattered\* into powder, thereby showing how the working of the law is influenced by, or dependent on, the *position* of matter, the one position inducing a *formation* which the other *dissolves*. These experiments are made by the use of what are called fixed or natural magnets, such as "loadstone" and steel, formed of atoms of pure iron. These in their formation are not combined or in contact with any differing or conflicting atoms to cause disturbance, they, therefore, retain a fixed polarity and force which they derive from their relative position with the earth the greater magnet. Yet the like force and action can be shown to be inherent, universally in a degree throughout all material substances and atoms, in all their variety of forms and conditions. We may now see exhibited that force in magnets by a magnetic or "galvanic" battery, to which a bar of soft iron is so attached in a position to exhibit the ato-magnetic force in the iron similar to that in a fixed magnet. While the iron is connected with the battery the force and action is similar to that already explained, but immediately it is cut off or disconnected from the battery, the exhibition of force ceases. This may be exemplified in the principle or working of the "electric" telegraph — so called — where the entire line and instruments are converted into a magnet of many miles extent, subject to the will of the operator when connecting and disconnecting the battery from the line — by his "key." When connected with the line of wire and instruments, the whole are combined to form a magnet. Its magnetic force is then exhibited only at the poles of the relays, by the medium of a piece of soft iron called an armature, when the operator raises the key, the battery is disconnected, and the magnetic influence is withdrawn from the lines and relay, in which operation the armature is removed from the poles by a spring attachment. The motion of the armature produces that well known ticking sound which is interpreted by the operator. This magnetic action is vulgarly, or commonly, supposed "to be caused by *an electric current*, passing through or over the line in some mysterious and inexplicable way," whereas we find it to be simply an example of the ato-magnetic force and action as just explained.

This force is again exhibited in a similar manner by the process of forming and dissolving of all metallic and mineral substances, and

has reference to all forms of substances, evolution crystallization, fiber, molecular or atomic motions, etc., as noticed by Professor Tyndall in his lecture.

Each distinct species of metal and mineral has its own natural form and shape of crystal, as uniformly as every letter of the alphabet has its peculiar form and force or power, which is only varied by circumstances of position. But different kinds of atoms by combining, must, of course, assume a modified and different form; thus, the infinite variety of combinations and positions of matter, cause the variety of substances and phenomena, yet all are spontaneously produced by the *one* universally pervading force and law.

If we spread iron filings over a pane of glass, place a magnet under the glass and move it slowly, the filings will form lines similar in appearance to the fiber of wood or the flesh of animals; when one arm of the magnet is held still in position below the glass, these filings take the form of grass or moss, each blade upright and separate, being all of the same polarity. If we place both arms of a V magnet under the glass, the filings form curves, owing to the attracting or uniting influence of the opposite poles. In this experiment, we see how the force which dissolved metals in a charged and connected "galvanic" battery acts upon other metals; the result is precisely similar, as in the natural magnet which dissolves and reforms the filings.

The same force and action is seen in the electro plate process, where metals are *spontaneously* dissolved and reformed from the solution by their natural atomic force and action; also, in the professor's experiment of forming the metallic tree from a solution of sugar of lead, and in crystallization and reproduction generally, in fact, is universal and furnishes a reply to the professor's inquiry, "How far does this wonderful display of molecular (atomic) force extend?"

*Ans. Ad infinitum.*

We find connected with the earth three classes of substances only — the mineral, the vegetable and the animal. In the account of the first formation, already referred to, we read of but two, viz., land and water. The vegetable must then have been, as now, produced by the *spontaneous* ato-magnetic action of water upon the mineral; the animal is also supported, in life, principally by the vegetable and by water.

We thus find atoms of matter to be composed of *two essentially* distinct classes, both having properties analogous; yet the atoms of either class, in their mutual attraction, independently act upon other atoms of their own class only, and by ato-magnetic law are naturally influenced by contact with the dissimilar properties of the other class. The two classes of atoms are identical with the substances known as hydrogen and oxygen. They may be distinguished as mineral matter and vegetable matter; male and female if you please, cold and warm, or even white or blue, and yellow or red, acid and alkali; one, the mineral, is observed as gas the more light and cold; the other, the vegetable, is as gas the more dense, heavy and warm. These classes, by their reciprocal action through the ato-magnetic force,

are continually changing from a state invisible and transparent to visible and opaque; from inorganic, or death-like, to organic; from inertness to life; rest to motion; forming and dissolving processes, and *vice versa*.

By their mutually attracting forces, gases and liquids are converted into solids; by their inherent repelling influence, solids are converted into liquids and gases. Water is the most important compound of the two elements; through its agency, direct or indirect, are produced nearly all modifications—all *chemical* changes of material. In aqueous solutions, or as gas, where there may be an excess of atoms of either class, they are then more free, and each, by the mutual attraction or repulsion of its like, reciprocates and brings into action its distinguishing properties; and according to the quality, condition, position, etc., of either, so are the phenomena and results.

We may now show how the result of that force is exhibited in the vegetable and the animal by the same law.

As Professor Tyndall has shown, in the formation of the leaden tree, that an excess of mineral or metal in aqueous solution did and must, of necessity, produce *its like* mineral substance in the form of a tree, with its branches and leaves according to ato-magnetic law, so, also, will a certain amount of mineral and vegetable matter in aqueous solution *spontaneously* produce vegetation, according to the natural condition and position of the compound, *after its kind*. That compound or "soil," with sufficient moisture and heat, acts as a decomposing or dissolving magnetic battery, and by its ato-magnetic force, throws its particles from the surface into the atmosphere in the form of vegetation, or "brings forth the grass, the herb yielding seed, and the fruit-tree yielding fruit after his kind, whose seed is in itself." Should a seed be planted *not* adapted to that soil, it (the seed) will be dissolved by the action of the soil, and will not yield or vegetate. Those "blades" sprout separately, they being as magnets take the form shown by the particles of iron filings, the top being always of like polarity spread from each other, the other pole (roots) do so, also, while, as the tree increases in size, the exhibition of force is diminished at the equator or middle, as seen by the deficiency of limbs or healthy sprouts, thus exhibiting similar actions and curves to those of the mineral natural magnet.

As the vegetable has its support and force from the dissolving or decomposing union of vegetable, and, principally, mineral matter, it must be furnished with an atmosphere surcharged with the warm vegetable gas to reciprocate with the mineral from which it is supplied, thus to absorb from and increase or support its life or ato-magnetic action, otherwise its polarity is reversed (as notice with the similar poles of the magnets and the filings), its growth is checked, and it dies.

Animals are supported by vegetables and water, the atoms of which still retain their force and properties; but it is only their composition, locality, position and condition that are changed; they

must, of necessity, have the same force and power. They are supplied and produced by a similar arrangement and process of action — as the vegetable — from a different compound.

For the production of animals an excess of vegetable matter is necessary. Animals are migratory, thus they seek their properly adapted food — after their kind — conveying it to the stomach, where it acts in a similar way to the mineral and vegetable batteries, dissolving the food that supplies the body with material for its necessary waste; its ato-magnetic, or life action, is thus induced and continued. Each animal is thus, like a magnet, having the greater force, exhibited at the extremes, such as the head and feet and hands as poles. When that action, generated by the dissolving of its like material, as food in the stomach, is checked or reversed, we have pain, disease, or stagnation and death.

This ato-magnetic or life-force is greater in some animals than others, such as the frog, snake, eel, and those that live in the earth and are naturally adapted to the use of more mineral matter as food, and thrive in a warm vegetable atmosphere; they are more tenacious of life than those animals living entirely on vegetable food.

This force of nature is particularly noticed in the "mesmeric" influence of animals upon each other, and is prominently exhibited in some of each class of substances, such as iron and steel, in the mineral class; the conger eel in the animal and the pitcher plants of the vegetable.

This ato-magnetic force pervades the earth, including its sea and atmosphere, its vegetable and animal productions, its inorganic and organic matter; all are thereby magnetically related and dependent upon each other in a grand perpetual, reciprocal life-action and organization, thus proving the power or force referred to to be universal.

Further illustrations of this ato-magnetic phenomena may be found in a late work, "Origin of Creation."

## INCURABLE DISEASES, SO CALLED.

By THOMAS R. FRASER, M. D., of Halifax, N. S.

"Flesh with the Life thereof, which is the Blood thereof."—Gen., chap. ix, v. 4.

### THE BLOOD IS THE LIFE.

When the blood is in an unobstructed condition and has a free circulation throughout the whole human system; this condition is *health*.

Obstructions to this free circulation, either generally or locally, are productive of or cause pain and *disease*.

Obstructions to this circulation may be induced or caused by any check of the necessary free evaporations from the surface of the body and by obstructing the evacuations — by impure or unadapted atmosphere and otherwise.

From any of these causes the blood becomes saturated with the waste material of the body.

When in this condition the body is predisposed to receive or *spontaneously* form or produce contagious infections and other diseases as inflammations, fevers, cholera, diarrhœa, diphtheria, small pox, measles, incipient consumption, rheumatism, hæmorrhoids, hemorrhages, indigestion, etc., etc., etc; in fact, diseases generally.

Any local treatment to remove such disease without restoring the sufficient supply of the healthy blood and inducing its free circulation throughout the system by its natural force, must be uncertain, and thereby the disease is most likely to prove, as such are generally termed, *incurable*.

I will, by way of illustration, state a few of many cases I have had in practice, in fact some of them before I had entered a medical college, having then adopted and acted upon the same views I now hold of the *nature of the blood* and the cause of its circulation :

### A CASE OF INFLAMMATION OF THE BOWELS.

[Extract of a letter from Dr. Hattie's father.]

" CALEDONIA, GUYSBORO Co., N. S., *April*, 1863.

I was attacked with inflammation of the bowels, a doctor was called from Sherbrook and administered without giving me any relief. My son Daniel arrived from Wine Harbor, and on his recommendation had directions from Tho. R. Fraser, the application of which gave me immediate relief. Some three weeks after, while attending to my business as government surveyor, I was exposed to wet weather for two days, which brought on another attack of inflammation much more severe than the first. The former remedy was of no avail; I

was completely prostrated. When Tho. R. Fraser was called in he administered a treatment and medicine which immediately checked the disease, removed the pain, and restored me to health.

(Signed) JOHN HATTIE,  
*Government Surveyor.*

#### A CASE OF INDIGESTION, ETC.

[Extract of letter from Rev. James Byers, respecting his daughter, to Dr. T. R. Fraser, Halifax, N. S.]

CLIFTON, N. S., *July 29, 1867.*

Early in the spring of 1865, when about fourteen years of age, she began to complain of want of appetite, and very soon inability to take food of almost any kind, a thin slice of bread about the size of a dollar and sometimes part of an egg constituting a meal. Often times, indeed, she could eat nothing. Medicine seemed to be of no benefit. For months she continued to decline, becoming much emaciated, and our fears and the doctor's as well, were that she would become so wasted that nothing could be done for her. Under your treatment she speedily regained her appetite, at the end of two months returned vastly improved, has enjoyed excellent health ever since, and is now apparently as well as ever she was. My firm persuasion is that but for your treatment she could not have survived many months.

(Signed) JAMES BYERS.

The treatment of this case, as well as the former case, was the application and administration of moisture and warmth externally and internally until a natural action and heat was induced throughout the system. In the latter case, the disease was caused from a want of sufficient supply of blood, thus there could not be sufficient circulation to induce heat or warmth and the natural action *to digest* and crave for food.

#### ANOTHER CASE OF INDIGESTION THAT WAS CALLED INCURABLE.

TRURO, N. S., *July 2, 1867.*

THO. R. FRASER, M. D. :

DEAR SIR.—I feel it my duty and I feel it a pleasure to inform you that I am now enjoying pretty good health, can attend to my business, walk a mile in the morning to my store at eight o'clock, stand behind the counter and wait upon my customers until nine in the evening, and then walk home one mile, and often write after that. You know that last September, when I came to you I was not able to attend to business, my mind being affected as well as my body, my nervous system completely unstrung, reduced in flesh, weighing only 107 pounds; I now weigh 134 pounds, and I firmly believe that you were the instrument, under God, of doing it, and feel grateful to you for your kindness, and shall never forget it.

(Signed) T. R. LINTON.

P. S.— I had been unwell for ten months, had been taking medicine from two different \* doctors, and had been suffering more or less for thirty years.

T. R. L.

A CASE OF HÆMATEMESIS.

[Extract of a letter received from my niece.]

PICTOU, Nov. 10, 1873.

DEAR UNCLE.— I alarmed them all on Saturday (eighth) morning about half-past ten o'clock, by another attack of hemorrhage. It came on quite suddenly and was quite as severe as those I had before. I was determined to give your treatment a fair trial; therefore, instead of sending for Drs. Johnston and Christie (allopaths), sent down for Bob. (her brother, he is a chemist and druggist), followed your directions closely; in a few minutes the dizziness left my head entirely, and the bleeding stopped and never returned. I intend to let the doctors hear about it. I am perfectly well to-day, and could go to Halifax or any place else. Now this is a slight improvement to being fourteen weeks in bed—as I was last time—excepting when lifted out. If I had any doubts about your treatment before, they are all removed now, and I am everlastingly obliged to you, and so may the rest of the household be, instead of having me to nurse for nearly five months, for it was nearly that length of time before I was able to walk any distance, and then I looked as if I had risen from the grave.

(Signed) K. F.

The treatment she received was merely the application of flannel wrung well out of hot water, to the body, principally to the feet and abdomen and copious warm drinks. I never had, myself, a case of that to treat, but had been sent for on two different occasions to see Miss K. die, while suffering under those attacks she mentioned, as the doctors then had no hopes of her recovery.

Although sent for by the doctor I not being considered *orthodox by them*, was not allowed to give them an opinion or interfere. Subsequently I explained to her and also to her brother my physiological opinion of her trouble and how I would treat it. That is, to induce a free and general circulation throughout the system, thus to relieve the local discharge and replenish the lost blood by its natural channel, but not by *transfusion*. I have treated many cases of uterine hemorrhage in the same manner giving immediate and certain relief.

PICTOU, N. S., March 1, 1876.

Dr. THO. R. FRASER :

DEAR SIR.— In the winter of 1872 I was out walking through deep snow, and got very cold and wet; remained out to tea just as I was; walked home about ten at night and got wet again nearly to my waist.

\* Allopathic practitioners.

Before going to bed I took a hot drink, but scarcely slept any, feeling a strange sensation and dizziness in my head. Early in the morning I rose, intending to go down stairs to mother's room, as I did not want to disturb a young lady who was sleeping with me, but before I got many steps I grew dizzy and nearly fell, but managed to get on the floor, and Anna handed me the basin, when I vomited from half a pint to a pint of black clotted blood. I went to bed and kept perfectly still until the doctors came, they gave me every thing they could think of to stop the retching, but I continued getting worse. They then put a bladder of ices under my head, and also from my neck to my waist, and pounded ice in my mouth, *mustard* poultice to my legs and feet. As near as I can recollect, the first thing that had any effect was iced champagne, which I could only take in spoonfuls.

I can not recollect what medicines they gave me, but I think I had a little of every thing in the shop (druggist's).

I was in bed for nearly three months, except when lifted out to have my bed made, and I think it was quite *six* before I was quite well. About a year afterwards I had an attack of the same — "hemorrhage from the stomach." I did not feel very smart at breakfast on Saturday morning, and drank a large cup of hot tea, eating nothing. About a half hour afterwards I felt the same odd sensation and dizziness in my head, but so suddenly that I could not ring the bell for assistance. When Aggie (sister) came and handed me the basin, the blood came immediately, but was clear and fresh looking, I presume owing to the warm tea I drank. I immediately became weak and perfectly helpless, but was frightened nearly to death. Bob and Agg. lifted me on the sofa and asked me if they would send for the doctors or give me your treatment. I felt that, much as I would like to live, I would prefer death to the awfully tedious illness I had gone through before, so I said, give me Uncle Tom's; now, you need not blame me for being afraid to drink warm water to stop bleeding. I drank two tumblers full at once, took two tablespoonfuls of the dark syrup, while hot wet socks were drawn on my feet, and flannel wrung out of hot water put round my ankles, and dry ones outside, and hot bottles to them to keep my feet warm. Not another mouthful came, and by the evening I was well enough to be conveyed into my own room; continued getting better, and on Tuesday was out, and had a long walk the third day after the attack; have had no symptoms of any return since.

K. F.

P. S. — My first attack of hemorrhage from the stomach was in the spring of '57, when the treatment and suffering was much the same as that of '72.

K. F.

#### A CASE OF HEMORRHOIDES

Pronounced by the doctors in Canada and Pictou, N. S., where the patient belonged, to be incurable, as their surgical operations had



failed to cure. The following statement was sent to me from the patient, by R. P. Fraser, druggist, to know if I would attempt his case and prescribe for him :

PICOTU, N. S., *July 18, 1873.*

I have suffered with piles for ten years, for seven did not bleed at all, but the last three lost a great deal of blood every day. In the early part of May I underwent an operation and had them removed, the bleeding ones ligatured and the others cut. Not gaining strength rapidly, I took a trip to Canada (by water), but was there laid up from a severe attack of diarrhoea and dysentery, which at last brought on another attack of piles and have been troubled with them ever since. There is only one that remains down all the time, but there is also a little bleeding almost every day (when stooling). Have a very weak feeling in the back and over the kidneys, in fact am perfectly useless, not able to do any thing; a very little exertion tires me out completely (my kidneys were examined lately and pronounced sound), but generally I feel more comfortable when lying down. In reference to the state of my bowels, I may say that they are in a continual state of looseness.

(Signed) J. G.

I immediately wrote directions to treat this case in a similar manner to that of "hæmatemesis," giving a sufficient supply of blood to induce a healthy action throughout, with the addition of copious warm, mild enemas after each evacuation — to be retained. On the following morning, R. P. F. wrote to me that the patient had a comfortable night. In about a week I went to see him. He was then able to walk about, relieved of pain and distress, except his back, which was weak but improving; he gradually gained strength. Has been healthy and strong ever since, says he has no dread of another attack, as he knows how to meet it.

Here is an extract of a letter from his father :

PICOTU, *October 8, 1873.*

I am glad to say that Joe seems as well as you could wish and Mrs. Gordon, myself and family are under a debt of gratitude to you (under the hand of the Almighty), for making such a perfect cure of our dear son Joseph. \* \* \*

(Signed) W. GORDON.

PICOTU, N. S., *March 13, 1876.*

DEAR DR. FRASER.—I wrote you a full account of my state of health in the summer of 1873, prior to undergoing your treatment. But, to bring it fresh to your memory: I had suffered with piles, etc., for ten years (and for two years before applying to you had also been troubled with diarrhoea — chronic, I suppose it might be called). In January, 1873, I was confined to the house and suffered a great deal all winter and spring, losing a great deal of blood. I cannot really say whether the medical gentlemen who attended me thought

my case hopeless; but they advised me by all means to undergo an operation *as the only cure*. To this I at last consented and had it performed in May, '73.

Not gaining strength very fast, and being unable to attend to my business, I was advised to take a trip by water to see if it would make any improvement. I went by steamer up the St. Lawrence as far as Montreal, thence by steamer to Ottawa (avoiding railway traveling as much as possible). A few days after arriving at Ottawa, I had a severe attack of dysentery, which besides leaving me very weak *also started* my old enemy, the piles. After undergoing an examination by a medical gentleman, I was advised to *get home* as soon as I possibly could, which I accordingly did, feeling a great deal worse generally than before leaving, the piles being particularly troublesome. I may here say that I had no appetite whatever, never enjoyed any food, nor could I sleep. In fact, I seemed to have no desire for sleep, having been for a week often without *two* hours sleep. *At last* I applied to you, giving a full description of my feelings, etc., and *a week* after commencing your treatment felt I would soon come all right. You commenced treating me in July, in August I was able to attend to business, and in three months, under your skill and care, I was a sounder man than I had been for *ten years*, and since then have had no recurrence of my former complaint; this I beg to say most unhesitatingly, was and is owing to your treatment. Your treatment consisted of injections or enemias of slippery elm, etc., warm drinks, drops of some peculiar kind, what I cannot name, and tepid baths before going to bed.

I do not know, my dear doctor, whether the foregoing account will be satisfactory to you or not, but trust that it may meet your requirements; if not, kindly let me know.

And with kindest regards,

I am yours, very truly.

(Signed) J. A. GORDON.

Here is a case:

Incipient consumption, so called by the attending (allopath) physician, who *condescended* and sent for me, to consult, January 5, 1876. The letter from the doctor and my answer will but illustrate the application of the theory in practice.

Pictou, January 26, 1876.

T. R. F., M. D.:

DEAR SIR.—It was only the other day that I was told by F. F. that you expected me have written to and let you know how G. D. L. is progressing. Well, I all the while expected that he himself, (who is now able and has been for some time), or some other of the family was keeping you posted on his physical condition, especially as his improvement has been so regular and marked; appetite very good; sleeps well at night; *skin* moist; circulation not so languid and gaining in flesh. The left lung is still dull on percussion, more particularly the lower lobe; he has very

slight cough with hardly any expectoration. On the whole he is much better than when you saw him. I would now say to give him cod-liver oil at bed time, but I'll not. Perhaps it's better to leave well enough alone. I only visit him about twice a week now, which is another very favorable symptom. Well, that's about all I can tell you about G. D. L. \* \* \* Hoping soon to hear from you and what you would advise for Geo.

Yours, etc.,

(Signed) W. M., M. D.

HALIFAX, January 29, 1876.

Dr. W. M. :

DEAR SIR. — Yours was received, and am pleased to learn, as I expected, that your patient was continuing to improve. I did mention to F. F., in Truro, that I thought it rather strange I had not heard from any of you about him since I left Picton. You mention cod-liver oil. I only recommend it by way of food; if he has an appetite for it, and it agrees with him, let him have it. Cream, buttermilk, etc., etc., well diluted, are equally good, under the same conditions, and almost any liquids, except alcoholic.

As you say he is gaining in flesh, it arises most likely from the extra supply of blood, furnished, you may admit, without that "transfusing" apparatus (which I look upon as another unnecessary scientific humbug), by which his circulation must naturally improve and his local troubles, such as that of the lung, etc., gradually disappear. If not, the trouble will soon become fully prepared for the application of a local stimulant that will chemically reciprocate with the healthy circulation, and thus remove it. So, in meantime, as you say, let him go on and take such as his appetite craves; if it should not agree with him, we may furnish an antidote. If his bowels are moved daily and freely, he will not want drugging.

I expect from your own observations of this case, you will candidly say whether or not you find the result of my physiological view and diagnosis of your patient to be practical, or merely speculative or theoretical, as opponents say of it. I am well aware of the position I have chosen, and would never dream of opposing any theory or authority supported by such odds as the medical society of *regulars*, unless I thoroughly understood the ground their theories are based upon and can show it to be unreliable, and feeling equally positive that, by their admitted facts, I had a truer foundation of my own to act upon. I know this is "*saucy talk*." But the main question is *its truth* (never mind who says it).

You will notice that it is not about facts we differ, but the origin and proper reading or "*modus operandi*" of these facts. We did not differ about George's condition, but we merely took different views of it. You examined his pulse, lungs, etc., etc., etc., locally and mechanically, "*a la mode*," as we are all taught. I took a general diagnosis of the whole machinery, and noticed its *chemical* or natural condition and action.

Your diagnosis is of the state of the body; mine takes cognizance of the state of the blood. Hence our differences. Say which is

correct. We are taught to treat diseases mechanically, to remove them by hypodermic injections, transfusions, cupping, bleeding, blistering, etc., etc., etc., and drugging by experiment, while I treat them *chemically* or naturally. Hence, those mechanical operations are out of date with me. I do not object to their teaching us as to existing facts; but in reference to the conclusions respecting the facts we differ, and to the willfully blind stubborn doggedness of the bigots of the profession that will not submit to their theories being questioned.

Truth never avoids investigation or questioning. My motto is, first, know you are right, then go ahead, not fearing, but courting investigation *for the truth*, but avoiding controversy.

Hoping to hear from you shortly of the continued progress of your patient.

Yours, very truly.

THO. R. FRASER.

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HALIFAX, N. S., *March 9, 1876.*

Since writing to you, have had another call to Pictou; visited the "incipient consumption" patient already referred to; found him engaged at his business, gradually gaining blood, flesh and strength, local troubles disappearing without any local treatment, and believe that I have *practically* made a convert of his allopath physician, who says "*theoretically* he is puzzled," as he cannot see how I could from such a careless and cursory examination of the patient, hit the cause of his trouble and *practically* prescribe such simple and effectual treatment, without any local applications; he is much pleased with results.

The said M. D., when asked by the patient's father for his candid opinion (before I was called), if he would likely be able to attend to business by spring, said, he feared he would never be able.

Last Saturday morning before leaving Pictou, I was waited upon by a man who had been laid up for five months with an injured knee, attended by two allopathic doctors. The patient being otherwise in good health, his general circulation free, I had no difficulty in restoring the circulation in his knee, removing his pain or trouble; and sent him walking home. There is nothing mysterious in such cases, as the pain caused by an injury obstructing the circulation, such as a sprain, wound, broken limb, etc., can by the *ato-magnetic law* be readily removed, by restoring the local circulation; its *modus operandi* is accordingly explained and illustrated.

HALIFAX, *March 11, 1876.*

I hope you will at present excuse my encroaching upon your valuable time, by giving you copy of a letter I just received from the man — mentioned in my last, of ninth — who called on me Saturday, fourth, before leaving Pictou, with an injured knee.

[Copy.]

Pictou, *March 9, 1876.*

Dr. FRASER :

DEAR SIR. — My leg is doing well, only a little sore on my hip ; quite a sensation here, owing to me getting cured so quick ; I walked to church on Sunday with one stick. The people stared at me just as though I had risen up, knowing to have been hobbling round five months on crutches, and then to step out so suddenly, was something they could not understand, as it was reported I would always be lame.

I was asked all manner of questions, what you done and how you done, and if I thought it was permanent.

Please let me know if I will keep using the liniment ; I have used the first bottle ; there is a weakness at the knee, but not much pain.

Respectfully yours.

(Signed) DAVID MURDOCH.

114 Argyle street, Halifax.

P. S. - I would like to see you when you come up again.

D. M.

You will notice that this is only a case in hand, and as I saw him but once for about ten or fifteen minutes ; another interview for the same length of time, would remove the pain he mentions. The liniment he mentions is merely a mild ammoniated liniment.

In such cases as above, the greatest difficulty I have, is in overcoming the "biological" influence of their doctors — what I never attempt to use upon a patient — he had no idea what I was doing to his knee, until I had removed the pain and told him to walk, when he appeared to be as much astonished as, he says, those were on seeing him going to church.

Yours truly.

THO. R. FRASER.

HALIFAX, N. S., *March 6, 1876.*

MY DEAR DOCTOR :

Grateful to you as I must ever be, and anxious as I am to show in some way that I have not forgotten your services in my time of trouble ; it was with pleasure that I heard you express a wish for a statement of my case. I therefore subjoin one, which, though faulty in some respects, will clearly show that to your treatment alone I am indebted for the health that I now enjoy.

For several years I had been subject to occasional attacks of diarrhoea, which gradually increased in frequency till in the winter of 1873 and '74. I was scarcely ever free from it. I took medicine continually, and at last succeeded in stopping it, but only to bring on

an attack of congestion of the bowels and liver. Recovering from this very slowly, my friends thought it advisable for me to try a sea voyage, and accordingly, in June, 1874, I left home in a sailing vessel on a voyage to Montreal, London, England, and Savannah, Ga., and enjoyed comparatively good health till within three weeks of my arrival at the latter place, when I was again attacked with diarrhœa, which, notwithstanding the use of the medicines on board, soon changed to dysentery, the blood flowing from me so copiously that when I arrived at Savannah, in the latter part of November, 1874, I was so reduced that I could hardly stand. I intended to have called in a physician here, but seeming to improve, I neglected to do so, and after three or four days, being much improved, I started for my home in Halifax by rail.

From some cause, probably the jolting of the cars, I was taken suddenly ill on the train, and had to lay over at Charleston, S. C., where I immediately sent for a physician (Dr. Kellar); on his arrival he pronounced my case a serious one, put me to bed, ordered me to take nothing but milk, and telegraphed home to my parents.

After a day or two, finding that I was gradually getting worse, he called in another physician (Dr. Robertson), and for nearly two months these two attended me almost constantly, making, at times, six or seven visits a day.

During this time I was not allowed to eat either fruit or vegetables. I suffered continually from flatulency, and twice the physicians told me that I could not possibly recover.

Having a great desire to see my home and friends, I determined to attempt the journey, although the doctors prophesied that I would never live to accomplish it, or that if, by some miracle I should, it would only be to live a miserable life, as my case, one of chronic diarrhœa, was incurable.

However, I was put on board the steamer at Charleston, and after ten days of traveling, during which I suffered terribly, I reached my home, but in such a miserable state that I gave up all hopes of life. For nearly a month I continued to take the medicine which I had brought with me from Charleston, and believing this the last resort, determined that when it was used up to take no more of any kind, no matter what the consequence should be. Meantime, I heard of your great success, and was induced to send for you, and on your coming to see me I was astonished to find that you did not consider chronic diarrhœa incurable. You agreed to treat me, and at once gave me plentiful warm drinks and warming powders, ordered me to continue them and to take warm baths each night to improve the circulation of the blood, and allowed me to eat fruit and vegetables and whatever else I fancied.

You paid me five or six visits, and I followed out your instructions as closely as possible and began to improve at once, and in two months I was thoroughly cured, not a vestige of the diarrhœa remaining. This is eleven months ago and since then I have enjoyed the best of

health. Is it a wonder then that I should have faith in your treatment only ?

Believe me to be  
Yours gratefully.

(Signed) DUNCAN A. STOREY,  
*Halifax.*

To THOS. R. FRASER, M. D., Halifax, N. S.

PICOU, *April 18, 1876.*

THOS. R. FRASER, M. D.:

DEAR SIR. — Mrs. Munroe's illness commenced about the 22d of October, 1874 (typhoid fever); the first three weeks she appeared to do very well, and Dr. McKenzie, who had charge, thought she would soon be well, but one day she took a severe pain in her right leg; she suffered very much all that night and next day. Two days after, the doctor told me she was in great danger. I called in Dr. Mitchell for consultation. Dr. McKenzie had ordered ten drops of turpentine every two hours, but discontinued it a few days before the relapse. Dr. Mitchell agreed with Dr. McKenzie that the turpentine was our only hope, and also ordered bran poultices on her bowels. As to the rest of the mixture, pills, etc., not being skilled in medicine cannot say any thing about it. She continued much the same for about two weeks, no improvement.

I called in Dr. Cook for consultation with Dr. McKenzie. Dr. Cook advised a change of medicine, but continued the turpentine, and also wine, which had been ordered from the first. She told us that she did not think they were doing her any good, she felt the wine and turpentine burning her up.

Shortly after Dr. Cook visited her, she improved some, and they had more hopes of her recovery, but she told me she did not feel like getting well; her bowels felt as if they were on fire.

She had been six weeks ill when I heard you were in town and at my request you visited her, and gave me a lesson in nursing fever patients, that will be of great use for the remainder of my life. We applied moisture and heat to her feet, and gave her copious drinks of warm water with half a teaspoonful of your stimulating drops in it. You told us to discontinue the wine and turpentine, which we did, also all other medicines ordered by Dr. McK. and Dr. C.; they were surprised the next morning when they called to find her so much improved. I asked them if we might stop the turpentine, they said no, not for another week, but she got no more after you saw her.

She improved much faster than we could expect, and in two weeks she was able to come to the table.

Yours very truly.  
(Signed) JAS. MUNROE.

## APPENDIX.

HALIFAX, *January 29, 1876.*

J. ED. DANIELSON, M. D.:

DEAR SIR.—Yours was received. I notice your request \* that I should furnish a paper on “so-called incurable diseases.” That, I understand to be diseases, that have baffled the skill of our doctors according to their stereotyped modes of practice. Hence they teach and the public believe those diseases to be incurable.

I herewith send you a sketch endeavoring to show, what I consider disease to be, and why it happens to be considered incurable. Also notice of a few cases that had been treated and given up as incurable by our “allopathic” doctors, and afterwards treated by myself; the patients all recovered and are yet in good health.

I furnish them as illustrations of the result of the application of my ato-magnetic views on the nature and action of matters as connected with the animal physiology, and as are more fully expounded in my book “Origin of Creation.” Knowing from past experience my want of success or inability to explain theoretically in a way to take the attention of our professors, I am in hopes that you will give me your assistance by your criticism and opinion.

However wild, presumptuous, puzzling, audacious, fanciful and theoretical my views of matter and its force and action may appear to certain of our professors, I am prepared to illustrate practically any assertion I make.

In perusing these cases you may notice a similarity in the treatment of them to that in the article on cholera, which you referred to. Should it be any way interesting to you, I can give the history of that paper, how it originated in 1861, from reading an account of H. B. M. ship “Mersey,” arriving in Halifax, N. S., from Havana, with the yellow fever on board. A paper something similar was sent to the Academy of Science, Paris; and, in 1863, Dr. Hattie induced me to send a copy of it to the secretary of the Royal Infirmary, Edinburgh, accompanied by a line from the doctor requesting him to forward it (after perusal) to Paris.

The doctor took some interest in the article at the time, as I had restored his father from a severe attack of inflammation of the

\* The editor is of the opinion that in the preparation of this and previous volumes of transactions, it must be admitted that he has acted impartially in denying space to “hobbies,” isms, specifics, cure-alls, bombast, egotism, self-conceit and the like. In admitting such a lengthy article, apparently personal, he may be accused of vibrating to the opposite extreme. However, he hopes not, as it has been solicited. Dr. F., has been assiduous for several years in presenting his views of ato-magnetism, not only to this society but to the scientific societies of this and foreign countries. He asks the criticism of the members of this society. You have had the theories, the scientific statement of the law, and now are presented the practical effects of the law as applied to disease. Here is rich food for thought. The doctor will be glad to hear from you whether coinciding or conflicting with his views. Naught but want of time prevents me from taking the present opportunity to subvert my own opinion of the subject. [Ed.]



bowels, when his case was considered to be hopeless by his physicians and friends. (See extract from his letter in accompanying paper on disease.)

I may say I was not an M. D. at that time, only a chemist and druggist. However, I subsequently attended a course of lectures, etc., at Bellevue, N. Y., and also at the E. M. C., Cincinnati, O., which served to confirm me in the truth of my position — more particularly Prof. Flint, Jr.'s, lectures and experiments; also those of Prof. O. Doremus.

I have glanced over that paper on "cholera" (Trans., 70 and 71), and the only alteration I would now suggest is on page 164, last line, for "gravity," read "ato-magnetism," and on page 166, seven lines from bottom, for "magnetic," read "ato-magnetic.

Hoping to hear from you at your earliest convenience, I am

Most respectfully, yours truly.

THO. R. FRASER.

## SPERMATORRHOEA.

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By E. B. FOOTE, M. D.

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[Copy-right secured 1878.]

When one looks out in the morning upon the streets and fields of a country borough after a snow storm, he sees the lone tracks of pedestrians, pursuing more or less devious directions, until some hours after, when the organized activities of the denizens proceeding, in well-defined routes, show that there is a common understanding and a disposition to pursue, harmoniously and methodically, the paths of industry.

In looking out upon the fields of human suffering, so far, especially, as they relate to the diseases of the sexual organs, just such diverse foot-prints are observable as those which have been pictured in the foregoing at the dawn of day, and it is only with the eye of faith and hope looking forward to a more rational future that we prophetically discern the world's medical humanitarians uniting, with so much earnestness, truthfulness and accord, as to present to mankind well-defined paths which shall lead unmistakably from the slough of disease to the attractive heights of mental and physical soundness. In the few treatises on the subject of spermatorrhœa which have thus far been published, we find the lone tracks of some practitioners of all schools, but especially of the old, who tenaciously hold that the involuntary losses of the seminal secretions are but natural; that a life of continence necessarily causes their occasional emission; that if they do not happen oftener than once or twice a month no injurious results are liable to follow. In the same field of investigation we find foot-prints of a few practitioners of all schools, but largely of the new, who regard the involuntary losses of these vital fluids as evidence of disease of the sexual system which threatens, in time, to undermine both mind and body, unless this drain upon the nervous and vascular systems is arrested. Again, in the same field of honest research we discern the club-footed, bow-kneed and sharp-toed tracks of the unlearned and of the sharp predatory practitioner who may be called the alarmist, and who, from ignorance or mercenary motives, magnifies the symptoms of the disease, and makes any one who discovers a white sediment in his urinary deposits, or an exudation of clear, transparent mucus from the urethra, believe that he is a fit subject for medical treatment. Now, while I can hardly hope to lay out a path so clearly and cleanly cut that all will follow therein, I shall try to trace upon the almost pathless field of inexperience such lines as may, some time in the future, with the amendments which abler minds shall suggest, make safe paths for the feet of

medical men when they go forth to extend a helping hand to those who have fallen victims to self-abuse or sexual excess. To attempt such a gigantic project in medical engineering with the meager material at hand, would, perhaps, be presumptuous, were it my intention to depend at all upon the little which has been already written upon the subject; but having been deeply interested in this department of medical science for the past fifteen years, having been consulted by thousands who were the real or imaginary victims of spermatorrhœa, having attentively listened to the recitals of their varied experiences, and, finally having succeeded in administering relief in the most of them, either by medical treatment or considerate counsel, I shall make mainly my own foot-prints just as a few others have made theirs, leaving it to the discrimination of the profession at large whether mine are the most direct and promising of satisfactory results, or the most devious and misleading. Time will determine whether they are worthy to become the well-marked paths which will be deepened and widened by the footsteps of other members of the profession. Let me further say that it is not so much my confidence in my abilities which leads me to act the part of a pioneer in this almost unexplored and vice-blighted wilderness, as it is my, perhaps, fool-hardy disposition to venture openly where many of infinitely greater ability steal forth so masked and muffled to evade the gaze of the prudish public that they render themselves practically blind and deaf, and as such, simply "blind leaders of the blind." To enter upon our inquiry let us first examine the reasons for asserting that

#### INVOLUNTARY LOSSES ARE AN EVIDENCE OF DISEASE.

In the first place, then, I shall remind the reader that if it be claimed that their occasional occurrence is but natural, we find no analogous function in the human system, male or female. If they were found in a majority of cases to occur with some degree of uniformity and regularity once in twenty-eight days, like the catamenia of women, examples of which, in a limited number, have never presented themselves in my practice, it would be entirely admissible to call attention to the dissimilarity in point of *vital quality* of the discharges, the one freighted with cells capable, if distributed under favorable conditions, of creating hundreds of human beings, and the other of a material which, if retained, or if it could be returned, would poison the crimson currents of the vascular system and sow the seed of death rather than of life. Where, let me ask, is the parallel? It is conceded by the profession that the menstrual product is entirely unlike the blood circulating in the arteries and veins of the human body, so much so, indeed, that the former might be designated by some other name more appropriate than that of blood, a term which at once suggests to the mind all those vital elements which go to build up the wonderful machinery of the human system. The actual fact is that involuntary discharges of semen only have their analogy in the human economy in what are known as hemorrhages. There are those who have frequent attacks of nose bleed, some

indeed who have them with an approximate measure of regularity, but no one would think of attributing them to any other causes than those resulting from physical injury or diseased action. There are, however, cases in which epistaxis seems to give relief—some in which the attacks are invited rather than dreaded. So, too, there are rare instances in which involuntary seminal losses seem to make the head feel clearer and the spirits more buoyant. Albeit such examples of either are not numerous and diseased conditions are the cause in one case as much as in the other. Involuntary seminal losses really have their analogy more in uterine than in other hemorrhages, the organs involved in the latter corresponding in character with those which are effected with the former and the debilitating effects resulting from either being more uniformly certain though by no means precisely similar. And here we may again recur to the dissimilarity between menstrual blood and that which comes from hemorrhage. The physician finds no difficulty in distinguishing between the natural menstrual flow and the weakening discharge attending uterine hemorrhage; nor does the patient herself, if ordinarily intelligent. When, then, the occasional loss of pure blood is so readily recognized by its characteristic appearance and still more by the characteristic effects attending that loss, shall we higggle over the question whether the occasional involuntary losses of the most vital elements of the body are less injurious than the losses of those which are less vital? Shall we say that that form of protoplasm which is capable of imparting nutriment to the already living body is richer in material than that which is freighted with the germs capable of actually creating life? Certainly no one will say this. Nor will the majority of those subject to hemorrhages find by comparing experiences with the mass of those who have involuntary seminal losses, that they are the greater sufferers. And here we approach the climax of our argument. Here we come to the injurious effects of involuntary losses which must stamp them as the final witnesses against those who would consider them lightly and pass them by as unworthy of the earnest investigation of the humane physician. And what are the symptoms that rise up like phantoms and shadows distorting the imagination and darkening the pathway of life to those who suffer such losses? The voices of millions answer: hypochondriasis, with its army of imps whispering words of despair and painting to the imagination pictures as weird and woeful as those which came from the pencil of Gustave Doré, when he sketched the blood-curdling designs of Dante's *Inferno*; loss of nerve power if not of nerve substance, rendering the mind fickle, the memory feeble, and the resolution unstable; general physical depression with its concomitants of morning lassitude; absence of both mental and bodily energy, with circulation impaired. And here let me digress sufficiently to say that it is noteworthy that all diseases of the sexual system seem to invariably affect the mind, giving rise to peculiar mental manifestations. It has been observed that well-marked affections of the lungs render the patient cheerful and hopeful, but equally so it is an indisputable fact that all

diseases of the sexual organs, in male or female, produce directly opposite results, and frequently cause the sufferers not only to be despairing, but irritable, capricious and unreasonable. Dr. Lewis A. Sayre who, in his surgical practice has been, perhaps, more observing of the effects of congenital phymosis than many, published a pamphlet some time since giving remarkable illustrations of how simply elongated, constricted or adhering fore-skins have produced idiocy, insanity and all species of mental unsoundness, and how so simple an operation as circumcision has cured a majority of those upon whom he has operated, which facts all go to prove how slight a departure from the normal condition of these organs may disturb the mental equilibrium. The same monograph, if I remember rightly, gives examples of cures of mental disorders in cases of women, by some minor surgical operation upon mal-formed organs of the sexual system. Every physician who has had much experience in the treatment of what are popularly called the "diseases of women," must have observed their effects upon the minds of such patients. The writer certainly has, and many marked instances rise in his memory, while he is penning these lines. Just as the brain seems to be the nerve center of all intellectual impressions, so the sexual system seems to be the nerve center which at least reflects all feeling and emotion, and gives to either a light or somber hue, according to its healthy or diseased condition. It is not necessary, however, to dwell upon these facts, for I question if any medical man or woman of experience, will deny their correctness. Conceding them, how can any one escape the logical conclusion that involuntary losses of semen are the results of diseased action, when a class of disorders almost identical, in many cases precisely so, with those which present themselves in recognized diseases of the sexual organs, are almost invariably found to exist in well-marked cases of spermatorrhœa? Leaving such hard-shelled shack for those to crack who have heavier hammers, we will proceed to consider

#### THE PATHOLOGICAL CONDITIONS WHICH ARE THE PREDISPOSING CAUSES.

I think I have been the first to attribute nocturnal involuntary emissions of the most marked character primarily to a *too active condition of the testes*; that form of spermatorrhœa, which is characterized by diurnal involuntary exudations of the spermatic secretions being pretty well understood to result mainly from relaxation of the fibers and tissues which control the outlets of the spermatic vessels. In support of the first proposition, we have before us the physiological fact that all the organs of the body may be thrown out of their normal balance by causes which may induce either undue activity or apathy; there is no valid reason for believing that the testicular glands are alone an exception to this rule. Conceding that they are governed by the same unvarying law, there is no way in which these peculiar nocturnal explosions, sometimes accompanied with amorous dreams, and sometimes not, according probably to the recollection of the patient, can be so clearly accounted for; at least the mind of the writer is so impressed after giving much thought and attention to

their phenomena. Through self-abuse, sexual excess, or some other cause susceptible of denouement in any given case which exhibits frankness in the presentation of facts, the testes have been rendered morbidly active. In this condition they work too hard, secrete too much, and passing their products through the vasa deferentia congest the spermatic vessels. The latter, distended to their utmost capacity, awaken in the mind of the sleeper those erotic emotions which give rise to amative dreams, and in the delirium of the moment the ejaculatory ducts are goaded to action; or the spermatic vessels overflowing to the extent of invading the ejaculatory ducts, excite them to spasmodic contractions which cause the nocturnal pollution to take place without a dream. This last explanation is intended to account for those, if such there be, which take place without amorous dreams. But it is the opinion of the writer that the amorous impulses are invariably enkindled, and that the imagination is always weaving a romance which fades from the recollection when no dream is recalled in examples belonging to this class. One argument in support of this view, is, that such involuntary explosions never occur diurnally, except under excitement induced by coying with an object which naturally awakens uncontrollable erotic feeling, or some other nervous or magnetic irritation. One case has come under my observation wherein the manipulations of the head by the hands of the hair dresser, would occasion erotic sensations, accompanied with spasmodic contractions of the spermatic vessels and an abundant flow of semen. Except under some such provocation, the wide-awake individual pursuing his studies, or his professional or business avocation, controls his emotions and retains his spermatic secretions just as he does the contents of his bladder sometimes for hours after this organ has clamored for relief. The child, seemingly healthy, who wets the bed by copious micturition, usually does so, dreaming that he is in some convenient place where he is proceeding to relieve an overloaded bladder.

While the morbid activity of the testes is the primary cause of nocturnal pollutions, there are a variety of conditions which may aid in provoking them, such for instance as irritation of the spermatic vessels and ejaculatory ducts resulting from diseases of the bladder, affections of the prostate gland, or even from the presence of piles, or ascarides in the rectum. Again, the fullness of the overloaded spermatic vessels may be aggravated by pressure from a distended rectum in one of costive habit, or by the pressure of the bladder in one who, subject to these pollutions, fails to exercise prudence in voiding the bladder on retiring or as often during the night as it may become unduly distended. And, finally, to say nothing of those excitements which may result from spending the evening in speech or diversion which awakens the sexual organs to a greater degree of activity, exciting food or drink taken in the afternoon or evening, or overloading a weak stomach which may send fermenting or unduly heating elements into the circulation will as surely affect and stimulate these unduly active organs as a cold is sure to affect the weakest spot in one who contracts it.

In that form of spermatorrhœa which occurs diurnally and is characterized by a leaking exudation of the seminal secretions, the individual affected may or may not have that over activity of the testes which has just been considered. If it takes place while under undue amative excitement, then it is evident that the testes are morbidly active. But when such losses are observed at stool or during micturition they may or may not be; if copious, quite likely they are; if slight, it is not so certain that they are. Some careless and ignorant writers have intimated, if not in so many words said, that when the urine, after standing, deposits a whitish sediment or exhibits a suspended whitish mucous substance, the one voiding it may conclude that he is a victim of losses of semen with the urine. Such pseudo-medical scribblers overlook the fact that urine in its normal condition contains alkaline phosphates and sulphates, chloride of sodium as well as the phosphates of lime and magnesia, which are liable to be so precipitated, to say nothing of mucus and pus which may come from affections of the urinary apparatus without any involvement whatever of the procreative organs. If one observes either at stool or while voiding the water the passage of a semi-fluid substance, having the exact characteristics of the semen, on close scrutiny, then he is able to diagnose his own case, and may directly conclude that he is a victim of diurnal losses of semen. Otherwise he may, if he suspects such an affection, better leave the question to a physician of experience and discretion, and especially to one who has established a reputation for integrity. If the urine is to be examined it can only be properly done for this purpose under the microscope, and then only by one who has had some experience in microscopy. The human family is sufficiently beset with ills to make it absolutely barbarous and cruel to administer in the least degree to a diseased imagination which sees, or thinks it sees, a threatening evil in some of the most natural of our physical processes. The humane physician will exercise great caution in doubtful cases, to the end that he may neither pass over too hastily those who have incipient disease, or unduly awaken the fears of those who are simply the victims of a diseased imagination. Indeed, in any case of spermatorrhœa, incipient or well-defined, hypochondriasis is so apt to be a concomitant symptom, the apprehensions of the patient should be quieted by every assurance that can be truthfully given. It would be quite safe to say that a morbid state of the mind is in many cases a powerful accessory to a morbid condition of the genital organs in producing nocturnal emissions. The very dread of them, in some cases, keeps the mind so agitated as to render it sensitively susceptible to the influences which ascend through the system of nervous telegraphy from the over-charged seminal vessels to the disordered brain. Here, then, is a double-headed pathological disturbance, which must not be overlooked in diagnosing, as well as in treating, a given case. It possesses the subtle characteristics of an echo, and the plane of reflection must be as faithfully looked after as the seat of the impulse.

## THE PREVALENCE OF MORBID SEXUAL CONDITIONS.

Extreme propositions often create and precipitate prejudice upon theories otherwise so self-evident as to carry conviction. Whether or not my views thus far have been expressed in such a manner as to carry the weight of conviction, I am not unconscious of the fact that I am, in some measure, about to jeopardize whatever of favorable consideration I may have been fortunate enough to obtain, when I assert that every male child that reaches the age of puberty, attains this stage of development with such diseased conditions existing in his genital organs as to make him a comparatively easy victim to spermatorrhœa, and that one of the predisposing causes of this disease is born with him, and ripens in the years of his adolescence. *I refer to over active testes.* Placed under the microscope a single drop of what is called normal semen, exhibits hundreds of spermatozoa, or their cells, every one of which is believed to possess fructifying power! Why all this waste! Some one will reply "that just such waste is observable in all nature." "Look," he will add, "at the floral kingdom; mark the abundance and waste of pollen." Is it not obvious, however, that an infinitely larger percentage of these vegetable cells are utilized than of those of the fructifying secretions of man, even in individuals who resort to no means whatever to limit reproduction while indulging in sexual commerce? Look, too, to the mollusca; observe what millions upon millions of created germs are produced, but do not fail, at the same time, to take cognizance of the fruitfulness of this lower order of animal life. Indeed, as you descend from the human family down through the various orders of animal and vegetable life, you find evidences of increasing multiplying power, of fructifying germs, and with these, mark, increased reproduction where the conditions for the same are at all favorable. If this were not the fact in regard to our common oyster, how soon it would disappear from our markets, when it is considered that millions upon millions are consumed annually. The wholesale trade in New York, in oysters, is estimated at \$25,000,000 per year. And this sum must represent an annual sale in this market alone of over 2,000,000 of these bivalves!

It is not, however, wholly upon the facts that this line of investigation evolves, that I base the seemingly presumptuous proposition under immediate consideration. It is not simply because we might expect, as we ascend in the various orders of life, to find the germinal cells steadily, numerically decreasing, until, in man, we should find them in his supposed normal condition at their minimum (whereas we do not); but it is because we cannot look back upon the history of the human family, nor open our eyes boldly upon its present status without being startled with the extent to which the reproductive organs are abused. In the early ages, while the religious world fostered a polygamy which assigned hundreds of wives and thousands of concubines to one man, portions of the pagan world professedly upheld a monogamy which maintained, side by side with it, female prostitution and youthful self-abuse. Other portions, and, perhaps, of remoter ages, though, at times and in places, cotem-



poraneous with the former, worshiped at the shrines of Phallus and Priapus, and, while worshiping idols made in the image of the genital organs of both sexes, abused these organs by the most revolting excesses that it is in the power of the human imagination to picture. A sentiment which, in view of the origin of the term asceticism, it were a misnomer to so denominate, sprang up in the midst of this debauchery, and, though pagan at its birth, became the adopted child of Christianity in the fourth century; and this Hercules in appearance, but "What is it" in fact, has been trying to grapple with what is commonly known as "sensuality" for hundreds of years. During the middle ages its head was elongated far above the possible attainments of the masses, while its caudal extremity was plunged deep into the sickening excesses which were reveling beneath. And, notwithstanding the fact that the church has been greatly enlightened by genius which has been nurtured at her own bosom, and by the votaries of science who have lighted candles in her chancels, this creature of paganism, this adopted monstrosity of Christianity, this sentiment we call asceticism, still holds sway; and while physiological ignorance envelops peoples of all climes and all religions, abuses of the sexual organs still go on in marriage and out of marriage, in the harem, in the secret chamber, and in the abode of the harlot, and while nature is pronouncing her implacable woe upon those who violate her statutes, the upholders of the false sentiment misnamed asceticism pronounce a woe and a penalty upon those who seek earnestly to make known the provisions of her inevitable laws. Turning our eyes, therefore, from the excesses and abuses of the past, we have only to lift the veil which conceals the mysteries of human inexperience at this very moment to shrink with a sense of horror from the abuses inflicted upon those organs which are the physical sources of our being; organs that it will not do to think about, talk about, or write about; organs that preside over those wonderful processes which create a human soul, but which, at the same time, are so disgusting, or, to be more forcible, are so downright nasty as to excite the greatest sense of shame and moral nausea in the minds of those who come into life and being through their instrumentality! And, to cure all the ills growing out of their abuse, forsooth, the old doctrine of silence and ignorance is enjoined right in the face of the fact that everywhere we look we find that this pernicious doctrine fosters rather than eradicates such evils! Why not, in this age of the world, make a moral "departure;" bring the light of science to bear upon the sexual system and its functions, and invite the whole world to come to the feast of knowledge which shall invigorate them with regenerated protoplasm, and bring the reproductive organs to that possible condition which may work out the salvation of the race through the simple yet wonderful process of generation? Cannot the votaries of religion be persuaded to go hand in hand with the devotees of science in this great work, remembering that the injunction of Jesus of Nazareth, that "man must be born again," in no way conflicts with the thus far unheeded demand of nature, that

man shall be physiologically born right at the very outset? And, now, after this more seeming than actual digression, let us, in view of the known sexual excesses and abuses, through all ages to the present, and at this very juncture, ask the question—how, in the very nature of things, could the human testes fail to have acquired an abnormal activity which might, with good reason, account for the presence, in a single drop of the seminal secretions of hundreds of germinal cells, and in the whole product of a single emission, millions of them, each one capable of fecundating an ovule and producing, under natural conditions, a human being?

#### THE STAGES OF MORBID CONDITIONS.

The first stage, as may be obviously implied by what has gone before, is that one which is handed down by heredity, and which it may, with reason, be conjectured, hastens the age of puberty in the young; *the predisposition to abnormally active testes*. It is impossible to know the precise average age which nature designed should usher in pubescent development. The "table of the commandments has been broken," and only a thorough study of nature's laws, a familiar knowledge of the sexual organs and their functions, a faithful observance of such rules as these investigations shall evolve, can restore it.

The second stage is that which in nearly or quite every male born child supervenes upon the attainment of pubescent age: *the undue secretion of sperm cells*.

The third stage is that which is quite common, even in manhood's prime, and which proceeds from too active testes and consequent undue congestion of the spermatic vessels: *insufficient control of the orgasm and premature emission in coition*.

The fourth stage is that which is so much the curse of young men, and proceeding from the same cause, aggravated by secret habits or excesses: *nocturnal involuntary pollutions*.

The fifth stage may be stated as that which proceeds from not only too active testes, but from an atonic condition of the seminal vessels and ducts, and, in some rare cases possibly, from atonic conditions alone: *diurnal exudations of semen on exertion, with excitement, or in the urine*.

#### HOW TO OVERCOME MORBID CONDITIONS.

It is usually too much the study of the physician to cure diseased conditions, and too little his effort to devise means for preventing them. Even at some risk of offending the conservative mind, I shall outline some methods which might, if pressed upon the attention of the public, gradually, very gradually, say in the course of a few generations, eradicate those morbid conditions which are now born with every male child, and which come in at the birth of every female offspring, though influencing it in a somewhat different way. One of these is to not only thoroughly teach the child the construction and offices of the generative organs, but to impress him and her with the necessity after arriving at the age of manhood and womanhood

in no case to exercise them, except under the stimulus of powerful attraction, and then only when the object sought is impelled to participation by a like overpowering impulse. One of the greatest recognized evils in intemperance in drinking is that one denominated "social tipping," wherein an individual, without consulting the needs of his body, or even the dictates of his appetite, sips some stimulating beverage simply because he is cordially invited to "take a drink." A like evil exists in all social life in the matter of refreshments at social gatherings where people get together, some ready for the delectables which are served from salvers or from a bountiful table, and others indifferent or absolutely preferring not to taste any of them. Nevertheless, all partake, paying no heed to the promptings of appetite, or the physical needs, and, by so doing, take into the system elements which clog the vital machinery and impair health. Precisely so in matters appertaining to the sexual act. Out of marriage we have millions of courtesans, who habitually hire out, as it were, these sacred organs, not heeding their impulses, even if they mentally revolt at their misuse, and never, of course, consulting their sexual needs; in marriage we have the sovereignty of the husband over the wife and the gratification of selfish lust in millions upon millions of instances when her soul shrinks from the profanation of organs over which she should have supreme control. In both instances it is popularly supposed that the women are the only ones to suffer unless in the dens of harlotry venereal diseases are contracted, but when the sexual organs and their natural uses come to be understood a different conclusion will be reached. It will be found that sexual appetite is not alone the offspring of sensual nature, but that it springs up from masculine isolation on the one side or feminine isolation on the other, in which every part, the moral, intellectual, and physical being is starving as it were for an element, an aura, a nerve stimulus or a magnetism, or call it by any name you will—a something at any rate necessary to harmonize a dismembered half, the complete whole being permeated and unified by both the masculine and feminine element. This harmonization—this unification, can only take place under such conditions as tend to draw two persons irresistibly together; conditions wherein there is the most perfect mutual attraction and reciprocity. These conditions seldom obtain in the brothel where the starving masculine pursues a blind impulse which the greedy feminine is willing to indulge for a consideration in money; they are never found in the marriage bed where the wife submits simply because she must; they are even absent in wedlock when the amiable wife, desirous of gratifying every wish of a kind husband, yields an apathetic sexual organization to his uses. As well seek to appease an appetite for food with saw-dust pudding or empty husks as to attempt to realize an agreeable sense of sufficiency with one who is indifferent, repellant, or sexually apathetic. The kernel of the wheat is not there. Moreover, when the sexual act is carried so far as to produce the orgasm in one it should be so complete as to induce it in both, or one is defrauded. There are magnetic or nerve bolts as well as

thunder bolts, and the former are as effective in their way as the latter are in theirs. In the sexual act they seem to be compensating and harmonizing to the female organization after great nervous agitation; and to the male I believe it will yet be found that they impart those subtle nerve forces which, uniting with other elements in the nervous and vascular systems, re-create in him the vital sperm material which has been for the moment depleted. Whether, or not, however, this philosophy be correct in explaining the injury which clearly results in sexual unions in which the female is for any reason irresponsible every physician of experience knows that such injury does manifest itself sooner or later in the male when such unnatural practices are for any length of time continued. In my own practice some of the most marked cases of spermatorrhœa have been revealed among men who have been living for years in uncongenial marriage or among those having affectionate but sexually apathetic wives. One requisite, then, for the prevention of morbid sexual conditions is the avoidance of sexual indulgence when either of the parties concerned is liable to be repellant, indifferent, or apathetic.

Another requisite is presented in a way to somewhat stagger us, and still we gain nothing and perhaps lose much, by closing our eyes to it. It involves a change in our social system, if not in our civilization. Puberty usually dawns upon youth before the age of fifteen, while custom—the inevitable expenses attending marriage, and a variety of weighty considerations—defers ten or twenty years the time when the passions and desires arising therefrom, should have natural and honorable gratification. Admitting what is probably true, that the period of pubescence is anticipated a few years by morbid sexual conditions, which have been handed down by our ancestry, what is to inaugurate a change in this respect? Prematurely ushered into pubescence, the youth, full of hot blood, if he be aware of the evils of self-abuse, struggles almost ineffectually against the ever-present temptation, and if his will-power be not stronger than his impulses, he yields often enough to increase the morbid conditions which impel him; if will-power be deficient he plunges into the debasing and destructive vortex of secret indulgence; and if ignorance of the sexual organs be added to the overpowering impulse and the lack of self-control, there is hardly a bottom to the wretched experiences he will reach ere he is rescued, if saved he ever be, from his downward course. Then these victims of self-abuse finally marry and reproduce offspring of like infirmity, if indeed, the same morbid impulse be not intensified. Is the offspring of such parentage to establish the normal pubescent age? In view of such considerations and others, which readily suggest themselves to the mind, it seems self-evident that to have a healthful race—a people free from morbid sexual conditions—our social system should be modeled upon a physiological basis. All the mysteries of the sexual organization and its functions should awaken in our minds a determination to solve them, and as rapidly as we attain knowledge, it should be put to practical use in making our social and legal enactments conserve the purity and the physical and moral well-being of every man, woman and child.

Neither the family nor the State can, in the long run, be benefited by imposing social regulations which are opposed to nature, no matter how attractive they may be in the conventional garb of external virtue and morality. The lead and line just now cannot touch bottom, whether it be dropped into the pool of self-pollution, the maelstrom of prostitution, or the turbulent waters of uncongenial marriage. Each of these pits is so deep no bottom can be found. The only remedy is in seeking nature's institutes and conforming strictly to natural laws, whether or not they seem to conflict with the teachings of theology or morality. Science is the seer to solve this problem.

#### THE TREATMENT OF SPERMATORRHOEA.

In order to approach this division of our subject understandingly, it is necessary to look first into the changed pathological conditions which are liable to exist not in the sexual organs alone, but in the system generally. To do this I will liken the human system with all its organs to the factory with all its machinery and wheels. In the former, what is called nervous force is the motor power, and in the latter it is usually steam. In both all goes on smoothly while the motor power is equally distributed. In the first, if you quicken the action of one organ as a rule you will find that some other organ or organs are commensurately deprived of power, and to the extent that the latter are robbed, the unduly active one is driven to almost destructive activity. In the shop you have only to throw off the leathern bands from some of the wheels to make the remaining ones buzz with redoubled velocity. Restore the bands so that the power is equally distributed, and all the machinery turns with agreeable and uniform motion.

Now, in nearly all cases of spermatorrhoea it will be found on examination that some organ is suffering from lack of nerve stimulus; sometimes more than one. The testes have reached a degree of abnormal activity which robs some other part of its nervous force. In one case it may be the stomach; in another the liver; or it may be, and generally is, whether other organs are involved or not, that wonderful reservoir of nerve force, the brain. Albeit the heart is quite apt to participate in the abnormal activity existing in the genital organs; the same causes which induced the latter have, by momentarily quickening arterial activity brought the heart into a condition which predisposes it to palpitation. In the absence of this complication, the muscular system is likely to suffer by the unequal distribution of nervous force; but with it, muscular exercise becomes disagreeable, and from want of exercise as well as of nervous stimulus the muscular system loses its tone; the limbs become weak; and muscular as well as mental prostration supervenes.

To treat a case in which such complications exist, it is necessary to administer not only such remedies as are calculated to restore the sexual organs to their normal balance, but the cure will be facilitated, if indeed it will not depend, upon auxiliary remedies intended to arouse the dormant organs or parts to the faithful performance of each of their individual functions. Hence, while sedatives, nervines

and anti-spasmodics, such as Bromide of Potassium, Bromide of Ammonium, Humulus Lupulus, Gelseminum, Macrotys Racemosa, Cerasus Virginiana, etc., etc., are administered to quiet nervous excitability as is usually supposed, *but really for the purpose of lessening testicular activity and vesicular sensibility*, approved remedies must be given to awaken action and restore tone to other organs which may be enfeebled. If the liver be torpid, alternate with remedies suitable to awaken that; again, if the stomach be weak, make the treatment comprehensive enough to restore active digestion and, so on, giving due attention to any and every organ or part which may be suffering for the want of its due proportion of nervous stimuli, for by so doing the excess of motor power which is playing the mischief in the reproductive machinery will be proportionately diverted therefrom to carry on functional activities which have been in a degree suspended. It is like adjusting the thrown-off belts to the quiet wheels, thereby relieving the single one which is buzzing with lightning velocity. This suggestion the writer considers of fundamental importance in the treatment of spermatorrhœa. Success in many cases is impracticable if it be disregarded.

When the urinary organs are involved it is usually found that local irritations or possibly inflammations are present, affecting either the bladder, urethra or both, for which Hydrastis Canadensis and Populin are almost specifics if they be combined with suitable diuretics, such as the symptoms and idiosyncracies of the patient seem to indicate. The combination of Populin and Gelsemin is excellent for overcoming such urinary affections as are attended with scalding or suppression of the urine, for the Gelsemin at the same time that it assists in allaying urethral irritation, lessens the morbid activity of the testes. In complications of this character the blood must necessarily receive its due share of attention to make the cure permanent, for it will almost invariably be found that such local irritations or inflammations are perpetuated by acrimonious humors derived from vitiated blood.

When spermatorrhœa is characterized by involuntary nocturnal emissions it is not only necessary to arrest the over activity of the testes by some such means as have been suggested, but, after they have been brought under partial control, to administer some such anti-periodics as Salicin, Cornin, or possibly Quinia. This method will be like clinching the nail after it has been well driven in. Nor should I omit in this place to mention a plan which I have pursued with success in treating this form of the disease, viz.: Administer *in the morning* tonics, or in some cases medicines approaching the character of aphrodisiacs, for the purpose of changing the excitability of the sexual organs from nocturnal paroxysms to diurnal, in order that the patient may control such erotic emotions with the wide-awake will, instead of having them steal upon him during the night watches when his intellectual organs are slumbering. Give tonics, aphrodisiacs, or diuretics if the latter are needed in the forenoon, and follow in the afternoon and evening with some such quieting remedies as have already been recommended. Changing the periods of paroxysmal congestions from night to the hours when the patient is stir-

ring about in attending to his usual avocations the erotic desires are greatly modified while the activities of the body in the waking state are better calculated to promote the reabsorption of the contents of over-loaded seminal vessels.

When spermatorrhœa is of a diurnal character or in other words, when the seminal losses consist of involuntary exudations on the slightest excitement, as when lifting or straining or passing urine, something like Ergot or Ustilago Maidis in moderate doses, or electro-magnetism, is necessary to tone up the lax fibers of the seminal vessels and ducts so that they will recover the power to retain their secretions. When this treatment needs to be administered the early part of the day is the most favorable time for its administration, for the reason given in the preceding paragraph.

The value of tonics admitted, those should in all cases be selected with reference to the complications which exist in a given case. There is an unlimited opportunity for selection, and such tonics should be chosen as will best meet all the indications. There are those which act favorably upon an inactive liver; those which are valuable in pulmonary diseases; those which produce a favorable effect upon a weak stomach, etc., etc., *ad infinitum*; and then the profession are familiar with those which act with more or less directness upon the sexual organs. Combinations of the latter with the former are often suggested by the evident needs of the patient. Electro-magnetism is a tonic which admits of a wide range of application. It may not only be directly applied to the genital organs to impart improved tone to them, but it may also be applied over the region of the liver or stomach, or other inactive organ to arouse it to that state of normal activity which will enable it to claim and receive its share of nervous force. Water may be applied both as a local tonic and local sedative. A cold sitz-bath in the morning and a warm sitz-bath at night; or, when this is not practicable, sponging the genital organs on rising with cold water, and with hot water when retiring, may materially assist recovery; and this kind of hydropathic treatment, which, so far as I am aware was first prescribed in my practice, is in perfect keeping with the plan of the employment of tonics in the morning and of sedatives at night. From the local application of cold water comes the reaction of heat and the presence of a larger supply of blood; from the local application of hot water comes a reaction of coolness and less determination of blood to the parts and consequently less activity of the testes. The application of the spirits of camphor to the sacral plexus at bedtime will be found to exercise a useful sedative influence over the nerves terminating in the reproductive organs. When the nocturnal losses are provoked not only by surcharged seminal vessels, but by a constipated habit, ascariides in the rectum, piles, or disease of the prostate, the treatment must be comprehensive enough to rectify any or all such complications. Treating the spermatorrhœa alone cannot in such cases result in a cure.

Some hygienic rules may be properly prescribed to the patient subject to nocturnal emissions. In keeping with the plan of treatment

hereinbefore suggested, oysters and other shell fish, heating food, condiments, coffee, chocolate, vanilla cream, and stimulating drinks, and all eatables and drinkables which are known to have a partial aphrodisical effect upon the sexual system, should be used, if used at all, in the early part of the day, and as carefully avoided in the latter part of the day or evening. Even fruits, cooked or uncooked, taken in the afternoon or night, are usually found to increase the liability to involuntary emission. This may be due to the exciting effects of some fruits, but, in most cases, it results from the impaired digestion of the patient, in consequence of which a fermenting process ensues, filling the blood with a material no less heating than that obtained from the most objectionable condiment. In the early part of the day a free use of fruits, perfectly masticated so as to rupture the fruit cells and mingle their contents with the saliva, is usually found to be advantageous even in cases having dyspeptic complications. Feather beds, and an excess of bed-clothing, are to be avoided. The temperature of the body should be kept as low as possible, without incurring the risk of taking cold. Lying upon the back is a habit not at all conducive to the recovery of one affected with the disease under consideration. In such a position the spine and sacral plexus become heated. This heat is conducted to the genital organs, which are in a morbid state of activity. A common spool fastened to the bare back by a piece of tape passing through its center and tied around the body, will usually prove efficient in keeping the patient off his back. One who secretes urine freely, and at the same time sleeps soundly, may prevent the distending bladder from pressing unduly upon the seminal organs by setting an alarm clock to awaken him at a timely hour to get up and void his water. The morning, by most people, is selected for defecation; but for parties affected with spermatorrhœa it is well to attend to this important matter at some regular hour not remote from the usual bed-time, for the reason that all pressure upon the spermatic vessels from an otherwise distended rectum will be prevented.

Doubtless many practitioners listening to the foregoing suggestions respecting methods, remedies and hygienic rules, could add much which their own experience has found to be useful in the treatment of spermatorrhœa. It would be of inestimable service to sufferers from this disease if the knowledge which each possesses could be contributed to our society, and find publicity in our State Transactions, to the end that a literature, both pathological and therapeutical, might be created in this neglected department of medical science. In concluding this essay my great regret is that its preparation has been attended with such momentary interruptions as to prevent me from presenting what I had to say as coherently and systematically as I had desired.



## NASAL CATARRH, ITS CAUSES, SYMPTOMS AND TREATMENT.

BY B. F. CHAPMAN, M. D., OF BROOKLYN, N. Y.

Nasal catarrh or catarrh in the head, *Rhinitis* and *Coryza* as it is technically called when in the acute or inflammatory state, and *Ozæna* when it has assumed the chronic form, was believed by Hippocrates and Galen, to be a *flow from the brain*, a sort of *cerebral purge*, escaping through the pituitary gland and sphenoid bone, and through this channel reaching the nose. Schneider who held a professorship in the medical college at Wittenberg, whose name the mucous membrane of the nose still bears, published a treatise in 1660, showing the fallacy of this supposition by anatomical demonstration, and that no canals existed through which such discharge from the brain could take place.

With our present knowledge of anatomy and therapeutics, it is evident that nasal catarrh can only be the result of an inflammation of the mucous or Schneiderian membrane. It is caused principally by repeated colds which settle in this particular locality, although various other causes tend to produce the disease.

Catarrh in the head is often met with as an epidemic, and the question frequently arises, is it contagious? There is no question in my mind, but that this disease may be, and often is, contagious from direct contact with the secretion, as in using the same handkerchief, and in bringing the organ in contact with a diseased one, as in the act of kissing. There is an abundance of evidence in favor of this theory. We often observe members of the same family attacked one after another, without being able to account for the event by any ætiological reason, such as exposure to cold or change in the weather, for the production of the latter cases. I have known of several instances of newly-married people, where one of the parties before marriage was in a perfectly healthy condition, never having had even a symptom of catarrh, while the other had suffered from the disease in its chronic form for a number of years perhaps, and after a few weeks or months decided catarrhal symptoms were developed in the one previously healthy, and remained until successfully treated.

The fact of epidemics of this disease is difficult to explain in any other way. No one will attempt to deny that the poison from a gonorrhœal discharge is capable of infecting the mucous membrane of the nose or the conjunctiva, as cases are repeatedly brought to the notice of the profession where the poison has been transmitted to either membrane by the fingers, not only of the patient himself, but of another party. It has often been observed also, that new-born children were

affected with nasal catarrh and conjunctivitis, where no other cause could be attributed than a gonorrhoeal or catarrhal discharge from the mother during labor. I am satisfied that the larger proportion of cases of catarrh, as well as conjunctivitis in new-born babes should not be attributed to sudden changes in temperature, but rather to an infection in the vagina of the mother in the form of the local inflammation above mentioned. It, therefore, appears that the nose does not differ from other mucous membranes in its capacity for infection by vitiated secretions, nor is there any reason for believing the secretions of the membrane of the nose to be less infectious than the secretions of any other membrane. It is true some people show a decided predisposition to this disease, and attacks are often brought on from the slightest exposure, while others may expose themselves to all of the ordinary causes, without its having the least effect upon them.

#### CAUSES.

The most frequent cause of nasal catarrh is repeated colds, sudden changes in the atmosphere, wetting the feet, living or working in damp apartments, fine particles of dust floating in the atmosphere, the inhalation of acrid gases, the pollen of certain plants, etc.; all conduce to this disease. Young children during the first years of their life are perhaps most subject to acute catarrh, next to them in point of liability are persons of middle age, youth and aged persons being most exempt.

#### SYMPTOMS.

The first symptom of this disease in its acute form, is usually a feeling of lassitude over the whole body. It may be ushered in with a decided chill, or only a sense of chilliness, with a feeling of weight or pressure in the forehead, especially between the eyes. There is a sensation of tightness as if a band was drawn around the head. There may be a dryness in, or an excessive watery secretion from, the nose, with more or less redness and swelling of the mucous membrane, with perhaps a disposition to sternutation and lacrymation. The secretion gradually increases from a watery to a mucous discharge, and finally becomes more or less purulent in its character. There is usually a partial loss of the sense of smell, and in many cases that of taste also. All of these symptoms are of a more or less aggravated form according as the disease progresses. It may effect the external surface of the nose and the lip is liable to become inflamed and excoriated from the secretion, it being in most instances of an acrid nature. Erysipelas of the nose is not an unfrequent complication of this disease, and may extend over the whole face.

The inflammation frequently extends backward to the eustachian tube, producing ringing in the ears, difficulty of hearing, etc., or it may, and frequently does, extend further down the respiratory tract producing pharyngitis, laryngitis, bronchitis and even pulmonary consumption. Every case of consumption it has ever been my misfortune to lose, could be traced directly to catarrh in the head as its primary cause.

The disease, however, more generally terminates in the *chronic* form, and it is to this, that I would more particularly call your attention, as it has usually assumed this character before the physician is consulted. In this connection we generally find a chronic inflammation of the mucous membrane of the nasal cavity with deeper lesions. Ulceration of the soft parts, caries of the bone and abnormal growths within the nose are often associated with chronic catarrh.

The secretion differs materially from that of acute catarrh, and may vary, both in quantity and quality. There are forms in which the discharge is very abundant, while others deserve the name of dry catarrh, as there is scarcely any secretion, but on the contrary the membrane is usually dry and parched.

In many cases the secretion flows freely from the nostril, while again it is so thick it has a tendency to form crusts.

These crusts present an unnatural greenish appearance, unless they contain blood, or particles of coloring matter. If so they may be any or many colors. These crusts are sometimes so firmly attached to the membrane that it is with difficulty that they are removed. By the decomposition of them, a peculiar odor is produced which is communicated to the breath as it is exhaled; and is, by some writers, termed *ozæna*. This disease, however, does not occur until ulceration of the soft parts and caries of the bone take place; yet, in my experience, ulceration usually occurs soon after the formation of these crusts. These ulcers generally penetrate deeply and destroy the periosteum when disease of the bone takes place. This process may go on until the whole bony structure of the organ is destroyed, and, as a result, the bridge of the nose falls in, and permanent disfigurement is the result.

#### TREATMENT.

On the treatment of this disease no two writers exactly agree; yet nearly all declare that only a portion of cases of chronic catarrh are amenable to treatment, at least with any certainty of cure. One great difficulty that we all have to contend with is, the patient is not brought to the physician's notice until the disease has become chronic and of long standing. Frequently ulceration and caries have set in, and much more time must necessarily be employed in treatment, and in some cases it may be too late to effect a perfect cure. The first requirement in the treatment of these cases is to thoroughly cleanse the parts from all accumulations and vitiated secretions; the second is to restore the tissues and bone, if they are diseased, to their normal condition; and third, to remove the unpleasant odor, if any be present. For this purpose various instruments have been used and recommended by the profession from time to time, among which are the nasal douche, the nasal syringe, steam and other atomizers, all of which, so far as I have tested them, have their objections, and have proved unsatisfactory in my hands. This led me to try and devise some means of applying remedies to the whole nasal cavity in such a manner as to overcome all objections, and, at the same time, if possible, have the treatment pleasant.

After many trials I am now satisfied that I have succeeded in making

an instrument that will meet all of the above requirements, and will accomplish the thorough and successful treatment of nasal catarrh in all its forms, as well as throat and bronchial diseases. The instrument I refer to is made of hard rubber, and so constructed as to throw only the finest particles or spray entirely over the whole mucous membrane of the nasal cavity.



As may be seen by the accompanying cut, by simply screwing on the large bulb for the nostril, as shown in figure 1, that cavity is completely filled, so there is no throwing the spray over the face, or flowing back of the liquid to soil or stain the face and dress. Then, in order to make the treatment thorough, by removing this bulb and attaching the duck-billed bulb (fig. 2), the instrument can be placed well back in the mouth, and the bill introduced behind the arch of the soft palate, when the spray may be directed upward, entirely covering the posterior nares.

For treating the larynx or vocal chords, the bill is simply directed downwards as seen in figure 3 when the spray can be made to entirely cover those parts. For

treating the bronchial tubes and lungs, the plain round bulb shown in figure 4 is attached when the patient is requested to take deep inspirations, thus carrying the finest particles of the spray to the affected parts. The heavier portion condensing in the throat may be swallowed or expectorated. I use the *Richardson double air bulbs* and prefer them as they produce an *uninterrupted current*—the tubing of which is attached to the instrument at *a*. The air is thus driven into the bottle which causes the liquid to rise through the tube *b* into the main tube *c*, through which the tube *b* passes its entire length, coming to a point inside the bulb and through which the liquid is forced in a minute stream. Inside the main tube and around the center one is a channel through which the compressed air passes, meeting the fine stream inside the bulb, escaping through its opening in the form of a beautiful spray.

#### REMEDIES.

As to the remedies for the treatment of this disease, we all have our favorites, but as they vary in character it may be well to classify them as follows: Resolvent, astringent, anodyne, alterative and disinfectant.

Among the remedies named in the first class, and which should be used at a temperature not below that of the blood, may be mentioned chloride of sodium, chlorate of potassium, carb. of sodium, sulphate of soda, borate of sodium and bromide of potassium, used in the strength of from one to ten or fifteen grains to the ounce of water.

Among the astringents, I prefer tannic acid, alum, tincture chloride of iron, Kennedy's extract *pinus canadensis*, with a few of the many vegetable astringents, in such doses as are required to produce the desired result.

For producing an anodyne effect, morphine, tincture of opium, belladonna and hyoscyamus are principally used, and should be administered in such doses as would be given internally. These remedies are not generally used alone, but are combined with others for their soothing influence.

The alteratives and disinfectants comprise a long list of excellent remedies. It is difficult to select the best, but for my own use I prefer carbolic acid, salicylic acid, iodine, the iodide, chlorate and permanganate of potassium and tar.

I have purposely left my choicest remedy to the last, that I may remark more fully upon it. Tar, in my opinion, answers more indications than any other remedy, and is applicable in nearly all forms of this disease, especially in bronchial and pulmonary affections. I prefer the preparation made by the French chemist Guyot, and is called "Goudron-de-Guyot," or "Eau-de-Goudron." It is a strong aqueous solution of this remedy, with its irritating properties entirely removed, and is not in the least unpleasant when largely diluted with water.

Professor J. M. Scudder, M. D., in the November (1876) number of the Eclectic Medical Journal of Cincinnati, in a short article headed "Can Chronic Catarrh be Cured," writes: "It is the common impression with the majority that catarrh *cannot* be cured, and many physicians will not undertake its treatment. I am willing to say that a large number of cases *are* curable." He recommends as constitutional treatment, those remedies indicated by special expressions of disease, as you would give in any other case; but adds, "without any internal remedy, if the patient enjoys good health otherwise, we may treat the disease by *topical remedies alone*. He advises the use of the "Air Spray Apparatus," my original nasal spray before the improvements described by me in the March (1876) number of Dr. Scudder's Journal.

He proposes as a remedy the following:

"℞ Salicylic acid,  
Borax, aa, 3 ss,  
Distilled water ℥ viii.  
Solve with gentle heat."

I have avoided referring to constitutional treatment, as it is my firm conviction that nine-tenths of the cases of uncomplicated catarrh may be treated successfully with topical applications alone, used in the manner above described. Occasionally we meet with a case of scrofulous or syphilitic character, requiring constitutional as well as local treatment. Having made nasal catarrh a special study for the past ten years, and having treated a very large number of cases successfully during that time, I feel justified in recommending to the profession my views and my *modus operandi*.

## TUBERCULAR PERITONITIS.

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BY WILLIAM HITCHMAN, M. D.,

Honorary Member of the National Eclectic Medical Association of U. S. A.; Member of the London College of Surgeons, etc., etc., etc.

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Is it always true that hunger and thirst are the *best* indices physiologically of the condition of the stomach, in particular, and the wants of the body generally?

Although the coagulability of chyle, for example, increases with its progress through the absorbent system, this milky fluid—generated in the intestines by the action of pancreatic and hepatic secretions on chyme which has passed the pylorus—does *not* coagulate in the lacteal vessels. Nay, even after chyle has traversed the mesenteric glands it has rarely the property of coagulating in a spontaneous manner.

Now who can wonder that peritonitis is chronic from the commencement, if one may use this solecism, in those numerous subjects of scrofula, tabes mesenterica, phthisis and hydrocephalus, in whose organizations the aqueous part of the blood is uniformly increased in proportion to the solids, while the red corpuscles are especially diminished? Tuberculous matter is deposited in a fluid state from the capillaries just as the lymph itself is; the morbid product then coagulating and forming a foreign body. In point of fact, this form of chronic peritonitis begins in a very insidious way, not as a sequel of the acute inflammation at all, but accompanied in poor weak cachectic children of rich parents—so far as the precious metals are concerned—with scrofulous granules external to the membrane. Hence the pertinency of my original interrogatory as to hunger and thirst or fluids and solids in the physiology of digestion and assimilation.

I have seen thousands of these hungry and thirsty juveniles in hospital, dispensary, and private practice, whose wants have never been satiated with port wine, beef tea, gravy soup, cod-liver oil, iron, quinia, or “tonics” innumerable, with frictions of iodyne, soap, or opiate liniments externally, and a frequent ringing of changes the most “orthodox” to boot, in respect of *hydrargyrum cum creta*, Dover’s powder, leechings, blisterings, fomentations, poultices and bandages *besmeared with ointments*, especially mercury or other minerals that benefit “undertakers” probably far more than other industrious citizens. Medical advice and professional cookery notwithstanding, the above strumous degeneration of the mesenteric glands proceeds, till at last the death of each sufferer is duly registered in the official nomenclature of “abdominal phthisis *certified!*”

Recently I attended the only son of the mayor of a large adjacent

city. He had just attained his ninth year, and was perhaps somewhat hereditarily predisposed to tubercular peritonitis, if one may judge from comparison of facts. Other children had previously died *secundum artem*; and so far as I could learn, the peritoneum of one patient was found studded with miliary tubercles, while in another example the coils of intestines were said to have been firmly glued together with scrofulous or "vaccine" lymph, and the liver and spleen especially covered with copious effusion, as well as very thick, cheesy membranes.

I have also witnessed, in consultation with other medical practitioners, during the present year, examples of chronic tuberculous inflammation, in which masses of scrofulous matter have softened, ulcerated, and then perforated the intestinal coats—resulting either in fistulous openings or fæcal abscess, with the abdominal parietes completely bored through—in short, an artificial anus. Reverting to the child of a neighboring chief magistrate, I may state that no benefit had resulted from iodine paint, iodide of potassium, iodine ointment, and nutritious diet. He had constant internal pain of the nature of severe colic with intermittent fever, obstinate diarrhoea, progressive emaciation; was very anæmic, with immense abdominal enlargement and effusion of fluid, the fluctuation being pronounced. Although living "like an alderman," his aspect really betokened an existence of severe hardship and scanty food.

My remedies were few and simple; but I could not have adopted them without a feeling of dishonor, did I not claim the membership of a College of Physicians in New York, whose principles *are* universal (or "eclectic"), and not exclusively homœopathic, hydropathic, botanic, or old school, but wide, philosophical and catholic, embracing the whole truth as it is in THE SCIENCE OF THERAPEUTICS. I prescribed Nestle's Milk Powder, a sitz-bath thrice daily, friction to the spinal nerves, by means of human electricity or animal magnetism, and small doses of the pulverized *root* of belladonna occasionally.

The recovery is spoken of by the friends as magical, marvelous, wonderful, and bordering on the miraculous. All this eulogium is completely undeserved; since I am but a servant of science, a lover of wisdom, whose justification is the knowledge of that eclecticism which makes us intellectually free.

The root of belladonna is tonic and sedative. It restores the action of the capillary vessels and sympathetic nerve physiologically; its sphere of usefulness being therefore co-extensive with disease itself.

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## QUALIFIED MATERIALISM.

By WILLIAM HITCHMAN, LL. D.,

Member of the London College of Surgeons.

In his recent work on *Mind and Body — the Theories of their Relation*, Professor Bain, of Aberdeen, states the growing opinion amongst physiologists and metaphysicians, as that of a *guarded* materialism, saving the contrast of spirit and matter, as follows (p. 140):

1. The soul *must* partake of the nature and essence of the Deity.
2. The soul has no determinate *place* in the body.
3. Reason or thought — the power of cognizing the universal, is incompatible with matter (Aquinas).
4. The dignity of the soul *requires* an essence superior to matter.
5. Matter is *divisible*; mind indivisible.
6. Matter is changeable and corruptible; mind is a *pure* substance.
7. Mind is active, and possesses force; matter is passive, inert, *the thing acted on*.
8. The soul is the primary source or principle of life.
9. The mind *has* a personal identity; the particles of the body are continually changing.

The interesting and elaborate inquiries recently prosecuted with regard to the mental condition and modes of thinking of the lower races of mankind, have now contributed, he says, the *first* chapter in the history of soul. He alludes more particularly to the writings of Sir John Lubbock, Mr. McLennan and Mr. Tylor, as having thrown a flood of new light on the primitive history of the genus *homo*, and brought the development of *spiritual* ideas up to the very point where the philosophy of Greece took its start, in the materiality and spirituality of Socrates, Plato, Aristotle, and the schoolmen, thus classifying the different theories of spirit, soul, mind, or intellect, and the ultimate component elements of a human being — not only in cartesianism, but the cruder forms of materialism, and he splendidly majestic pantheistic idealism of Fichte — the cloudless star of Erlangen. In fact Mr. Tylor (*Primitive Culture*, I, 87) has appropriated the word animism (*άνεμος*, wind) to express the recognition of soul or spirit as a distinct entity from mortal coil, throughout all the different kinds or races of men — anthropologically. Surely, the philosophic animist is one who refers *at* phenomena, of whatever sort or quality, in the animal economy, to the influence of soul, or “psychic force!” What is this, in the year



1876, but the doctrine of *anima mundi*, as held by Stahl, the eminent homœopathic physician, at Halle, in 1694? He taught the doctrine that each phenomenon of spiritual intention, or physical act, was produced by a vital principle, distinct, altogether, from the substance of organic body, matter, atoms, germs, or molecules, and the principles of chemistry. Other professors of natural science — THEN, AS NOW — sought to explain, demonstratively, that physical and psychical existence was due entirely to chemical and mechanical laws, or the process of forming crystals; and that life, health, disease, and death, are the synonyms sole of a constant alternation of waste, or oxydation, and of renewal from fresh molecules, which are eventually reduced to the simpler forms of plant, animal, and man, in water, carbonic acid, and ammonia! And these latter are *yet* the chief principles of *soul, mind, body*, in almost all the learned societies of Europe and America. From the obvious connection of breathing, or respiration with vitality — the scientific terms *psyche, pneuma, animus, spiritus*, are naturally of this origin — every Spiritualist will agree with Mr. Tylor, not to mention various parallels in the Semitic and other languages.

In the science of spiritualism, however, according to my experience and observation, the prevailing theories in the science of anthropology, as to the shadow, or "*shade*" of the human spirit, simply illustrate the ambiguities, and confused descriptions of those gratuitous opponents who now pervert the true knowledge and philosophical conceptions of a visible and invisible world. I have examined materialized spirit-forms, recently, and in conditions, as well as terms of physical science, to the unquestionable satisfaction of skeptics, in Liverpool, and elsewhere, some of whom are considered "eminent" in law, physic, or divinity. Spectral illusions, electro-biology, dreams, morbid sensibility, insane delirium, pictures on the retina, conjured up by an effort of will, or imagination, in the black hole of a dark chamber, without corresponding external object, belong entirely to that category which is alone predicated of outraged truth and justice. EHEU! The categories of *modern* spiritualism are not unlike those of the great founder of the peripatetic school of philosophers whose genius embraced all the sciences of his time at Chalcis, B. C. 322, the magic of whose splendid name, once lost in a period of unjustifiable neglect, is now recognized and praised as one of the most gigantic intellects that ever appeared on this planet — the third in order from the chief star. The categories of spiritualism, I say, are logical and scientific, and therefore apply invincibly to THINGS, not less than WORDS. They are reducible to substance and attribute, being and accident, involving the philosophy of Kant likewise, in quantity, quality, relation, and *modality*. With these may be arranged substance, place, time, situation, possession, action, suffering, in the logic and metaphysics of Aristotle, and last, but not least, that diligent, patient, loving study of all those multitudinous aspects of nature, which Tyndall, Huxley, and Williamson glorify, from year to year, as those "*physical*" results which constitute the exact science of 1876, and justify the SCIENTIFIC IDEA in the established laws of God's

material universe, whose only synonyms are spirit and truth. As regards the present subject of qualified materialism, Mr. Tylor may well exclaim, "What makes the difference between a living body and a dead one — between one awake and one either asleep or in some lifeless condition? What *are* those human shapes appearing in dreams and visions? In early savage philosophy the two sets of phenomena were made to account for, and implement each other, by the conception of an apparition-soul, or a ghost-soul." The absence of this spiritual thing constitutes the lifeless body, that its presence, as a visitor, made *each* dream, the apparition, the ghost, of savage spiritualism — it is assumed by naturalist or anthropologist — unscientifically.

Every spiritualist, whose knowledge is based upon the facts of EXPERIMENTAL, scientific testimony, is fully assured *now*, whatever may be asserted, without proof, by physicists, that the transcendental, or spiritual chemical matter, atomic substance, and temporary materiality of a modern spirit, is not any sort of ordinary vapor, film, or shadow, impalpable to the touch, or visible *only* to fools and fanatics. True it is that angels manifest themselves to mortals in dreams, visions, or otherwise, unappreciated by certain scientists, withal, they are not incapable of exercising physical force, bearing a likeness to the coil such occupied of yore, or of showing definite individuality of existence — clad in habiliments or accoutrements of earth-life — nay, more, the soul in man (and animals) has not only left the body of flesh and blood, but flashed swiftly from place to place, I know, with a seeming mastery of distance, and, as the facts and phenomena of human mediumship abundantly testify, spirits of *other* spheres are enabled, magnetically, to take possession of the bodies of mankind, on this side of the grave, and to act through them, spiritually, mentally, and physically, either for weal or for woe. And, walking in the country during the present summer, Messrs. Bain, Tylor & Company are irrefragably occupied with the philosophy of spiritualism, despite their materialism, when their cultured souls are occupied with the foliage, flowers, trees, birds, lakes, and meadows of emerald green — all purely objective things to them, in material nature — nevertheless, when suddenly arrested by the charming odor of the May-blossom, for example, they yield their minds to the sensation of *spiritual* sweetness, objective regards cease, they are in a world of spirituality, where materiality and externality have place no longer, the world of matter is blotted out effectually, as their own science demonstrates, and even to the greatest philosopher is altogether unthinkable, as brain or currents of nerve — in spite of themselves, I repeat, they are really spiritualists, in a condition of *trance*; the material elements vanish from their view, and they have not the power, or faculty, whatever they may say or think to the contrary effect, of representing spirit as dependent upon matter exclusively, since the very condition of their existence in the one life — as Professor Bain shows — is the certain extinction of the other, for the time being; and the conclusion is inevitable, logically, that *savage* spiritualism is, by its touch of nature, akin to *sage* spiritualism; and

that naturalism, or secularism, which ignores the immaterial, or unextended side of humanity, is not an abiding phasis of thought, word, and deed, to the lover of truth and justice in the science of mind or matter — universally.

In any event, this question of materialism, or spiritualism (and the mere term is of no moment), is profoundly interesting to the medical psychologist, and, therefore, deserves notice in a journal devoted to the welfare of suffering humanity.

## EUCALYPTUS GLOBULUS (LABILLARDIERE.)

ITS HISTORY, BOTANICAL DESCRIPTION AND THERAPEUTICAL APPLICATION.

By RICHARD E. KUNZÉ, M. D., of New York.

The genus *Eucalyptus* (L'Héritier) belongs to the natural order *Myrtaceæ* or Myrtle family, which also include the well-known *Eugenia Pimenta* or Allspice, *Myrtus communis*, or common Myrtle, *Caryophyllus Aromaticus* or Clove, *Melaleuca minor* or Cajeput, *Punica Granatum* or Pomegranate-tree, *Psidium pyriferum* or guava, and others.

## BOTANICAL DESCRIPTION OF GENUS.

The genus of *Eucalyptus* is at once recognized by its cup-shaped calyx of various forms, crowned with a deciduous operculum (which assumes many forms), and which consists of the combined calyx and corolla. A fringe of free stamens crowns the mouth of the calyx, and the fruit is a three to five-celled woody capsule, bursting by short valves usually within the mouth of the calyx and containing numerous small seeds. The leaves are invariably opposite in the young plant, but are very rarely so in the old one; when alternate, their surfaces are mostly quite similar, and the petiole is half twisted, so that the plane of the leaf is parallel to the axis of the tree. (The name *Eucalyptus* is derived from the Greek *eu* [*eu*] *well*, and *καλυπτος* [*kaluptos*] *to cover*; in allusion to the operculum or lid, which conceals, and *covers well* the stamens.)

## HISTORY OF GENUS.

The *Eucalyptus* or *Australian Gum-trees* form one of the largest and most important genera of plants in Australia, and that which contains by far the greater number of forest trees. They abound in all parts of the Australian continent, and in Tasmania (Van Diemen's Land), fully one hundred and fifty (150) species being known, of which fifty are confined to south-western Australia, eighty to south-eastern Australia and Tasmania, and twenty are tropical species. It is most remarkable that, with the exception of a Timor and a few Molucca island species, none have been found elsewhere but in Australia.

About twenty-five miles from Hobarttown, Tasmania, is a famous gum tree, called Lady Franklin's big tree, and reputed to be 107 feet in circumference. A similar curiosity, five miles from town, is 330 feet high and eighty-six feet in circumference. In a hole, burned by a bush-fire in the body of this tree, fifteen persons once sat down to

lunch, the dimensions of the room being eleven feet by twelve, with seven feet for height.

The species are extremely difficult of discrimination, nor can they be properly determined from dried specimens, important characters residing in habit, the bark, etc. Dr. J. D. Hooker attempted, when in Tasmania, to fix upon the characters of the species growing, where he happened to meet with them, but was indebted to Mr. Gunn's valuable notes and information for far better materials than he could collect himself. It is quite certain that all or most of the species have very different aspects at different periods of growth, and as each aspect is liable to be modified by soil and climate, the limits of variation must be very great. According to Dr. J. D. Hooker it requires an experienced and very cautious observer to monograph the Australian gum-trees, for it is, no doubt, one of the most difficult tasks in all systematic Botany, and at the same time one of the most important in an economic as well as in a scientific point of view.

On account of the rapid growth of these trees, as well as of the reputed properties which the influence of the emanations, particularly of the blue gum-tree (*E. globulus*), exerts upon the surrounding condition of the atmosphere, in rendering unhealthy districts salubrious by destroying, in one way or another, the malarial poison floating in the air, many of these trees have been planted and successfully acclimatized in Algeria and the Cape colonies of Africa, in Spain, southern France, Italy, Turkey of Europe, in the West Indies, South America, Central America, Mexico, and the subtropical States of North America. In our own country it can only be successfully acclimatized in the south-western States of the Pacific coast and the Gulf States of the Atlantic, as far east as Florida.

#### CHARACTERISTIC DESCRIPTION OF *EUCALYPTUS GLOBULUS*.

##### *Explanation of Plate III.*

- A. Branch of *Eucalyptus globulus*, with mature leaves, and young branchlets, one-fourth natural size. 1. 1. 1. Broadly cordate, connate leaves; one-quarter natural size. 2. 2. 2. Narrow lanceolate, and falcate leaves; one-fourth natural size.
- B. Part of a flowering branch; natural size. 1. Flower, side view; natural size. 2. Calyx of a mature flower-bud; natural size. 3. Operculum or lid of the bud removed, showing concealed stamens; natural size. 4. 4. Outlines of portion of leaf; natural size.
- C. Section of an entire bud; natural size. 1. Ovary. 2. Stamens. 3. Style of the pistil.
- D. Ripe fruit or capsule, one year after inflorescence, with seeds escaping from its valves; natural size. 1. Seed; natural size. 2. Opening of valves; natural size.

*Explanation of Plate IV.*

- A. Two flowering branches of *Eucalyptus globulus*, with lanceolate leaves, showing buds and flowers in various stages of development; one-quarter natural size.
- B. Outlines of branch from a very young plant, having broadly cordate leaves; one-half natural size.
- C. Branch with two flowers and leaves; natural size. 1. Flower with few stamens left on the mouth of calyx, in the center of which is seen the pistil, surrounded by five seed cells; natural size. 2. Perfect flower, front view; natural size. 3. Portion of leaf, right side; natural size. 4. Portion of leaf, left side; natural size.
- D. Branch with flower-bud and leaf; natural size. 1. Flower-bud, still retaining its operculum or lid; natural size. 2. Portion of leaf, showing the network of its richly-marked veins, in highest state of development; natural size.

The accompanying illustrations, so true to nature, were executed by our faithful friend, Mrs. Annie N. Thomas, of this city. Her artistic skill is unsurpassed by any in this line — being exact even to the minutest details of the object. There is something more than delineation and color in the copies from nature. *Probatum est.*

The diverse appearance of the foliage on the same tree, and again the difference of size and color in the leaves of young and old specimens, as well as the change in the color of leaves growing on one branch, is incredibly surprising. As the *Eucalyptus* is an evergreen tree, the leaves naturally do not attain their maturity till one year old. The difference in color according to the stage of their growth, is most striking, for while they present the various shades and tints of green at almost every stage of development, they finally change to a pink along the edge and tip of the leaves, and the mid-rib and veins, in which the oxydation of the chlorophyll has reached the maximum standard of perfection; the same we find in the finely-tinted and richly-hued foliage of deciduous trees during autumn. When fully exposed to the sun, this color is more intensified, but soon fades in dried specimens of leaves. In winter or early spring, many leaves are also speckled and finely splashed with this glorious crimson shade, which so largely adds to the fine appearance of these *Eucalyptus*. And strange to say, we may find flowering branches with leaves entirely green, as well as edged and mottled beautifully pink. The leaves of the young trees are more glaucous, covered with a bluish-white bloom, on account of which characteristic they were called the milk-leaves of the blue-gum, by Dr. W. P. Gibbons, in the report of the California State board of health, not because they were *milky*, but rather like *milk-teeth*, organs present only during infant life. But we also find young vigorous shoots of the same habit and appearance on older trees, and growing side by side with branches budding for flowers, and which only produce narrow, long leaves. In shape, the leaves differ as widely as in color, size and disposition.

In the first year of its growth, the young tree has only cordate leaves. In the second year, these cordate leaves appear mostly on the lower branches, and the lanceolate ones take their place on the upper limbs. The leaves of the third and fourth years' growth are mostly long, lanceolate, falcate, and but few of the connate, cordate shaped leaves are to be seen on the branches of such trees. The narrow lanceolate leaves are always found on the terminal end of a branch. Older trees have only narrow lanceolate leaves and the young growth is generally of a uniform green color. Two very fine trees of *Eucalyptus globulus*, fully twenty-five feet high, were growing in the main building of horticultural hall at the Centennial exhibition in Philadelphia. They were covered with glaucous, connate, cordate foliage, and their thrifty appearance attracted marked attention among the other antipodal vegetation. From the fact of having been reared in a hot-house, may be explained the circumstance, that they were yet devoid of the long, narrow, lanceolate leaves. The two trees were not more than one inch and a-half in diameter at the butt and reminded one very much of so-called *dracón* plants in crowded hot-houses.

Sometimes a *Eucalyptus-tree* may flower in the third year of its growth, but more generally when four or five years old. It depends in a measure on surrounding conditions. The statement that its flowers are fragrant, which they are not — has its origin probably in this fact. The future fruit, which at the same time was originally the bud, and somewhat more advanced, making up the *calyx* of the flower, has always been noted for its strong odor, which if not bruised is quite pleasant. But the stamens, the only parts of the flower proper, in the absence of either petals or sepals, are really without any fragrance. These trees produce an abundance of flowers during the winter from early in December until late in March. In the last months of the year only, providing that they are arriving then at their mature state, especially if grown in the more Southern counties of California. In a climate where ripe strawberries can be had during eight months of the year, it may not seem surprising at all, that we have had flowering branches of *E. globulus* sent to us from California in the month of March, as well as in December!\* The young buds are a long time coming to perfection — by some stated to be nearly a year. After flowering, the fruit is exactly *one* year coming to maturity, and before any ripe seed can be collected. Thus it is, that one may see young buds, flowers and mature seed-pods or fruit, all on one and the same branch. The specimens used for our illustrations were fully matured in color, size and other particulars.

*Young plants* have-glaucous, opposite, connate, broadly cordate,

\* We had received flowering branches from Dr. J. G. Cooper, of Haywood, shipped February twenty-third, from Mr. Wm. R. Stearns, of San Francisco, shipped March fifteenth, and from Mr. Ellwood Cooper, of Santa Barbara, shipped November 29, 1876. That the Eucalyptus flowers so much earlier in Santa Barbara, is due no doubt, and as Mr. E. Cooper has suggested, to the fact of difference in latitude between those places, as well as variable conditions in heat, cold and moisture, as well as age of the tree. Santa Barbara is situated about 350 miles due south of San Francisco.

sessile leaves, from two to six inches long and one to three inches broad. *Old plants; branchlets* angled. *Leaves* petioled, from six to twelve inches long and one to two inches broad at their base, alternate, lanceolate, almost falcate, gradually tapering to an acuminate point. Color of leaves green, or edged, tipped and veined pink of various shades. *Flowers*, yellowish, not fragrant, staminate, sessile, *solitary* in the axils of the leaves, shortly peduncled, very variable in size, averaging one inch diameter, rugose. *Calyx*, four-angled, obconic. *Capsule*, very woody, three-fourths of an inch broad, obconic, deeply constricted below the top with a broad flat mouth, and four or five small sessile valves. *Seed*, brown and in size about the same as pansy seed. The fruit, the operculum or lid of which is globular, whence its specific name, and which, according to Prof. J. E. Planchon, is construed into a resemblance to a button, is covered with a bloom of a bluish-gray color. Sometimes it is only green. A characteristic of the species is, that their petioles are twisted, so that the plane of the leaf is on an axis with the branches, and the edges of the same turned toward the sun. In other words, the leaves are petioles dilated into blades. Furthermore, the *bark* of the trunk is shaggy like *Carya alba* or Shell-Bark hickory, which exfoliates in rough strips or plates. The *Blue-gums*, after they become large trees, shed their bark, which grows in growths, the outside layers, too small for the inner, crack open, the wind gets between the growths, tears it off in strips three or four inches wide, and sometimes 100 feet long; the debris covering the ground at the trunk five or six feet in depth. The *White* and *Red Gum-trees* shed their bark similarly.

Although the credit of first describing *Eucalyptus globulus* in *Novae Hollandiae Plantarum Specimen*, Paris, 1804-1806, belongs undoubtedly to J. J. Labillardière, it is Dr. Joseph D. Hooker, who gave the first account in minute detail of this and other species in *Flora Tasmaniae*, London, 1860. On this account we should prefer the name of J. D. Hooker, to that of Labillardière.

*Eucalyptus globulus* is known as the *Tasmanian Blue-gum*, *Globe-fruited Eucalyptus* and *Australian Fever-tree*.

*Habitat*: Flinders' Island in Bass' Straits; southern parts of Tasmania (Van Diemen's Land), from forty miles north of Hobart-town to the extreme south, abundant: Also to be found in the southeastern extremity of Australia, from Victoria and Mount Buller to Wilson's Promontory.

It is a very fine tree, with excellent wood, conspicuous for its large leaves and flowers, rapid growth and powerful, almost offensive, odor, when the leaves or fruit are bruised. It has been found to be one of the largest of Eucalypts, growing from 200 to 400 feet high.

The *Eucalyptus globulus* was discovered and first described by a French botanist, by the name of Jacques Jules Labillardière, who was a member of a French expedition, fitted out in 1791, and whose first account of this remarkable species appeared in his journal under date of May 12, 1792, while the expedition was in the port of Entrecasteaux, in the Bay of Tempests, Van Diemen's Land. But



it was Dr. Joseph D. Hooker who gave the first description of this species in detail, in his "*Flora Tasmaniae*," London, 1860. Sir Thomas Mitchell, to whom the civilized world is indebted for the first scientific exploration of Australia, as narrated in the "*Australian Expedition*," London, 1839, first had his attention drawn to the Eucalypts by their number and size — they constitute about one-half of the vegetation which covers the country — and the peculiarity of the foliage. He relates that groves of these trees mark the centers of the patriarchal lands of great Australian tribes. Tumuli of grass and sandy footpaths surround the clumps of their funeral squares, covered with the Eucalyptus. And amidst these shaded tombs, made sacred by ancestry, the natives dwell. According to Mr. Ellwood Cooper, in "*Forest Culture and Eucalyptus Trees*" (San Francisco 1876), it is Baron Ferdinand von Mueller, the government botanist for Victoria, and director of the Botanic Gardens of Melbourne, who in the history of the future naturalization of the *Eucalyptus* is the *savant*, who justly calculated the future of the tree, traced it in its itineracy, and predicted its destiny. Baron F. von Mueller read several valuable papers on the "application of phytology to the industrial purposes of life" and "forest culture in its relations to industrial pursuits," and "Australian vegetation," at Melbourne in 1870 and 1871, in which he treated of the subject exhaustively. M. Prosper Ramel, of Paris, is the enthusiastic amateur, who has thrown body and mind into the mission of propagating it, and who imported it into France in 1856. But it had been introduced into Algeria in 1854, while its name and properties were unknown.

#### CHANGES IN THE PHYSICAL GEOGRAPHY FOLLOWING THE INTRODUCTION OF EUCALYPTUS GLOBULUS AND ITS SANITARY HISTORY.

It is now a little more than twenty years since the cultivation of *Eucalyptus globulus* was suggested as a means of purifying the pestilential districts of uninhabitable lands, as well as to reclaim millions of acres of fertile marsh lands, heretofore considered impossible for cultivation and still less for inhabitation by mankind. When the effects of cultivating this useful tree were mentioned, however, to Europeans and others, by those having traveled and lived in the Australian wilds and jungles, very few could be found who would entertain the idea of trying the wonderful Australian vegetation away from its native soil. The *E. globulus* was not introduced into Algeria until the year 1854.\* The following accounts given by Dr. William LeRoy Broun, of the Georgia State College of Agriculture and the Mechanics' Arts, Athens, under date of June 12, 1875, to the "*Telegraph and Messenger*" of Macon, Georgia, will give a clear idea of the incalculable benefits to be derived from planting this tree, to wit:

A correspondent, who is now a resident of Georgia, writes: "I was a resident of Australia in the years 1855 and 1860, both in Victoria, New South Wales and Queensland, and during that time

\* *Forest Culture and Eucalyptus Trees*, by Ellwood Cooper, San Francisco, 1876.

traveled over the continent. I chiefly followed gold mining. The *Eucalyptus globulus* is vulgarly also called the *Peppermint-tree* (?), the other *Eucalypti* are called *Green-trees* (?), and from the color of the wood are named White or Red gum. The White gum is a very fine grained wood, easily split and is extensively used for building, fencing, etc. In the 'diggings' I have seen whole settlements built of the boards of the White gum-tree, and in fact thirty years ago one-half of Melbourne and Sidney were so built.

"In all my rambles in Australia, I never saw or heard tell of a case of chills, although I was amongst men who were constantly exposed to all weathers and fortunes. In fact, I have been myself with no other covering than a blanket and the shade of a gum-tree for weeks."

Sir Wm. McArthur, of New South Wales, writes: "In 1855, I repeatedly urged the expediency of planting extensively in Algeria, a variety of Australian forest trees, which, apart from their value for timber and fuel, would probably have the effect of rendering salubrious certain districts which were reported to be absolutely pestilential every summer and autumn. Before I returned to Australia, I traveled extensively in Italy, from south to north, and it was then I became so fully impressed with the belief that a large importation of Australian trees would be the most precious gift to that beautiful and fertile, but unhealthy country. I was prepared to find malaria prevalent in low, marshy tracts, but had no idea that it existed over open hills, well-drained regions abounding in live streams, to the extent of depopulating the country for miles around, as far as the eye could reach not a human habitation. At Florence I met my old friend and fellow-traveler, many years before in the Australian wilds, Baron Huegel, then Austrian minister at the Tuscan court. As he was a scientific botanist, I mentioned my ideas about planting Australian trees. He replied, 'you are quite right. I have myself tried in vain to induce them to make experiments with them, but they are too indolent.'

"I merely heard of and saw vast tracts of fertile country, bare of trees, formerly very populous, now uninhabitable during the warm months from the presence of malaria,' and said, 'try the effects of Australian vegetation. They grow very fast, at all events for a time, and produce durable hard wood and fuel, and they may disinfect your dangerous tracts. We believe them to be great purifiers of the atmosphere.' The French say they have made the trial with the greatest success. In England the question has been taken up with the same enthusiasm."

The same correspondent in a more recent letter received, says: "Since I wrote before, I have understood that *Eucalyptus globulus* had been largely introduced into California, and had not answered expectations as a timber tree, being of too delicate a constitution; but that another *Eucalyptus* the 'narrow leaf iron bark,' was succeeding admirably, and was being largely planted. I can testify to the admirable qualities of its timber for strength and durability."

Dr. William LeRoy Broun in his communication says, that more seed are ready for distribution to those who will carefully make the

experiment of the adaptation of the tree to our climate and soil. Those who have received seed I would remind that the heat of the sun of the present season will destroy the young plants. *They must be protected from the rays of the sun when young.* From numerous letters received, I subjoin a few extracts of general interest in regard to the growth of the *Eucalyptus*. A gentleman in Albany, Georgia, writes: "About a year ago I purchased a plant, together with one ounce of the seed. The plant was indeed a very insignificant looking specimen, but by proper care has grown, much to my astonishment, to be about twelve or fifteen feet high, while those grown from the seed are seven or eight feet. I have five which are growing finely, *never having been protected from the cold*, and I do not think it at all necessary in our climate. I think, and my experience is, that they grow better and are more healthy when grown in the open air, and left there until some six or seven months old before transplanting. Out of thirty or forty transplanted from boxes while very young, only two lived, and are very small, while those left in the drill are large and healthy trees. I am sure that this climate is well adapted to the culture of the tree, and if possessing the qualities claimed for it, its introduction will result in incalculable benefit to the country."

Another correspondent from Albany, Georgia, writes: "If these statements approximate the truth, the introduction of this tree into south-west Georgia will prove a boon of incalculable value. About one year ago a pound of seed, at a cost of forty dollars in gold, and a few young plants, were obtained from California, and were distributed to citizens of the town and surrounding county. Several of these plants lived and are now thrifty young trees, seven or eight feet high, *having stood the winter admirably without protection.* From the seed also several plantations of young trees were started, but owing to carelessness or ignorance, they were killed out by the *excessive heat and dry weather of summer.* Other seed, however, have since been obtained, and from them there are many little patches growing finely, so that in time I hope to see our city thickly set with them."

A correspondent from Darien, same State, writes: "Should the cultivation of this tree render settlements on our rice plantations healthy, or even free from malaria, the effect would be to reclaim thousands of acres of the most fertile lands in the State, lapsing since the abolition of slave labor into their primeval State of morass and swamp."

Dr. Wm. LeRoy Broun, says, that the seed can be obtained in Australia at a cost of about five dollars per pound.

A gentleman from Macon, writes to Dr. Wm. LeRoy Broun: "I will add, that on a recent visit to Mexico, I saw that the *Eucalyptus* trees were transplanted in immense quantities about the city. The new boulevard and the Chapultepec are lined on both sides. Great results are expected from their introduction."

Mr. Firmin Dufourc, of New York, under date November 28, 1874, wrote to the *New York Herald* as follows:

“In less than twenty years the planting of *Eucalyptus globulus* has totally changed the climatic conditions of Algeria, and following the same example by planting it in the United States, vast tracts of swamp land, where chills and fever reign, and which are barren, unproductive, arid and deadly, might, in a few years, be given over to agriculture and permit the establishment of new centers of population. A single tree, which grows almost incredibly fast, absorbs six times its own weight of water from the soil in twenty-four hours, which it gives out again to the atmosphere in a camphorated vaporous form, and the action of this vapor cannot fail to be of great use in sections where miasma abounds. It is impossible to pump the water from marsh lands directly and rapidly enough to prevent the fermentation which develops there and paralyzes by its miasmatic effluvia all animals who go near to feed.

“It will be sufficient for the reader if I relate a few of the numerous sanitary cures effected by this vegetable. The English made the first experiment by planting it in the Cape colonies. In two or three years they completely changed the climatic condition and aspect of the unhealthy lands in their possessions. Some years later the Algerians reproduced the *Eucalyptus globulus* in Africa. I was one of the first to make an experiment there by planting some ten slips of it in one of the most unhealthy localities on the Plain of Mitidja, near the village of Arbak, where I possessed a minotorée. Previous to my starting this little plantation, two or three times a year the whole *personnel* of my mill were attacked with fever and ague, sometimes resulting fatally. In two years this plantation of ten *Eucalyptus* had attained a height of twenty-four feet and a circumference of about four feet. Two years later my place became noted for its extreme salubrity. In 1869 I made plantations at my iron mines in Soumahi, near Algiers. These were of slips, and, as at Arbak, in a short time the previously unhealthy points became noted as the most salubrious. In 1867 M. Crottier, a proprietor of property near the Harniz river, at Tondonck, some thirty kilometres from Algiers, planted 15,000 *Eucalyptus* on his estate, where, annually, the farmers and laborers were stricken down with malaria. Four months afterward the farms were rendered healthy, the trees scarcely attaining the height of eight or ten feet, before the sedentary population had become exempt from fever. The farm Ben Machyellin, in the vicinity of Constantine, had, for some years, been noted for its unhealthiness; it was covered with marshes, winter and summer. To-day these have all disappeared. Twenty thousand *Eucalyptus globulus* had completely drained the soil in less than four years; they scatter their aromatic vapors in the atmosphere; the workmen no longer suffer from the fever, and their children are full of health and vigor. All the plantations made in the provinces of Oran, Mustuganeux, Blemceur, Sidi, Bel, Abes, St. Denis-du-Siq, etc., have given the same healthful results.

“Recently Monseigneur Lavigerie, Archbishop of Algiers, called together at the Square House, near Algiers, the civil and military authorities to assist at the ceremony of consecrating the Church of

the African Missionaries. On the spot where this magnificent church now stands, which is not far from the business stores, there existed, three years ago, a pestilential morass, which positively vomited forth fever and death all around. There were some *Eucalypti* planted, and now they have sixty acres of vines, besides having portions of the neighboring prairie under cultivation. This conquest, realized in such a brief space of time, is due to the *Eucalyptus globulus*. It can be said fairly by the Algerians that Algeria has been made healthy and prosperous by the *Eucalyptus*.

"Besides the wood which this gigantic tree furnishes, it has been found that its leaves can be made the prophylactic of a great number of human maladies, and they have commenced to export them on a vast scale. These leaves are employed for the preparation of a stomach bitter, bearing the name of the tree."

The same well-informed writer communicated the following bit of sanitary advice to the *New York Tribune*, under date September 24, 1876, to wit :

"At present, when the yellow fever is raging with intensity at Savannah, and appears likely to spread elsewhere, I desire to make known the wonderful qualities of the young plants of the *Eucalyptus globulus*, both in preventing and curing fevers and rheumatism. What is the source of its power in such cases? Is it the hygrometric properties of its leaves, its balsamic character, or its capacity for absorbing miasma? This is a difficult problem to decide. I merely allude to it, and limit myself to speaking of the plant's effects. When some of the young plants are placed in a bed-chamber, with the door closed, the room is immediately filled with a balmy atmosphere. Sick persons experience a light pain in every member, after which they feel entirely healed. A large number of cures have been effected in this way in Spain and Algeria. Neuralgia has even been known to disappear from placing leaves of the *Eucalyptus* under the pillow. The young *Eucalyptus*, I may add, with its evergreen leaves, is extremely ornamental in a parlor."

The "*Sanitarian*" of New York city, in the February number, 1876, contains the following about *Eucalyptus globulus*, namely :

"The experiment of planting this tree in the unhealthy Campagna of Rome, with the object of destroying the influence of the miasmatic exhalations from the ground, has been tried for several years, particularly in the locality of the Monastery of St. Paul Trois Fontaines, where a priest named Gallos has had the plants under cultivation. In communications addressed to the Société d'Acclimatation de Paris, M. Gallos states that the trees have thrived, and that he believes they have given indications of their power in arresting disease, though as yet they are not sufficiently numerous to produce much effect."

In the September number of the "*Sanitarian*," for 1876, occurs the following paragraph on *Eucalyptus globulus*, to wit :

"Just outside the walls of Rome may be seen the Abbey of the Three Fountains, long since abandoned on account of the unhealthfulness of the locality. In 1868, some French Trappists obtained

possession of this place, with the intention of reclaiming the land and rendering the locality tenable. But they suffered severely from the effects of malaria, and in summer were obliged to go every night into the city to sleep. Father Gallos, having learned the qualities of the *Eucalyptus*, determined to test its value in this place. His success has been complete, and the *religieuse*, as well as the cultivators of the soil, are now enabled to reside permanently on the premises, without any apprehension for their safety. Father Gallos has been complimented for his success by the Agricultural Bureau of Rome, and many of the members of the agricultural committee have visited his plantation to obtain plants and seeds, and testify their appreciation of the benefits he has conferred on the health of the people, as well as on agriculture.

"There are hundreds of acres of filthy and miasmatic marsh grounds within the city limits of Brooklyn," continues the SANITARIAN, "and thousands of acres on Long Island which are hotbeds of disease. Is there not public spirit enough in the community to make the attempt to acclimate the *Eucalyptus* for the purpose of destroying the deadly poison that is constantly floating over those foul public cesspools? Would not some of our enterprising nurserymen find it a profitable investment to engage in the cultivation of the *Eucalyptus*, and sell the plants at a handsome profit? Or, better still, would it not be a good work for the Park Commissioners to cultivate it in their extensive nursery?"

It seems to us that the editor of the "*Sanitarian*" should have made himself better acquainted with the subject before suggesting sanitary advice of the kind. The *Eucalyptus globulus*, for which is claimed this anti-malarial property, is one of the most tender of all the sub-tropical *Eucalypti*. It will merely stand a white frost, and a few degrees of cold would kill all the young plants and injure older ones. In the May number of the "*Sanitarian*" for 1876, may be found a lengthy description of *Eucalyptus*, and the source from which obtained; the subject being treated elaborately. Making further inquiry the Sanitary editor referred to could have ascertained that thousands of young plants of *Eucalyptus globulus* had been raised *under glass* by the nurserymen of Astoria, Long Island, the most of which were shipped to fill orders from Cuba, Mexico and other Central American points.

Some idea may be formed of the high opinion Italians now hold in regard to the established hygienic results of planting *Eucalyptus globulus*, from an article in "*New Remedies*," for 1876, to wit.:

"*The Eucalyptus Globulus in Italy.*—The Italian government, persuaded by the success of the Trappist brotherhood of San Paolo fuori le mure di Roma, that the *Eucalyptus globulus* has a beneficial influence in malarious districts, has presented to the landholders of Italy large supplies of slips (cuttings) of the tree for the purpose of forming plantations where its virtues seem required. The government also intends to grow *Eucalyptus* along the boulevards of the large cities, and even along the various lines of railway throughout the kingdom. Landholders themselves are following the initiative

of the government, and in a few years Italy expects to drive malaria effectually from her borders."

In the environs of Buenos Ayres, lying in about thirty-four south latitude, Argentine Republic, South America, which in point of climate resembles somewhat that of California, and where, previous to the recent introduction of *Eucalyptus globulus*, scarcely a tree was to be seen, we were informed by Dr. Ralph L. Newbery, dentist, of that city, that many young *Eucalypts* of towering height may now be met, affording shelter alike from the icy winds of winter and violent dust storms of summer. The scarcity of fuel, therefore, will be in a measure likewise overcome. This must be of incalculable value in a country consisting principally of *Pampas* (treeless prairies), and devoted extensively to stock raising and pastoral pursuits. The annual mean temperature is sixty-two degrees Fahrenheit. Although Buenos Ayres, as the name indicates, is salubrious enough, the cultivation of the *Eucalyptus* cannot fail to change the physical geography of the *Pampas*, where thistles are used for fuel, scarcely now to be appreciated in a latitude where the thermometer may rise in January to ninety-four, and in August sink to thirty-six degrees Fahrenheit.

The quick-growing *Eucalypts*, among which the *Tasmanian Blue Gum-tree* (*E. globulus*), stands pre-eminent, are comparatively few in number, nor are these few all of gigantic size.

It may be well to mention here that Mr. Ellwood Cooper, of Santa Barbara, California, in his valuable work of "*Forest Culture of Eucalyptus Trees*" (San Francisco, 1876), in relation to *Eucalyptus globulus*, on page 26, says:

"The *Eucalyptus globulus*, or Blue Gum, is a very tender plant when young. It is an evergreen of rapid growth, and the young shoots are injured by a few degrees of frost. It is reported that trees have been destroyed by cold at New Orleans after reaching a height of fifteen feet."

But it must be admitted that there are a few other hardier species of *Eucalyptus* that might be cultivated in less favorable situations. But would the trouble and expense compensate for the absence of the fragrant, balmy, invigorating exhalations of the *Eucalyptus globulus*?

It is reported that *Eucalyptus coccifera* is a more hardy variety, and in the "*Journal of the Horticultural Society*," vol. VI, London, 1851, the following statement occurs:

"*Eucalyptus coccifera*\* (J. Hooker), or *Berry-bearing Eucalyptus*. Messrs. Veitch say it is perfectly hardy at Exeter, where it already forms a fine open spreading tree, twenty feet high, spreading diameter, fifteen to twenty feet; grown there for eleven years, and when in flower, in June, looks like an apple tree or pear tree loaded with blossoms. Flowers peduncled, several from one axil; supposed to be one of the hardiest of the Van Dieman's Island trees."

Professor A. Ernst, of Caracas, Venezuela, one of the commission-

\* An Alpine species of Victoria, Tasmania and New South Wales, thriving at the lowest mean of thermometer, reaching 43 degrees of Fahrenheit.

ers to the Centennial Exhibition, informed Mr. Isaac Buchanan, the veteran horticulturist of this city, that all the *Eucalyptus globulus* trees planted near Caracas had died after reaching a considerable height, generally when two to three years old, and that no one could account for the circumstance. Caracas is 2,880 feet above the level of the sea. Its mean temperature is seventy-two degrees; that of the hot season, seventy-five to eighty-five degrees; that of the cold season, fifty-one to sixty-six degrees.

In strange contrast to the foregoing statement, we copy from "The Chemist and Druggist," of this city, the following paragraph: "*Eucalyptus globulus* has also had its share of attention in India, and without considering the question of the truth or otherwise of its reputed value, it is proved that, although it grows quickly and with vigor on the Nilgherries and Khasia hills, at 5,000 to 8,000 feet above the sea, it cannot be induced to live, even for a year or two, in the hot plains of India."

The mean temperature of the Nilgherry mountains, at an elevation of 8,000 feet, is fifty-six degrees, or twenty-eight degrees lower than at Madras. The highest point the thermometer ever reaches is sixty-nine degrees, and the lowest on record has been twenty degrees of cold. It is in these mountains where several sanitary stations have been established by Europeans of Hindoostan.

The conditions to which some varieties of *Eucalyptus* will adapt themselves are very striking, as will be seen from the following account, taken from "New Remedies," October, 1874:

"*Eucalyptus in England*.\*—In a letter to the *Lancet*, Dr. Welsh, of Kinghorn, Fife, states that even so far north as that, there is a specimen about thirty feet high growing against the residence of Dr. Boswell Lyme, the well known botanist. Its age is upward of twenty years, and, though nearly as high as the one at Powderham Castle, cannot boast of the same girth. It bears capsules every year. During the last four years he has tried, by seed, cuttings and layers, to cultivate it, but in vain. The seeds are not matured so far north; but he believes that if the seeds were imported no difficulty would be experienced in cultivating it to any extent in this country. Another gentleman mentions that he has seen them growing at Edinburgh." My friend, Mr. Isaac Buchanan, informs me that several of these hardier species were winter-killed during an unusually severe cold season afterwards. Under favorable circumstances, and particularly when protected from the north, a few of the hardier species will stand the cold of a mild winter, but the *E. globulus* never. Regarding the

\* The more hardy *Eucalypti* found growing at Alpine and sub-Alpine elevations of New South Wales, Victoria and Tasmania, comprise *E. coriacea*, *E. alpina*, *E. urnigera*, *E. coccifera*, and *E. vernicosus*, which all reach heights covered with snow for several months in the year. In the elevated districts of the countries named, it occasionally happens that the thermometer, in an unusual winter, may fall to fifteen degrees below the freezing point. The perpetual snow-line of Mount Hotham, in Victoria, and Mount Kosciusko, in New South Wales, is at 6,000 feet altitude. At a height of 5,000 feet, two *Eucalypti*, *Eucalyptus coriacea* and *Gunnii* are found in dense and extensive thickets in the form of shrubs, but in lower valleys they assume larger dimensions. They would thrive in a temperate zone. On the crest of Mount William, the only sub-Alpine height isolated in Victoria, is found the *Eucalyptus alpina*.



introduction of the latter species into California, a change has been already observed in the physical geography of that State, due to the presence of that tree, as will be seen from an article by Dr. J. G. Cooper in "*The American Naturalist*," January, 1876.

"*Early Nesting of the Anna Humming-Bird.*—In the Ornithology of California, I, 359, I stated that the young of *Calypte Anna* are sometimes hatched as early as March fifteenth, but never having met with eggs I was not aware, until this year, that such is their usual habit near San Francisco. The extensive cultivation of Australian trees may, perhaps, have helped to make this early nesting more general, as in this climate such trees, as well as other sub-tropical garden plants, are covered with flowers, supplying winter food for these humming-birds more plentifully than the native plants formerly did. But whether 'a new departure' or not, my boy (eight years old) found three nests of this species within a stone's throw of the house, between February fifteenth and twentieth, all on low branches of the *Eucalyptus* (or Australian blue gum), between ten and twenty feet above the ground. These trees are covered, most of the winter, with flowers, in which there is much honey, and the *Acacias* of several species, also blooming at this season (like most *antipodal* trees), have been very attractive to the hummers, as well as to minute insects, on which they feed, etc. During all the time of development of both eggs and young there have been white frosts at night and fresh, piercing cold winds during the day."

On making an inquiry about the flowers of *E. globulus*, Dr. J. G. Cooper, of Haywood, Alameda Co., Cal., wrote to me under date of March 12, 1876: "The flowers *do* attract many bees and other insects, thus being a great resource for small insectivorous birds at this season besides the hummers, and it is all on account of the honey, as they (the flowers) have no smell at all."

#### EXTENSIVE CULTIVATION OF EUCALYPTUS GLOBULUS AND THEORIES AS TO ITS REMARKABLE PROPERTIES.

As it is of such general interest to know why the *Eucalyptus* has received so much attention in all parts of the world, it may not be out of place here to state the opinions held by some, as to its hygrometric properties. The following appeared in "*Harper's Monthly Magazine*" some three years ago:

"The cultivation of the *Eucalyptus globulus* is making rapid progress in the south of France, Spain, Algiers and Corsica, especially on account of its alleged virtues as a remedy for fever. It furnishes a peculiar extractive matter, or alkaloid,\* called eucalyptine, said by some to be as excellent a remedy against fever as quinine. In Spain, its efficacy in cases of intermittent and marsh fevers has gained for it the name of 'fever-tree.' It is a powerful tonic and diffusible stimulant, performs remarkable cures in cases of chronic catarrh and dyspepsia, is an excellent antiseptic application to wounds, and tans

\* According to the latest chemical analysis made, *Eucalyptus globulus* does not yield an alkaloid. A very active principle called Eucalyptol, and resembling camphor has been isolated from a distillate of *Eucalyptus*.  
R. E. K.

the skins of dead animals, giving the fragrance of Russia leather. The tree prefers a marshy soil,\* in which it grows to a great height very rapidly. It dries the earth under it by the evaporation from its leaves, and shelters it from the sun, thus preventing the generation of marsh miasm."

The "*Sanitarian*" of May, 1876, in an editorial contains the following:

"Indeed, from the first history of the remarkable plant, there seems to be good ground for inference that the anti-miasmatic qualities with which the *Eucalyptus globulus* is credited, are, if not equally, at least partially, possessed by several others of the same order. The peculiarity of foliage is, that the leaves are reduced to petioles dilated into blades, and both the petioles and the limbs of the real leaves, instead of being placed like those of other plants (with few exceptions in the same country which are like them in this respect), they turn their edges perpendicularly to the sun and the soil instead of their flat surfaces, and stand transversely one above another, so that the light shining between their vertical blades is not arrested, hence they are subject to only one series of reflections. In this, doubtless, lies at least part of the philosophy of their virtues—the absorption of moisture."

If the effect from the wonderful property of *Eucalyptus globulus* was due only to old trees having these vertical lanceolate leaves, the above hypothesis might do very well. But, so long as young trees, even more than two years old, with only broadly cordate, horizontally placed leaves, will accomplish just as much in a salubrious point of view as the more mature specimens, the theory naturally falls to the ground. And, besides, older trees have branches with both kinds of leaves growing thereon. Trees planted in Algeria, after a growth of four months, have rendered unhealthful districts the most salubrious on record.

Regarding this vexed question, the vegetable physiology of the plant will furnish far better material for an elucidation of the subject than the position of the leaves. From the vertical position of the long lanceolate leaves of *Eucalyptus globulus*, the tree, if intended for shade, is a partial failure after it arrives at a certain age, unless topped off. The sunlight strikes vertically through many parts of the crown of the tree, there being no foliage to arrest the rays, if we except, perhaps, young trees with broadly cordate leaves, placed horizontally to the light. Old and lofty trees, with their umbrella-like tops, afford no shade at all.

To show how the Eucalyptus fever has been caught up by our own enterprising countrymen, the following extracts fully explain. From "*Forest Culture and Eucalyptus Trees*," by Ellwood Cooper, San Francisco, Cal.: "At 'Ellwood,' my home, twelve miles west of Santa Barbara, I have growing about 50,000 trees. The oldest were transplanted in February, three years ago. A tree growing near my house, three years and two months from the seed, has attained the height of forty-five feet and six inches."

\* The *Eucalyptus* seems equally well to thrive in the poor sandy soil of California.

From "*American Naturalist*," of November, 1876: "The *Eucalyptus* or *Australian gum-tree* continues to be largely planted in California, not only for ornamental but also for economic purposes. A large forest of these trees has been planted by a company, and is situated on the line of railroad between Los Angeles and Anaheim. A recent statement of the company's affairs shows that it owns 200 acres of fine land, on which are houses and other improvements. About 140 acres have been set out in *Eucalyptus*, containing about 80,000 trees. Of these, some 30,000 are from nine to fifteen feet high."

From "*The World*," of San Diego, Cal., September, 1876: "The Kimball Brothers have contracted for a turnpike through the National Ranch, and will set out trees the whole length, say twenty feet apart, with the *Eucalyptus* or blue-gum species. In a short time the Kimball Brothers will have completed on the National Ranch one of the finest driving avenues in the world. It stretches away for six miles, as straight as an arrow and level as the floor. The avenue is eighty feet wide, and this fall there will be set out a double row of *Eucalyptus* trees on each side. So rapid is the growth of these trees that it will not be more than three years until they will form a shade sufficient to render a drive through the avenue at any time of day delightful."

San Diego is distant only eighteen miles from the Mexican boundary line. The number of *Eucalyptus trees* planted in California during the last few years, seems almost incredible. In the *Annual Agricultural Report of Washington, D. C.*, for the year 1874, it is stated: "According to estimates made in the early part of 1874, at least one million trees of *Eucalyptus globulus* alone have been planted in California, in streets of principal cities and in country localities, where the winter is sufficiently mild. Mr. James T. Stratton, of Brooklyn, Alameda county, California, has planted since 1869, 135,000 of *Eucalyptus trees*, of which a greater portion were of the species *E. globulus*." It is generally understood, of course, that these trees, if we except a few hardy varieties, will not stand many degrees of cold, and, natives of a sub-tropical region, they thrive well in a country where the fig tree lives out all winter.

According to M. Trottier,\* a colonist and ardent planter of Algeria, who regarded this tree as possessing a forest substance capable one day of enriching the colony, the wood of the *Eucalyptus* will be the great product of Algeria. Carrying his confidence still further, he saw the desert retreating before this colonized tree, and, speculating upon the incontestible fact that the forest created humidity and changed the hygrometrical regimen of a country, and remembering, besides, the subterranean sheets of water beneath the arid surface of this region, he boldly named one of his pamphlets "*The Wooded Desert and Colonies*," thus conceiving the idea that the great *Sahara Desert* could be reclaimed by planting this tree. He states that in fifteen years the *Eucalyptus globulus* in Algeria attains a height of over seventy feet, and he estimated the profits from planting the

\* "*Forest Culture and Eucalyptus Trees*."

*Eucalyptus* in the colonies of Algeria, to be from 1,000 stalks, in five years, to yield a gross revenue of \$240, and \$10,650 in twenty-six years.

#### THE EUCALYPTUS AS AN ODORLESS EXCAVATOR.

A friend calls to tell us of the deeds of an Oakland *Eucalyptus* tree. It seems that a resident had on his premises a cesspool which, to say the least, presented a somewhat suspicious exterior. A cautious friend, who came to dwell with him, looked upon the cesspool, and visions of fever rose so vividly before him that he was forced to interview the resident concerning the pool, particularly with reference to the most recent epoch of its cleansing. The resident could set no recent date, but said he had interviewed its recesses with a pole and found no indications of degenerate accumulations. To satisfy the new comer's apprehensions, the two undertook to examine the cesspool ocularly. When light was let into the cavity it was seen that the hole was well lined and pierced by networks of the roots of a large *Eucalyptus* tree which stood near, and that nothing offensive was discovered. Thus it appeared that the tree had guarded its owner's health by the thirst of its roots as well as by the inhalations of its leaves. — *Pacific Rural Press*.

We must now consider the all-important question, as to how, by the mere presence of these trees in plague-stricken localities, *malaria* is so thoroughly and permanently wiped out of existence.

#### MALARIA-DESTROYING EXHALATIONS AND HYGIENIC EFFECT.

From inquiries and various observations made on young plants in our possession, we come to the conclusion that this wonderful atmospheric change of the sanitary condition is accomplished in a two-fold way, each of which is highly necessary to remove all traces of malarial poison from fever-stricken districts, where the *Eucalyptus globulus* has been planted for such purpose.

*First.* By absorbing all surface moisture, without which vegetable decomposition, the cause of malaria, cannot take place, as well as by the absorption of poisonous gases by the leaves.

*Second.* By a compensative action on the part of the tree, returning to the atmosphere under the agency of light, the large quantity of oxygen, the great life-sustaining element, liberated during the process of oxidation. Also, by supplying a balmy condition to the atmosphere, the result of exhalation and transpiration of the leaves in place of noxious vapors.

*Proof of first proposition.*—The process of absorption or endosmosis and circulation of fluids is chiefly carried on by the roots. The cells of the spongioles or fibrils of the roots, are covered by a very delicate membrane, which allows the imbibition of fluids to proceed rapidly, and as additions are made to their extremities, they are constantly placed in circumstances favorable for the reception of fresh nutriment. This nutriment is supplied to the plant. The *Eucalyptus* tree absorbs, it is stated, from six to ten times its own weight of water from the soil in twenty-four hours. Considering the rapid

growth of this tree, which, in one year raised from the seed, has attained a height of twelve feet and over, and, according to Dr. J. G. Cooper, in seven years, without extra care, reached a height of sixty-five feet, and a circumference of forty-five inches at the butt; and according to information furnished me by Mr. Ellwood Cooper, of a tree on his place now (October, 1875) four years and three months old from the seed, which is fifty feet high, and measures thirteen inches in diameter, and of still another *E. globulus* growing near his house at Ellwood, Santa Barbara county, which grew to the enormous height of sixty feet, but did not measure as much in diameter, in the same remarkable short space of time. Is it a wonder, then, that it alone is capable of draining swamps and marshy lands?

During the deoxidation going on in the plant, carbon becomes fixed and oxygen is returned to the atmosphere through the leaves and green parts. The carbon which afterwards builds up the main parts of the plant has the power of absorbing gases principally through the agency of the leaves. And in this way many of the gases that are disengaged during the process of vegetable and animal decay, are absorbed by the blue-gum trees, and the condition of the atmosphere rendered thereby more vitalizing. We know that malarial diseases do not exist where there is good drainage, the surface becoming dry under the action of sunlight. We know, too, that vegetable decomposition cannot obtain without moisture, and in this alone do we find the solution of this all-important question as to how the *Eucalyptus* purifies our fever-stricken swamps and bottom-lands.

*Proof of second proposition.*—The great amount of oxygen supplied to animal life, the result of depriving the carbonic acid of its oxygen in the elaborate process of furnishing nutriment to plants, is exactly the element needed to enrich our own blood, and prevent the deterioration of the same.

The leaves, branches, and fruit of *Eucalyptus globulus* have a strong odor resembling a combination of cajeput, mint, benzoin and camphor, not at all unpleasant, and quite powerful when they are bruised. For a distance of twenty feet the atmosphere is impregnated with the aromatic camphorous odor of this tree. This diffused balmy condition of the atmosphere is the result of the exhalation and transpiration of the plant, and is another proof why the locality is still more purified. Even the grass growing under these blue-gum trees is impregnated with this characteristic smell, so that cows will not eat it; but horses do. During the night some fluid, as well as gases, are given off by transpiration from the surface of the leaves, and this ethereal aromatic vapor being condensed, in the early hours of the morning into dew, impart both taste and smell to the grass beneath these trees.

Finally, may not the circumstance that the plane of the leaf is placed parallel to the axis of the tree, have something to do with the increased hygienic properties of *Eucalyptus globulus*? It seems reasonable, because in this apparently reversed position, both surfaces of the leaf are about equally exposed to the light, and under the action of the latter the process of exosmosis and endosmosis being

largely increased, we have double the amount of gas (oxygen) and fluids given off by this beautiful arrangement of exhalation and transpiration.

In *Eucalyptus globulus*, then, we recognize a compensative bearing toward surrounding conditions. The aboriginal tribes of Australia, long ago, ascribed the wonderful property of rendering the neighborhood salubrious and congenial for the existence of all beings, to the growth of *Eucalyptus* trees. At present it is universally recognized as the harbinger of both salubrity and prosperity.

To the gentlemen named below, who so kindly and most assiduously furnished us with many specimens of *Eucalyptus globulus* while in bud, flower, fruit and foliage in its many stages of growth, we now extend our warmest and sincerest thanks: To Dr. J. G. Cooper, the renowned Ornithologist, of Haywood, Alameda county, Cal., for the fine specimens in flower, which served for the illustrations, and for other valuable facts; to Ellwood Cooper, Esq., President of Santa Barbara College, Santa Barbara, Cal., for late autumn-flowering, or early winter-flowering, specimens of *E. globulus*, and for six other named varieties, all of which possess medicinal properties; to Wm. R. Stearns, Esq., of San Francisco, Cal., for the fine supplies of leaves from which we prepared the first green tinctures used; and last, but not least, to our indefatigable friend, Mr. L. V. Jensen, of San Jose, St. Clara county, Cal., for the many shipments of fresh leaves, and minute observations made regarding growth, conditions and domestic uses made of *Eucalyptus globulus*.

#### GENERAL PROPERTIES AND USES.\*

In durability and strength the wood of *Eucalyptus globulus* is equal to the best white oak and ash. A test of strength has been

\* It will be in order to enumerate here the several species of other *Eucalyptus* trees recognized by the name of Blue-gums, and which might lead to a confusion of names, if not of individual specimens, by the uninitiated in nomenclature. It would be proper also to state a few other varieties of *Eucalypti*, known as Red-gums, Iron-barks, etc., some of which are not only medicinal, but most useful, in an economic point of view, as well.

The usual character of many of them is astringent, and on account of the large per centage of Tannin, they are much used for making leather in Australia; others again are valued on account of the fine essential and fixed oils that can be obtained by distillation from their leaves.

Mr. Bennet (*Wanderings*), as reported in *Griffith's Medical Botany*, 1847, states that several species of *Eucalyptus* afford a camphorated oil closely resembling the cajuput. Some contain it in such abundance as to cover the hand with oil, if one of the leaves be gently rubbed against it. This oil has been used in medicine.

Baron F. von Mueller, of Melbourne, as stated in his writings in "*Forest Culture of Eucalyptus Trees*" requested his friend Mr. Joseph Bosisto, J. P., as early as 1854, in anticipation of the first Paris Exhibition, to distill the oil of only one of the *Eucalypti*. For the exhibition of 1862, about thirty different oils were prepared by the same gentleman, mostly from various *Eucalypti* selected by von Mueller for the purpose. Some of this oil is used for scenting soaps, and for diluting the oils of roses, of orange flowers, and other costly oils, for which purpose it proved far more valuable than the oil of rosemary and other ethereal oils. Some is used for dissolving Amber, Kauri Resin and Copal. Over 12,000 lbs. of these oils are now annually exported from the Australian colonies. Mr. J. Bosisto made a very creditable display with *Eucalyptus* oils of various grades and qualities at the Centennial Exhibition in Philadelphia. Mr. Bosisto was from the first and is now the largest

made between blue-gum, English oak and Indian teak. The blue-gum carried fourteen pounds weight more than the oak, and seventeen and one-quarter pounds more than teak to the square inch. An inch-square stick of blue-gum, taken from the sap, suspended horizontally on supports two feet and six inches apart, sustained on a center point two hundred and sixty pounds without breaking, being bent by that weight only one inch, showing a strength equal to the average of imported ash. The blue-gum weighs sixty-seven pounds to the cubic foot. When thrown into the water green will always sink to the bottom. On account of the great length attainable, the wood is very much used by ship-builders, carpenters, mill-wrights, implement-makers, and by engineers in the constructions of works, requiring beams of great span. It is used for fence-rails as well as for railroad-sleepers. Wheel-wrights always select the blue-gum for wagon-making, and find it equal to our hickory. It is used for piles, wharf and bridge building. Also good for war purposes. It was found that a cannon-ball would pierce the planks, cutting a round hole, and passing through without splitting the planks. Vessels built of this timber have been enabled to do away with all copper-plating.

The *Eucalyptus* furnishes even fiber making one of the cheapest and

manufacturer of *Eucalyptus* oils, and by a patented process the oil can be produced at a very low price. Many are remarkable for their fine timber. It is stated in "Treasury of Botany" that a plank made of *Eucalyptus gigantea* (Hooker) forwarded to the International Exhibition of London, 1863, measured 230 feet in length! Another statement coming nearer an approximation of facts is given in "Forest Culture of *Eucalyptus Trees*," that Australia desired to send a plank made of *Eucalyptus globulus*, measuring 165 feet in length, to the London Exhibition of 1862, but no ship could be found to transport it.

*Eucalyptus eugenioides* (Sieber), or *Flooded Blue-gum* of New South Wales. Its wood available for ship-building and many other purposes. Height, 180 feet.

*Eucalyptus rostrata* (Cavanilles)? *Beaked Blue-gum* or *Common Parramatta* of New South Wales. Durable wood, used in ship-building. Height, 120 feet.

*Eucalyptus rostrata* (Schlechtendal), or *Red-gum* of Victoria and South Australia. One of the most valuable of all the gum-trees, its wood resisting the attacks of sea-worms and white ants. Does not rot under ground. Much used for ship-building, fence-posts, piles, etc.; it is also medicinal. Leaves, when chewed, taste very much like a combination of Mint, Marjoram and Cascarilla. They are resinous, and when rubbed smell like Cascarilla bark. Height, 100 feet.

*Eucalyptus gonicalyx* (F. von Mueller), *Blue-gum* like the *Flooded-gum* of New South Wales. Valuable timber like *E. globulus*. Used for house-building, ship-building, etc. It is medicinal, and tastes very faintly bitter, resembling Sage, Mint and Sweet Fern very strongly. If rubbed resembles Sweet Fern. Height, 150 feet.

*Eucalyptus megacarpa* is the *Blue Gum-tree* of South Western Australia. Its timber is very hard and rivals the Tasmanian Blue Gum-tree in size, but is otherwise very distinct.

*Eucalyptus viminalis*, the *Manna Gum-tree* of Australia, yields an excellent manna. It is found mornings lying on the grass under these trees, and may be seen adhering to the branches and larger limbs. It is a very pleasant purgative.

*Eucalyptus mannifera* (Madie in Med. Bot. Trans., 1834), in New Holland, exudes a saccharine mucous substance resembling manna in action and appearance, but less nauseous. It only appears in the dry season, and according to Mr. Backhouse, it coagulates and drops from the leaves in particles as large as an almond. This manna is not produced by insects. Though generally aperient, it does not act on some persons.

The following varieties, having solid bark, are recognized as Iron-bark Gum-trees. They nearly all exude astringent Gum-resin:

*Eucalyptus Leucorylon* (F. v. Mueller), the common *Iron-bark tree*, of Victoria, New

most extensively available paper material. The liquid exudation of *Eucalyptus* is very astringent and much sought for in Australia for industrial purposes. By slow combustion under the exclusion of air (destructive distillation), the resinous matter of the wood of *Eucalyptus globulus* is converted into a very good tar, and from it are obtained by distillation pyroligneous acid, wood-vinegar, acetic acid, wood-spirit and alcohol. Even paraffin may be obtained by heating the wood and excluding of the air.

*Eucalyptus globulus* is as rich in potash as European beech, particularly the foliage and young branches of the tree. On an average the ashes of Eucalypts contain ten per cent. of crude potash, equal to about five per cent. of pure carbonate of potassa. The leaves and bark exude a gum, and from the former an essential oil is obtained by distillation. Mr. J. Bosisto, of Victoria, Australia, exhibited some fine samples of this oil at the Centennial Exhibition of Philadelphia, 1876. When the pellucid dots of the leaves are viewed by transmitted light, the transparent oil-glands will become apparent, even without the use of a magnifying lens. A gummy substance is exuded from the leaves, the result of transpiration during darkness. This gum has the characteristic smell of the plant and is very astringent. But the source of gum, whence most is obtained and collected for the

South Wales and South\* Australia. *E. sideroxyylon* (Gunn), is but a synonym. It is very durable timber, of great strength and hardness. Wood very rich in Kino. When the leaves are chewed, they impart a strong taste of Cajeput, Mint and Camphor combined, but devoid of pungency. When rubbed, the leaves smell like Lemon Balm. Height, 100 feet.

*Eucalyptus crebra* (F. v. Mueller), is the *Narrow-leaved Iron-bark tree*, of New South Wales and Queensland. A hard, durable wood. Contains a good deal of Kino.

*Eucalyptus melanophloia* (F. v. Mueller), the *Silver-leaved Iron-bark tree*, is very similar to the last-named variety in every respect.

*Eucalyptus paniculata* (Smith), or *Panicled White Iron-bark tree*, of New South Wales, is another species suitable for artisans' purposes, and fuel. Height, 120 feet.

*Eucalyptus siderophloia* (Bentham), the *Large-leaved or Red Iron-bark tree*, of South Queensland and New South Wales, is one of the most useful of all Australian timbers, as well as the hardest. Height, 150 feet.

*Eucalyptus microphylla* (?), the *Small-leaved or She-Iron-bark*, is very similar in general properties to the other Iron-bark trees. Height, 120 feet.

*Eucalyptus resinifera* (Smith), or *Red Mahogany-Eucalypt*, of New South Wales and South Queensland, as the name implies, yields a large quantity of Botany Bay Kino. This gum or concrete juice, according to *R. E. Griffith's Medical Botany*, when chewed sticks to the teeth, and has an astringent taste. It is in odorless fragments of a dark red color. A superior timber-tree.

*Eucalyptus marginata* (Smith), the *Yarra* or *Mahogany Eucalypt*, of South-western Australia, is far famed for its indestructible wood, which is attacked neither by the limnoria, chelura, nor teredo, nor termites, those minute marine creatures, so destructive to wharves and other naval architecture, and therefore very much sought. Vessels built of this timber have dispensed with all copper-plating. The wood is of a slightly oily and resinous nature. The leaves taste resinous, slightly astringent and very much like Thyme. When rubbed, the odor given off is exactly like Thyme.

*Eucalyptus diversicolor* (F. von Mueller), Synonym *E. colosse*, is the colossal *Karri-Eucalyptus*, which, near the Warren river of Western Australia, rises to the height of 400 feet. Into the hollow trunk of this Karri three riders, with an additional pack-horse, could enter and turn without dismounting. It is of excellent timber, shady foliage and dense growth.

*Eucalyptus amygdalina* (Labillardière), the *Messmate* or *Almond-leaved Stringy-bark*, is the loftiest tree in British territory. It is even taller than the *Sequoia gigantea* or Big Tree of California, but not as large in girth. Trees of *E. amygdalina*, carefully measured by Mr. E. B. Heyne at Dandenong, and Mr. George W. Robinson at



market, is the bark of the tree. The large flakes of bark obtained from some of these trees are used by the aborigines for making huts, canoes, etc.

It is claimed that *Eucalyptus globulus* when planted near marshy places has the commendable property of banishing mosquitoes. As Camphor has similar properties, and the exhalations of *E. globulus*, depend, in a measure, on a camphorous odor, this result may be explained thereby. But we very much doubt whether small plants placed in a sleeping apartment as stated in the "*Garden*," would accomplish as much, because the emanations are not sufficiently strong to impregnate the air for any considerable length of time.

The leaves, young branchlets and fruit, give out a strong aromatic, mint-like, camphorous odor, and when the fruit is rubbed or bruised, unpleasantly strong to some sensitive persons, but not disagreeable to others. Recently dried leaves, if rubbed, resemble the odor of Cajeput, Mint and Camphor combined. When chewed, they impart a pungent and penetrating similar taste to the fauces, strongly impregnating one's breath. This peculiar odor so strongly given out from the bruised fruit, resembles the urine of cats. It is on this account that some persons cannot retain the medicine on their stomachs, and it is, to them, a most revolting, sickening mess.

Berwick, gave the astounding height of 416 to 471 feet. Toward the sources of the Yarrow and Latrobe rivers, this Eucalypt is reported to attain the enormous height of 500 feet, or twenty feet higher than the Pyramid of Cheops! A first-class timber for house-carpentry, but a bad wood for domestic fuel. The Oil, which in such rich percentage is obtained from the handsome broad leaves of this tree, is used for diluting the most delicate essential oils and in the manufacture of scented soaps. According to F. von Mueller, the leaves are as good a febrifuge as those of *E. globulus*. In taste, the leaves of *E. amygdalina* resemble Hyssop, Mint and Camphor, quite strong, but not so penetrating as *E. globulus*. Yet it leaves a persistent taste in the fauces, and one quite soapy in the mouth. When rubbed it gives out a faint lemon odor. Ordinarily it is from 150 to 200 feet high, and of rapid growth.

*Eucalyptus obliqua* (L'Heritier), the *Stringy-bark*, of Tasmania, is of rapid growth, but not very tall. The wood is good for saw stuff generally. It makes inferior fuel, but produces the best charcoal for the forge. One hundred and twenty feet high. The leaves have the taste and odor of young spruce twigs, especially so after being rubbed, and seem to be quite resinous.

*Eucalyptus citriadora* (Hooker), of Queensland, has, besides the ordinary qualities of many *Eucalypts*, the advantage of yielding from its leaves a rather large supply of volatile oil, of excellent lemon-like fragrance, as the specific name implies.

*Eucalyptus oleosa* (F. von Mueller), the Mallee scrub, one of the dwarf *Eucalypts*, yields an abundance of valuable oil. This Mallee oil, as a solvent for resins in the fabrication of select varnishes, is now extensively adapted for dissolving Amber, Kauri resin and Copal.

*Eucalyptus gomphocephala* (Cándolle) is the *Topart* or *Tuart* of South Western Australia, which is a close-grained wood, used in ship-building, wheel-wright's work and other purposes of artisans. Height, fifty feet.

*Eucalyptus tessellaris* (F. von Mueller) furnishes a brown, elastic wood, very good for artisans' work. The tree exudes much astringent gum resin. It is a native of North Australia and Queensland.

*Eucalyptus calophylla* (R. Brown), the *Beautiful-leaved*, or *West Australian Red Gum-tree*, is a native of South West Australia. It is of umbrageous, rapid growth, and free from resin if grown on alluvial land, but not so when produced on stony ranges. The bark is valuable for tanning.

*Eucalyptus robusta* (Smith) or *Swamp Mahogany*, of New South Wales, is not a durable wood in the ground, yet its specific gravity is very great. According to Smith, it secretes a sweet gum, which is found in cavities between the annual con-

VALUE OF THE EUCALYPTUS.—We learn from the *Meteorological Magazine* that, at the Easter reunion at the Sorbonne, some information was given by Dr. de Pietra Santra, a delegate from the Climatological Society of Algiers, as to the results of an investigation made in Algeria to ascertain the importance and value of the *Eucalyptus globulus* in relation to public health. It appears that reports were received from fifty localities where the aggregate number of blue gum-trees is nearly one million, and from these reports the following conclusions have been drawn: (1) It is incontestably proved that the Eucalyptus possesses sanitary influence; for (2) wherever it has been cultivated intermittent fever has considerably decreased both in intensity and in frequency; and (3) marshy and uncultivated lands have thus been rendered healthy and quite transformed. Similar results have been obtained in Corsica, where it is computed that at the end of the present year there will be upwards of 600,000 plants of *Eucalyptus* in full growth.—From *Scientific American*.

From analyses\* made by M. Cloez and P. A. Hartzler, the following substances may be obtained from *Eucalyptus globulus*: Eucalyptus Resin, Fat, Tannic Acid, Essential Oil, Eucalyptol, a higher homologue of Camphor, Resinous Acid, Wax, Fatty Acid,

centric layers of wood, of the most beautiful red, or rich vermilion color. See *John Lindley's Flora Medica*, 1838. Height, 150 feet.

*Eucalyptus botryoides* (Smith), found from Gipp's Land to South Queensland. It is one of the most stately trees, remarkable for its dark green, shady foliage. Timber very valuable for water-work.

*Eucalyptus brachypoda* (Turczaninow), found in the most arid extra-tropical region of Australia. Adapted for desert tracts. A dark, hard, elastic wood. Height, 150 feet.

*Eucalyptus Gunnii* (J. Hooker) or *Tasmanian Cider-tree*, which is distributed throughout the Alps of South Western Australia, Victoria and New South Wales, abundant in Alpine and sub-Alpine districts, at an elevation of 3,500 feet, is a common but singularly variable small tree. It is of glaucous foliage, sparingly branched and from twenty to thirty feet high. This well-known tree yields the cider of Tasmania, which flows in the spring from incisions in the trunk. This cider is a cool, refreshing, aperient fluid, used as a beverage in Tasmania. When kept any time it ferments, acquiring properties like beer. Forms thickets in Alpine regions.

*Eucalyptus coriacea* or *Weeping-gum* is another more hardy species, which reaches a height covered with snow for several months in the year. It is found at an elevation of 5,000 feet in Victoria and New South Wales. At an elevation of 6,000 feet snow is perpetual on these mountain summits for nearly the whole of the year. In lower valleys these trees assume huge dimensions. These two last-mentioned species would probably thrive in our temperate zone and deserve to be tried.

*Eucalyptus dumosa*, grows in sand too barren and too loose for any other production. It is a dwarf Eucalypt of the arid regions of Australia, the heavy, spreading roots of which, resembling those of large trees, seem intended to bind down the sands of desert tracts. Instead of a trunk, only a few branches rise above the ground, and the stems being leafless, except at the top, this kind of *Eucalyptus* is almost proof against the running fires of the bush. It forms a low kind of a bush over which a man on horseback can look for miles.

*Eucalyptus doratozydon* (F. von Mueller), the *Spear-wood* of South Western Australia, grows in sterile districts. The stem is slender, straight, and of such firmness and elasticity, that the nomadic tribes wander long distances to obtain it for their spears.

\* From "Pharmaceut. Journal and Transactions," and "Berichte der deutschen Chemischen Gesellschaft."

Gum, Eucalyptic Acid, and brown, red and violet coloring matter. Neither Alkaloids nor crystalizable Glucosides could be detected in *Eucalyptus*.

The Tannin and Fat are obtained from the Eucalyptus Resin. The Wax from the Resinous Acid. Eucalyptol in symbols equivalent to: Carbon, 12; Hydrogen, 20; Oxygen, —, is obtained from the resinized oil, and the Fatty Acids from an ethereal solution of the resin or tincture, after exhaustion with Alcohol. *Pereira* thought that the *Eucalyptus* contained a peculiar substance, *Eucalyptini*, somewhat analogous to Pectin and Tannin.

#### MEDICINAL PROPERTIES.

Powerful diffusible, aromatic stimulant, febrifuge, tonic, astringent, anthelmintic, anti-septic, but not *anti-periodic*, diuretic, laxative, insectifuge, hygienic, disinfectant, prophylactic and melluginous. It is successfully employed in the cure of all malarial fevers, of Remittent and Intermittent type, Cephalalgia, Neuralgia, Rheumatism, Catarrh, Diphtheria, Bronchitis, Hemorrhoids, Dropsies, Worms, by enema as well as internally, and externally in Gangrene and Septic conditions of wounds, ulcers of a benign as well as of a syphilitic character, and in purulent catarrhal conditions of the urethra and vagina. It is used as an astringent to harden spongy and bleeding gums. Its use externally will promote healthy granulations. The oil is used in small doses as a tonic, in large doses as a stimulant, causing a feeling of buoyancy and strength, and an irresistible desire of moving about. It is also employed as a liniment. In Dropsies this agent is recommended in quite small doses. Eucalyptol is used most commonly by inhalation — about one drachm in half a pint of hot water. Dr. P. Dupuytren, of San Francisco, states that so numerous were the cases of bronchitis cured with the drug, that it was hardly worth while to mention them. In the French Hospital of that city he had employed a decoction of *Eucalyptus* leaves with decided benefit in cases of gangrene and unhealthy conditions of ulcers generally.

It is stated by some writers that large doses sometimes cause headache, excitement and fever. Our experience in using this drug leads us to think quite differently. It has always proved a curative in those distressing headaches of masked ague. Have most generally employed a strong saturated tincture\* made from the green leaves and never in less than a maximum dose, in order to observe its action on the system. We failed to perceive any ill effects. Again, it is claimed that its use will sometimes disturb the functions of the stomach. So far as our experience goes to show, we have not seen it verified. Have met a case or two where the taste of the medicine was objected to in strong terms, and when its use was persisted in, nausea would inevitably result, and finally, emesis. Because Lobelia

\* Green saturated tincture *Eucalyptus globulus* is made as follows:

Recipe: Green leaves, cut and bruised of requisite fineness, eight ounces,  
Alcohol, of seventy-five per cent, one pint.

Percolate or macerate in the usual manner for making a tincture.

is emetic in its action, it should not be considered as disturbing the functions of the digestive system.

The leaves are chewed for headache and sore throat by many of the people in California, where the *Eucalyptus* is extensively cultivated for shade and other useful purposes. A decoction of the leaves has been successfully used in domestic practice in the cure of Hemorrhoids, and is due no doubt to its astringent property and stimulus of the portal circulation. Cases are reported where complete cures have been made within the space of four weeks.

White (*Jour. Voy. to New S. Wales*, 231) employed it with some success in bowel complaints, and its powers in these affections have been confirmed by Alibert. (*Mat. Medica*).

[From the San Diego World.]

“WHAT WE PERSONALLY KNOW.—Some months ago the writer read in an English paper of a discovery by some physicians in Europe, of the value of the *Eucalyptus* in early stages of cold and fever. Some weeks ago being taken with a severe cold, we made a decoction of *Eucalyptus* leaves and drank it on retiring to bed. The result was that it brought on a gentle perspiration and sleep, and in the morning all symptoms of the cold had disappeared. A fortnight ago a friend of ours was seized with cold and fever. He had aching pains all over his body and to every appearance bade fair to be confined to his room. We thought of the *Eucalyptus* and told him our experience. He went home and had a strong decoction made and drank freely on going to bed. It worked like a charm, for he was in perfect health the next morning, only a little weak from profuse perspiration. His wife was suffering from cold at the time and tried the remedy and found in it a perfect and immediate cure. One instance more, in our own case. Last night just before retiring to bed we were seized with a violent chill, accompanied with pains in the back and legs. This was followed by a little fever. These symptoms had presaged a very serious illness a year or two ago, and we thought ominously on the subject. We sent out to the street, had some leaves plucked and our favorite tea was made at once. We drank about a pint and soon fell asleep, and to the credit of *Eucalyptus* we say we are as well to-day as ever we were in our life. Our opinion is that the tea is perfectly harmless to drink even a large quantity of. For a medicine tree we can recommend everybody to grow *Eucalyptus*.”

PACIFIC RURAL PRESS ON EUCALYPTUS TEA.—“Mrs. Fuller, of the Eisen farm, informs the Fresno *Republican* that she makes daily, a pail full of tea from the leaves of the blue gum-tree, and that all the men about the place drink some of this every day. There is not now, nor has there been, any malarial sickness on this ranch during this season. We know of our own personal knowledge, says the *Republican*, that there were several cases of intermittent and bilious fevers on the same place last year. Irrigation is extensively practiced, and last year a large body of water passed through the ditch, which raised the water in the well and also afforded a fine opportunity for frequent bathing.

Some of the hands carelessly drank water from the ditch, and sickness followed in consequence. The absence of wind last season gave miasmatic poisons a better chance to generate than usual, but still we feel satisfied there need not have been more sickness than usual last year. The drinking water used this season is first boiled and then allowed to cool. The place is kept clean and in perfect order, and all hands take a little blue-gum tea daily. The prophylactic and curative properties of the Australian *Eucalyptus globulus* are well known to medical men, and different preparations of it are often prescribed. It grows thriftily in this climate and no better preparation can be made than a tea made from the leaves, which, however, should steep, not boil, as boiling drives off the volatile oil which gives the plant its aroma and medicinal virtues."

In testing the properties of *Eucalyptus globulus*, we determined to ascertain if it possessed any anti-periodic properties, so claimed. From actual experience we are constrained to say that it is *not* anti-periodic. It does not break up a chill like quinine in large doses, but prevents a return of an intermittent and acts rather as a febrifuge and supportive diffusible stimulant to that relaxed state of the system so dominant in all malarial fevers. We have used a strong saturated tincture made from the green leaves of young plants in our possession, as well as from those of mature trees, sent to us by friends residing in California, and we have had the satisfaction of knowing that the tincture represented the virtues of the leaves in full. This tincture was made in the proportion of eight ounces of the leaves to one pint of the menstruum used. We gave it with unflinching success in Intermittent and Remittent fevers, acting similarly to Capsicum, *Monarda punctata*, and *Xanthoxylum fraxineum*. It is vitalizing, and step by step may be seen in the successful struggle it keeps up so persistently in the attempt to rout its miasmatic antagonist, and when accomplished, never returns again. Having taken case after case, from the hot-beds of malarial districts within the suburbs of this city, without using either Quinine, *Podophyllum* or any other tonic or cholagogue known as being curative of such diseases, we have always succeeded in curing in from ten to fourteen days. As a rule, we gave two teaspoonfuls of the tincture in half a wine-glass of hot water, sweetened, every half hour, commencing two hours before each paroxysm, and continuing it persistently until the fever abated. It should be remembered that we have always persisted in the use of the *Eucalyptus* for a number of days (generally from seven to ten), even after the last resemblance to a chill had been apparent. We have never omitted doing so in a single case. And on the twenty-first day, counting from the last chill had, we made each patient take a few doses again, to act as a prophylactic.

We are under obligations to the following works of reference: Writings of Ferdinand von Mueller; Forest Culture of Eucalyptus Trees; Lindley's *Flora Medica*; Griffith's *Medical Botany*; *New Remedies*; Loudon's *Encyclopedia of Plants*; Bosse's *Handbuch der Blumengartnererei*.

## CLINICAL RECORD OF CASES TREATED WITH EUCALYPTUS GLOBULUS.

## Case I.

*Intermittent Fever.* — Louis O., æt. 38, of Hackensack, N. J., called for advice August 9, 1876. He was of the sanguine-encephalic temperament, married, and farmer by occupation. Had resided in the neighborhood for several years, and although improvements were constantly going on in the vicinity, very few cases of fever and ague occurred in the town itself. Such cases were generally observed along the marshy lowlands and the course of the Hackensack river, remote from the dwelling of the patient. The following history, from the inception of the disease, about the middle of October, 1875, to present date, will fully illustrate the chronic nature of this case. It commenced with the tertian type — every other day a revolution of the disease — of which he had three distinct paroxysms. His employer immediately gave him a box of pills known as the “Magic Cure” for fever and ague, which he used according to directions and apparently cured the disease. He used, as a precaution against a return of the disease, another box of the same pills. About the middle of April of the present year he was again attacked with intermittent fever of the tertian type. It should be stated that under, and in the rear of, the house he was living in at the time, lay the course of a little run or sluice for carrying off bilge water, and into this ditch the owners of several adjacent dwellings had directed the outlets of their privies. He used a box of the same kind of pills, which broke the chills and arrested the disease for about three weeks. It then reappeared worse than before, and notwithstanding the use of the “Magic Cure Pills” it merely discontinued for another three weeks to again return, until he had the disease four months in alternate succession. Of late he had lost his appetite altogether and complained of more or less headache.

We gave him a tincture of *Eucalyptus globulus*, which was made of equal parts of the recent leaves and branches of a young plant in our possession, for the purpose of testing our new remedy. It was made in the strength of eight ounces of the drug to one pint of the menstruum, having a decidedly astringent and not unpleasant aromatic taste, the same as the recent leaves. Prescribed:

℞ Sat. Green Tinct. *Eucalyptus Globulus*, ℥ viii.

Sig.: Take two teaspoonfuls in one-half a wineglass of hot water, sweetened, every half hour, commencing two hours before the time of expected chill and continuing until after the fever has abated.

August 14. — Reported that he had used the medicine as it was ordered. The chill set in every other day at 7.30 A. M., and lasted an hour. Within five minutes the fever would begin, continuing another hour, and shortly after the sweating stage commenced, lasting fully four hours more. This was about the average time for a complete revolution of the disease. The second and third time of using the medicine, the attacks were not so severe in their nature, but held out the full time of each successive stage. The next attack was proportionately lighter still, yet lasted full time.

August 19. — Three days ago, the fifth day of the chill after using *Eucalyptus globulus*, he had only two doses of the medicine left, and he noticed that it did not give him quite as much relief as formerly. Not having come to New York for medicine, he had a regular old fashioned "shake" yesterday, which came on much earlier than before — 4.30 A. M. It was not such a hard chill, however, as those he had experienced before taking *Eucalyptus*.

We now gave him a saturated tincture made of the green leaves alone, of which we had just received a fresh supply from California.

Prescribed :

R Sat. Green Tinct. *Eucalyptus Globulus*, ℥ viii.

Sig: Take two teaspoonfuls every half hour as before.

This tincture was considerably stronger than the first he had used. But at the same time the patient acknowledged the good effects experienced since taking the first medicine. It should be distinctly understood that no other medicine was given in conjunction with *Eucalyptus* in this case.

August 28. — Patient returned entirely cured of the Intermittent Fever, and reported progress as follows :

August 20. — A chill came on quite early again — 4.30 A. M., and fully as severe as the last. Could only take two doses of *Eucalyptus* before the chill set in. The fever and sweating stages about the same. Thinks that the last medicine was much stronger than the first. Had two loose stools the same morning, about three hours after taking the first dose. Declares not to have eaten any indigestible substances, or even fruit which might have caused the diarrhoea. Did not complain of any pain with it.

August 22. — The chill appeared 4.30 A. M., having just used the second dose of the *Eucalyptus* before it was ushered in. The cold stage was so slight as to last but a few minutes, and could not be compared to any previous attack. There was rather more of a chilly, creeping feeling under the skin, accompanied by a few twitches of the limbs. The time of the cold stage lasted as long as ever before, but there were intermissions proportionately longer. The hot stage decreased in the same ratio. Sweating stage unchanged. The appetite had returned likewise. Bowels had again moved twice the same day.

August 24. — Paroxysm came on an hour later, at 5.30 A. M., and was so insignificant that the cold stage amounted to only a cold, creeping feeling extending down the back, which was accompanied by a tiresome feeling of the whole body. It might be compared to a feeling similar to that which follows a hard day's work. A languor, much yawning and stretching of limbs, substituted the cold and hot stages of this day's attack. But the sweating stage had increased in severity as the other conditions modified, and was of the same duration.

August 26. — Took a dose of the *Eucalyptus* about 5.30 A. M., in anticipation of an attack. Continued taking the medicine up to 8 A. M., and no paroxysm appearing, stopped taking it for that day.

Felt so well during the remaining part of the day that he walked a distance of eight miles and felt none the worse for it, except being tired.

August 28. — Feeling very good on this, the regular day of a chill, he ceased using the medicine. We told the patient to make use of the remaining one-third part of the medicine, in doses of two teaspoonfuls every half hour, on alternate days, corresponding with those of the chills. For the purpose of preventing a relapse, ordered a special treatment for September fourteenth, the third week from the last day of an attack of a chill, and to have it continued for a week, as during the progress of the complaint. Gave:

R. Sat. Tinct. *Eucalyptus Globulus*, ℥ iv.

Remarks: This was a *bona fide* test case to prove the efficiency of *Eucalyptus globulus* in Intermittents. No other medicine was used. Strength and appetite returned without resorting to the old routine of giving tonics.

#### Case II.

*Intermittent Fever.* — Mrs. Mary A. W., aet. fifty, of Ravenswood, L. I., presented herself for treatment September 6, 1876. She had always enjoyed good health, and had passed the climacteric period. Belonged to the sanguine-encephalic temperament. Had lived at Ravenswood, the most extensive hot-bed of malarial fevers in the vicinity of New York, for a short season — not more than four months. The house in which she resided was a frame building, embowered by fine large shade trees. It stood within a block of the East river, and was said to be a salubrious locality. East of the principal street was an outlet for accumulated stagnant water, drying up in little pools and ditches during the hot season.

She was seized with a chill September fourth, about 6 A. M., and taking a hot sling of brandy immediately, it had the effect of modifying the attack. In about ten minutes the hot or fever stage succeeded, lasting twenty minutes, and the revolution of the disease was completed in a profuse sweating stage, continuing another hour. There was headache at the vertex. It proved to be of the double tertian type.

September 5. — A chill came on at noon which lasted only ten minutes. Went to bed, had very little fever and perspiration setting in, felt more comfortable in about an hour. Was up and around as usual thereafter.

September 6. — Experienced creeping chills at 5 A. M., which lasted two hours. The hot stage occupied her attention for two hours more. Mouth very parched — thirsty. Sweating stage lasted nearly all of the morning and afternoon. Had severe backache and headache at vertex in the morning. Remained in bed all day, drinking Boneset tea. Appeared to feel more comfortable in the evening. We ordered:

R. Sat. Green Tinct. *Eucalyptus Globulus*, ℥ vi.

Sig.: Take two teaspoonfuls every half hour, in hot water, sweetened, and continue the same until the fever passes off. Commence using it about two hours before the chill, if possible.



September 8. — Had a chill at 6 A. M., before she could take a dose of *Eucalyptus*. Took three doses in quick succession, which had acted like a charm. Thought that the medicine tasted strong and acted on her head like liquor. It caused an agreeable, diffusive stimulation, which supported her vitality while passing through the various stages successively. Took three more doses of the same medicine, merely lessening the quantity about one-third, which she could bear very well.

September 9. — Took only one dose of two teaspoonfuls that day, early in the morning, and feeling pretty well got up for breakfast. At 10 A. M. was taken rather unexpectedly with a chill. Immediately took some *Eucalyptus* and after the second dose felt considerable relief. The fever in this case was not of so high a grade at any time and have reason to believe that the *Eucalyptus* modified it. Took another dose.

September 10. — The chill made its appearance at 6.30 A. M., continued half an hour, had very little fever, and was succeeded by a sweating stage of half an hour's duration.

September 11. — Had the chill at 10 A. M., and so slight was the attack that she felt very well for the balance of the day. The medicine, we ascertained, was not used at all times sufficiently early to modify the conditions of the disease, and we therefore insisted on a better observance of instructions.

September 14. — Is improving rapidly, so much so that she did not go to bed during a chill. Could attend to all her household duties as previous to the attack. In the place of a regular chill, she experiences rather more of a cold and creeping feeling beneath the skin. Prescribed again :

℞ Sat. Green Tinct. *Eucalyptus globulus*, ℥viii

Sig : To be used in doses of two teaspoonfuls till the last trace of the disease has been removed.

September 20. — The disease had now gradually yielded to the repeated onslaughts made by the *Eucalyptus*. Appeared to be quite well again. It should be stated that her appetite never failed during the disease.

September 21. — Suddenly her limbs began to swell, urine was suppressed, and we were hastily consulted. Limbs were very œdematous and painful from pressure near her ankles. Gave her :

℞ Fl. Ext. *Apocynum*, ℥i.

“ “ *Agrimonia, eupatoria*, ℥ii.

Misce. Sig. : Take half a teaspoonful every four hours.

To assist in the effort of opening all the emunctories of the system, we also gave her :

℞ Pil. *Podophyllini Comp.* (Amer. Disp.) No. xii.

Sig. : One to be taken every night at bedtime.

October 1. — The dropsical effusion disappeared entirely the first day after taking medicine, and she has gained strength. The former

was due, probably, to the malarial poison of the blood, as no symptoms indicating complications of the liver, spleen or kidneys, had been observed.

October 4. — Our patient caught a cold the day previous, which resulted in a chill, lasting from 11 A. M. until 1 P. M., and was not followed by much fever. Also stated that since the intermittent fever was broken up, her kidneys had been rather weak, and that of late she was passing a great deal of water, with some pain voiding it. In case the fever and ague should return, pending the relaxed state of her system, we prescribed once more :

R Sat. Green Tinct. Eucalyptus globulus, ℥ iv.

Sig. : Use it if necessary, as before.

For the debilitated condition of the kidneys, which was nothing more than a sequela to the intermittent fever, we ordered :

R Agrimonia eupatoria,  
Eupatorium purpureum,  
Cucurbita citrullus (Seminis), aa.

Misce. Sig. : Make an infusion and take half a wineglassfull every four hours until relieved.

### Case III.

*Masked Ague.* — Mr. Jacob G., æt. 28, a German gardener, of Ravenswood, L. I., of the sanguine-encephalic temperament, presented himself for treatment, September 8, 1876.

He gave an account of himself from the incipency of the intermittent fever to the present time. He had lived in the same house about five years and used to be a strong and robust man. About four years ago, he was taken with intermittent fever, of the quotidian type, which lasted three months and yielded only at the approach of cold weather. During the first two weeks the doctor managed to break it up with quinine, which kept it at bay about two weeks. On its reappearance the same treatment in larger doses gave it another check and this state of things continued until Doctor Jack Frost cured him for the season. The next year, it had changed into a masked ague of the tertian type, which lasted three months or more. He then had severe pains in all his bones and headache as well. The hot or fever stage was regularly followed by the sweating period every other day during the season. The doctor gave him quinine and blue mass alternately. In the following year (1875) the ague made its debut about the middle of July, when he was taken with three attacks every other day and during the month of August it changed again to a quotidian type, having the attacks every day for a whole week. Quinine and blue mass were the order of the day for the season, and the doctor told him that he might get himself a good stock of it at the drug store, which he had long ago carried out to the letter, till cinchonism held high carnival. The terrible effects of such dosing haunted his brain, when free from a paroxysm. Had one more attack during the middle of September. He had used so much quinine that his hearing became sensibly affected especially during stormy weather. Could not take

any food with a relish. September 2d, 1876, the ague was on hand again at the hour of 4 P. M. The fever raged fiercely for three hours, accompanied with vomiting. Headache and a slight chilly feeling had preceded this heroic attack, which was the precursor of another tertian. The disease progressed in a similar manner every other day, taking the form of an anticipating ague, by recurring an hour earlier at each attack.

September 8. — Being consulted in his behalf, we assented to let him use a few doses of *Eucalyptus* at first, to convince him of the fine effects of this remedy, as he had lost all confidence in doctors. He accordingly took, a teaspoonful of Sat. Green Tinct. *Eucalyptus globulus* in half a wineglass of hot water, three times on that day and it had the effect of reducing the severity of each paroxysm.

September 9. — Took three more doses and he was astonished to find a returning appetite, the first in a number of weeks.

September 10. — Felt very comfortable; had no more *Eucalyptus*. But he noticed a return of pain in the spleen and an enlargement — ague-cake, the first time since last year.

September 11. — The sweating stage set in at 11 A. M., and continued uninterruptedly till 7 P. M. Very little fever had preceded it. Had more pain in the region of spleen. Prescribed :

℞    Sat. Green tinct. *Eucalyptus globulus*.    ℥iv.

℞. : Take two teaspoonfuls in hot water, sweetened, three times a day.

He took the first dose of the medicine that same evening after the attack.

September 17. — The patient reported that the backbone of the disease was broken for good. Could perceive the changes in an unmistakable manner almost after every dose he had taken. The fever had left him days ago and in place of it noticed a great disposition to stretch his limbs and yawn beyond precedence. The pain and swelling in left hypochondria was considerably less. Would go without the *Eucalyptus* again. Gave him :

℞    Sat. Green Tinct. *Eucalyptus globulus*, ℥iv.

℞. : Take it in doses of two teaspoonfuls three times a day.

September 30. — The smiling, radiant face of our patient told the full story, which amounted to an acknowledgment of being now entirely cured. The pain in the spleen had not returned after the second day when last heard from. The appetite and digestion were without a fault, and in evidence thereof, stated that he had gained in flesh fully six pounds during the past week.

October 14. — During an extraordinary effort to house a large supply of winter-coal, before his system had fully recovered from the malarial poisoning, he induced excessive perspiration and neglected to protect himself sufficiently against the evil effects of a possible relapse. Noticing a return of a moderately chilly paroxysm, he hastened to have the same medicine renewed and this was the last of the kind taken. We not only considered the patient cured, but he himself acknowledged complete convalescence at his last visit.

P. S. December 15. — Patient informs me that his recovery was perfect, after using a few prophylactic doses of the medicine.

*Case IV.*

*Pernicious Intermittent Fever.* — Ann McR., æt. thirty, an Irish domestic, called for advice September 9, 1876. Had contracted the disease in the country and was ordered to remove to the city. She gave the following history of her strange case.

Two years ago she contracted the disease while living at Chappaqua, Westchester county, N. Y., and last summer a year ago, she had to remove to another place, Pleasantville, only two miles away, but said to be more salubrious; here she lived with a doctor's family and received medicine all the time, which kept the disease at least in check. It is a tertian, typically speaking. Four months afterwards she removed to White Plains, and here the symptoms were much worse. Retching now preceded the attack, the fever was more violent and the sweating stage followed in regular order. It now became a quotidian, so that she could not work, but had to seek a boarding-house, where physician after physician had charge of the case without affording relief. The paroxysms returned four or five times a day, and food would no longer remain on her stomach; there was also a vicarious appetite; one physician treated her for dyspepsia and some of the others to save their reputation, advised her to go to the city. She became emaciated, lost her strength and finally came to New York about two weeks ago. She thought that she had even worse attacks in the city than in the country; during a chill she would experience a numb feeling, and a creeping from hands to feet as if vermin were crawling under the skin; it was very noticeable across the epigastrium, hypochondria and up the back; appetite was very poor, and lately she complains of headache, passing from the vertex down the side of head and face like neuralgia; limbs often stiff and cold; very drowsy much of the time; retching and nausea constantly; bowels regular. The fever is not so severe in the city, but ague worse. Pulse, 104. We gave her immediately:

R Sat. Green Tinct. *Eucalyptus globulus*, ℥iv.

Sig.: Take one teaspoonful every half hour in hot water until the paroxysms pass off.

September 10. — Reported that she had less of the cold, numb feeling in the skin. Very little headache. Not much retching and a much better appetite.

September 12. — Has no more chills. Headache, nausea and retching all gone. Appetite still improving. Reports now that there is a general warm feeling throughout the body — almost too warm. Skin comfortably warm, with an agreeable moisture on the surface. A rolling sensation in epigastric region and extending to hypochondriæ, like wind and water passing to and fro, the only unpleasant symptom left. Bowels rather constipated from the astringency of the *Eucalyptus*. Advised her to use any kind of a gentle laxative, if necessary. The queer feeling she had in the stomach and spleen led her to think that she might have a tape-worm,

and because some physicians had also mentioned it. Ordered her to continue the same medicine.

September 14. — Progressing nicely concerning the ague. There still seems to be a little fever. Quite a disagreeable sensation again in stomach, spleen and intestines, feeling as if the latter were tied up in knots. Weak feeling in epigastrium. Ordered :

R Sat. Green Tinct. Eucalyptus globulus, ℥ iv.  
Sig. : Take it in doses of a teaspoonful as previously.

September 20. — Returned improved in every way. From the fact of not having seen her since this date, believe that a good recovery was made.

#### Case V.

*Malarial Remittent Fever.* — Mr. J. D. S., thirty-two years of age, an Irish mechanic, sent for me September 29, 1876.

This patient, of the bilious-encephalic temperament, was confined to his room and had been attended by the physician of a mutual benevolent society, of which he was a member. Had taken quinine till cinchonism was as bad as the disease. He gave the following account of his case: For many years he had been employed in the machine shop of the New York and Harlem railroad of this city, which occupied the site of a former swamp. A miasmatic effluvia was constantly escaping from the flooring of the building. Locomotives discharged their water directly into the cellar, through the ground of which it found its way to the nearest sewer. Musty odors were pervading the atmosphere, and in cold weather white vapors were seen to issue through the crevices of the floor like a thick, foggy atmosphere. A great many of the hands were seized with malarial fevers. On September the twenty-second he was taken rather suddenly with a severe headache, followed by fever. By the third day it had assumed the type of asthenic remittent fever, almost delirious. Headache, intense. The doctor gave him large doses of quinine which lessened the fever but increased the headache. Attacks came on in the afternoon of every day. Later, racking pains in the back and other bones preceded each attack. Skin cold. A creeping, chilly feeling passing over his whole body, but never amounting to a regular chill, was followed by a high fever and profuse sweating. Very weak, no desire for food. Tongue coated a dirty yellow color. Bowels constipated. Incessant nauseous feeling. Had not slept a night in a week. Pulse, 114. Prescribed :

R Sat. Green Tinct. Eucalyptus globulus, ℥ viii.

Sig. : Take two teaspoonfuls in half a wineglassful of hot water, sweetened, every half hour, till the fever passes off. Commence using medicine two hours previous to an attack.

September 30. — Patient reports that he used only four doses of *Eucalyptus* the day previous, which lessened the headache and reduced the fever. The paroxysm made its appearance about four p. m., and when it had passed off the pain had left the head and settled in his back and shoulders. Altogether, he felt much more comfortable. Ordered *Eucalyptus* to be used regularly at two p. m., every day.

October 1. — Stated that the chilly stage and subsequent fever had almost left him. In fact, the back-bone of the disease was broken, although there was a bad feeling, in general, still existing. An indescribable sick state of the entire body. Headache is more intensified. Could sleep a little better of late. Had previously subsisted on a milk diet, but could now take some solid food with a relish. No more nausea. Looks much better generally. Patient remarked, that from the very first of taking this medicine the masked chilly stage had entirely disappeared, and that the fever, which was taking the asthenic type, was more readily controlled. The pain in back and limbs yielded in a similar manner. Pulse, ninety-six.

October 4. — The patient was able to take a walk — the first since sick. The headache, about the only objectionable symptom, remaining. It is more of a congestive character — not distressing. The extreme debility manifested in this case, when we first saw the patient, is gradually yielding to the invigorating effect of the *Eucalyptus*. Recovery, though slow, is permanently established. Tongue cleaning splendidly. Taste improving, and appetite returning. Bowels quite regular. The skin is cool, but not cold, with a decided improvement in its function. Pulse, seventy-two; flabby and indicative of prolonged prostration. The stomach getting accustomed to a stronger diet, we substituted plenty of beef and fowl, in place of the milk diet. The impoverished state of the blood required such a change. The medicine had been used faithfully at every anticipating period of the cold stage until now, the same as though the disease was at its zenith.

October 6. — Head quite free from pain. Appetite more normal. Convalescing finely. Prescribed :

R. Sat. Green Tinct. *Eucalyptus globulus*, ℥ viii.

Sig. : Take one teaspoonful in hot water four times a day.

The patient informed us that it was very good but strongly tasting medicine, and he did not relish it very much.

October 10. — Up to present time, no return of paroxysm. Gaining strength very fast. Talks of resuming work in a few days.

P. S. November 1. — Cure is completed. No sign of a relapse. The disease in this case took on a quotidian type from the time when we first took it in hand until discharged cured.

It will be noticed, in the above case, that the disease was just developing itself into a typhoid form, which, by the timely use of *Eucalyptus globulus*, was, fortunately, averted. Whether this result was due to the anti-septic properties of the drug, or possibly to the vitalizing and buoyant effects of its diffusible stimulus, we leave to the careful and observing reader to decide.

It is highly necessary, in treating such cases, to build up the system that has been lowered by malarial fever, but because we have removed the symptoms, it is by no means proof positive that we have also overcome the cause. Continuing the medicine, therefore, in smaller doses, a week after the paroxysms were broken up, we secured an excellent tonic effect.

## THE ORIGIN OF THE AMERICAN ECLECTIC PRACTICE OF MEDICINE, AND ITS EARLY HISTORY IN THE STATE OF NEW YORK.

BY H. E. FIRTH, M. D.

*Mr. President, Ladies and Gentlemen of the Eclectic Medical Society of the State of New York.*—I have been requested by the president of this society to furnish a paper to be read before this honorable body upon a subject of my own selection.

It has occurred to me that in this centennial year of American independence, and over a half century since the first introduction of "American eclecticism," that it would be wise and proper that I should devote a few thoughts to the subject of the early history of eclecticism in the State of New York.

I propose to confine my remarks (in the main) to its history in New York State, as the history of eclecticism in the States is a subject of such magnitude that it could not be encompassed in one paper, if indeed I had the time and ability to make the attempt.

It would be of great interest, and worthy the ambition of any eclectic physician to write a correct history of eclecticism in the United States, and I hope that at no distant day, some one who may be qualified to do the subject justice, may furnish us with a full and impartial history.

The history that I shall attempt to give of eclecticism in the State of New York, although imperfect, nevertheless contains much that has never been written. In preparing this history I find it a difficult matter to fully write the chain of events that have transpired since the early days of Thomson and Beach, and in attempting to do so there will necessarily occur now and then a missing link. The difficulty in writing this history is much greater than it otherwise would have been, if the records of medical societies which formerly existed could be found.

If, therefore, I only succeed in adding something to what has already been written upon the subject, I may enjoy the satisfaction of knowing that this paper is not entirely without its utility.

### ORIGIN OF MEDICAL ECLECTICISM.

Eclecticism in medicine (at least what we call "American Eclecticism"), had its origin in the State of New York, from the writings and labors of Dr. Wooster Beach, who is fully deserving of the title of the "Father of Eclecticism."

Dr. Samuel Thomson, a cotemporary of Dr. Beach, doubtless, antedated him in the reform movement, and to him belongs the credit of introducing many valuable medicines and modes of cure.

## DR. SAMUEL THOMSON'S SYSTEM OF PRACTICE.

Whatever may have been his defect in education, Dr Samuel Thomson was a man of strong character, and an original thinker. To him belongs the credit of discovering and putting into practical use some of the best articles in our materia medica.

Dr. Thomson discovered the therapeutical properties of lobelia, as early as 1793, and about the year 1798 commenced, in a domestic way, to practice medicine.

In 1805 he introduced capsicum into practice, and soon after added a number of other valuable remedies to his *Materia Medica*. In 1812 he published the first outlines of his *Guide to Health*. In 1813 he compiled his "*New Materia Medica*," which embraces sixty native vegetable remedies. His first work on practice was published soon after.

The system of Thomson took its rise about this time and gradually spread throughout the United States, and also through a portion of Europe. Thousands of men (who were medically uneducated) purchased Thomson's book, and with it the right to practice medicine. *From this cause*, probably more than from any other the system of Thomson was eventually brought into disrepute.

The success which attended Dr. Thomson's practice soon attracted the attention of such men as Howard, Hance, Smith, and still later, Matson, Curtis, Comfort, Cook, Comming and many others, and they entered the Thomsonian field of labor.

These men being educated, and indeed some of them, scientific physicians, soon gave more polish to the Thomsonian practice and at the same time paved the way to a more liberal habit and system of reasoning. These reformers, in many instances, styled themselves "physopaths" or "reform or botanic physicians."

Several schools of medicine in the interest of this sect were organized east, west and south, and various periodicals were published throughout the country. Three or more of these schools still exist, one of which is located in Cincinnati, one in Georgia and one in Indianapolis.

The earlier followers of Thomson regarded him as the "alpha" and "omega" of medical science, and conformed their practice to his system of teaching.

In evidence of the above statement I will quote a resolution passed at the second annual meeting of the "Thomsonian Medical Society," held at Geddes, Onondaga County, in 1836:

*Resolved*, "That our object is not to effect an improvement either in the theory or practice of the system of medicine discovered by Samuel Thomson; nor is it to secure a monopoly of practice among the few to the exclusion of the many; but our object is to exhibit this system of Samuel Thomson to the world in such a light that all may appreciate its blessings and adopt it as their only safe and sure method of treating disease."

I have no doubt that in the early days of medical reform, in too many instances personal and sectional feelings arose between individuals, who, in their ambition to forward the principles



they espoused, and, desirous to make history for themselves, failed to acknowledge the part performed by their cotemporaries in acquiring knowledge, and building up the great system of medical practice, which we, as eclectics, to-day recognize and enjoy.

These pioneers of medical reform were but human, and it is not strange that selfish motives should sometimes have influenced them in their acts.

Dr. Thomson, we all know, had suffered and endured much in consequence of his medical faith and his determination to make his system of practice popular. He had borne persecution, hardships and imprisonment. He had labored through summer's heat and winter's storm, and now, after long years of suffering, it was but reasonable to expect that he should desire to reap some fruit for all his mental and physical endurance. He was also a man of strong passions and of a determined will, and when once fully settled upon a point he was neither slow to act or easily subdued.

Dr. Thomson, in casting about to find men of ability to assist him in the republication of his work, found Dr. Matson, a physician of culture and also a convert to his faith, whom he employed to rewrite his book. Dr. Matson engaged in the undertaking, but before the book was completed Drs. Thomson and Matson quarreled, and Dr. Matson gave up the undertaking and at once proceeded to write a book for himself.

Dr. Matson's motives in writing this book may have been purely to advance the interests of medical reform, or they may have been selfish. It is not for me to divine as to Dr. Matson's motive in publishing his book, but certain it is, that he produced a work which was well received and which added to the literature of medical reform.

In 1832, as Dr. Thomson was extending his business throughout the States, selling his books and establishing agencies for his medicines, he fell in with Dr. Horton Howard, who had become a convert to the Thomsonian system of practice, and who had manifested much zeal in the cause. Howard accepted an agency from Thomson, but soon he and Thomson disagreed. Dr. Howard, though a practical man was not gifted in book making, but feeling (as he says) that there was a defect in Thomson's book he employed Dr. Hance (a physician of some literary ability) to write a book for him. Dr. Horton Howard's book contained much that was valuable, and was alike creditable to both Dr. Howard and Dr. Hance. The book was republished in 1850, by Professor J. Kost, of Cincinnati.

Whatever may have been the ambition, fault, or shortcomings of Dr. Samuel Thomson, he, no doubt, was a man of sincerity and honesty; and although oftentimes crude in his ideas, he nevertheless was of a philosophic turn of mind, and by his inductive process of reasoning he was enabled to set in motion an influence, that had for its basis the fundamental principles of truth.

It may be truly said of Dr. Samuel Thomson, that he sowed the first "germ seeds" of reform, and his name should be "handed down to posterity" as a benefactor of his race.

## DR. WOOSTER BEACH'S SYSTEM OF PRACTICE.

Dr. Wooster Beach, as near as I can ascertain, inaugurated his system of practice\* about the year 1826.

Although like Thomson, Dr. Beach claimed a reformation from allopathy, yet his system was distinctive in its character, and as widely differed from the system of Thomson, as it did from allopathy itself.

It is true that in some respects these systems bore a close resemblance. Both Beach and Thomson ignored blood-letting, calomel and corrosive poisons, and both professed to assist nature in her effort to remove disease.

Beach's practice differed from that of Thomson in the fact that it introduced the student to a different mode of thought. The effect of Beach's system was not to cultivate the idea of a fixed or routine system, but to release the mind from the dogmas of creeds and systems, the philosophy of medical schools, as they were then taught, and to direct it to an unlimited field of inquiry. It based its teachings upon the fundamental principle of physiological law, and invited the student to clinical observation at the bed-side of the sick. It adopted those means which bore the best harmonious relations to the efforts of nature.

## PERMANENCY OF DR. BEACH'S SYSTEM.

Dr. Beach secured the permanency of his system, not only from the theoretical and inductive processes of his reasoning, but more especially from the practical results of his clinical teaching.

In the year 1827, Dr. Beach opened an infirmary in Eldridge street, city of New York, and treated in one year 2,100 patients. He was also one of the physicians of the "United States Infirmary," and as such had a large opportunity to test his system of practice.

In 1832, he was appointed health physician of the Tenth ward, and during the cholera epidemic of that year prescribed for over 1,000 cases in the short space of three months.

In 1829, Dr. Beach, with some of his students and proselytes, organized a medical society, which they named the

## "REFORMED MEDICAL SOCIETY."

They had a neat diploma executed for this society, and Dr. Beach in his work speaks of it as being an association of much interest. There was also in the year 1829, a "Reformed Medical College" opened under the auspices of Dr. Beach, which continued for several years, and from which a number of students graduated.

Prof. L. C. Dolly, M. D., in his "prize essay" of 1854, mentioning the origin of American Medical Eclecticism speaks of Dr. Wooster Beach, in the following language: "To adopt and encourage new views and measures of treatment, was to make one's self irregular; and to become irregular was to sacrifice professional standing and fellowship, and to experience reproach and ignominy from the

\*I use the word "system" for the sake of convenience, for Dr. Beach had not, properly speaking, a system of practice.

numerous and selfish exponents of medical science. To emancipate one's self wholly from the established dogmas; to determine upon sifting and gathering impartially into one great storehouse, into one eclectic or universal system the fruits of all well-attested experience, all opinions and measures which common sense and rational philosophy would sustain, required a mind most philanthropic and resolute. Such a position was assumed and such labors commenced by Dr. Wooster Beach.

Although a licentiate of the old school, he set himself manfully at work to effect a reformation in medicine upon a rational and inductive principle. It seems that no other man, with similar opportunities, could have culled with less prejudice, with more order and discrimination that which seemed worthy of adoption, not only from the tomes of allopathy, but from the successful experience of empirics of notoriety and obscurity. Whatever was known of our indigenous *materia medica*, outside of the profession, was first wedded to the more valuable portions of the ancient and the venerable science by Dr. Beach.

Reformation once commenced by him upon principles ample and commendatory could but be urged forward by the liberal and philanthropic in the age of progress and enterprise.

The dissemination of his principles of practice, and the education of a few practitioners at an institution under his supervision in New York city, led to the organization of a school at Worthington, Ohio, in 1830."

Prof. G. W. L. Bickley, M. D., in a history of the Eclectic Medical Institute of Cincinnati, Ohio, published in the Eclectic Medical Journal of 1857, says:

"The pioneer in this department — this eclectic idea in medicine — was Dr. Wooster Beach, a man whose name will be handed down from age to age as one of herculean courage in the great battle of medical reform.

He who first breaks the ice and scoria, and drinks from the pure fountain of truth the vitalizing wines, the true idea of philosophy, is entitled to much of the praise of the succeeding results, no matter by whom achieved. We give to Fitch and Fulton the *crédit* of steam application, though neither ever conceived of the innumerable applications and uses to which it has, since their day, been applied by other laborers in the department of science. So, though Beach not only failed to develop all the simple laws of medical science, but often mingled his developed truths with more or less of error, we still ascribe to him the honor of founding the true eclectic system of rational medicine in America. He is truly the founder of the system, whether viewed as a teacher or an author, in both of which positions he is eminent. His great work on the American eclectic practice was the first to attract general attention, and to render a united effort for its rejection necessary. But the honesty and liberality, the research and scientific character of the work, enabled it to hold its position, in defiance of the ceaseless warfare waged against it."

While the credit of opening 'up the eclectic idea of medicine in America is freely conceded to Dr. Beach, it must be borne in mind

that he taught his principles of rational medicine under the name of the "Reformed System." The embodiment of his views is embraced in his beautiful motto to the "Reformed Medical Journal" — "The science of medicine, like the doric column, should stand simple, pure and majestic, having fact for its basis, induction for its pillar, and truth alone for its capital." The designation of this system by the word *eclectic*, originated with the late Prof. T. V. Morrow, who may be regarded as the founder and great pioneer of eclectic medicine in the west. It would be a pleasant task to dilate upon the character of this noble man, whose memory will ever be held dear by the friends of liberal medicine.

He was a native of Kentucky, where he was a student of medicine in 1827-8, but having acquired some knowledge of Beach's opinions, he went to the city of New York to attend Beach's lectures in the Reformed Medical College. Here he first acquired those rudiments of true medical science which afterwards enabled him not only to exhibit the errors of the old system, but which also enabled him to demonstrate the superior claims of eclectic medicine. Soon after Morrow's arrival in New York city, he was joined by I. G. Jones, of Ohio, who also drank in deeply the lessons of reformed medical science as taught by Dr. Wooster Beach.

Morrow's superior talent, and his remarkable qualifications, very soon arrested the attention of those connected with the New York school, and in 1830 he was appointed to the chair of obstetrics in his *alma mater*, the Reformed Medical College of New York.

Dr. Beach became impressed with the idea that the west was a most suitable place to locate a medical college. Acting upon this conviction, he issued a circular and sent it to various points in the west, the object being to elicit such information as would enable him to make a judicious selection in locating a "Reformed Medical College."

The venerable Philander Chase, D. D., Bishop of Ohio, and an uncle of our great financial minister, had secured a university charter for an educational establishment at Worthington, Ohio; and as all the departments were not full, the trustees wrote to Dr. Beach, offering the use of their charter and edifice for a medical department. Beach immediately sent out Dr. J. J. Steel, a reformed allopathic physician of rare accomplishments, to examine the place, and if approved, to make the necessary arrangements for commencing the exercises of the medical department. Dr. I. G. Jones followed Dr. Steel in 1830, Dr. Morrow remaining a while in New York to complete the arrangements necessary for a thorough course at Worthington. In 1831, Dr. Morrow went to Worthington and was inaugurated president of the medical department, on which occasion he delivered an address, which was afterward published in the New York Reform Medical Journal of 1832, which in literary, scientific, and true merit, will ever be regarded as a master effort by a master mind. Had Dr. Morrow never made another stroke with his pen, that essay alone would have marked him as a man of giant intellect.

Dr. Beach accumulated a large collection of anatomical specimens, and eventually opened a very large anatomical museum. Certain

hours in the day medical lectures were delivered in this museum which were for the benefit of all who chose to come and listen.

This plan of lecturing for the information of the public was kept up as late as 1848-9. I remember that in 1846, when I first came to New York to practice medicine, I occasionally visited this museum. Dr. Hassell was at that time chief manager of the establishment.

Of the many works and publications of Dr. Beach, I need not now speak. Suffice it to say, that few men living or dead have received such numerous and honorable acknowledgments for contributions to science.

*Doctor Wooster Beach* was in many respects an extraordinary man. He was "brimful" of restless enthusiasm. He labored as one having the utmost faith in the purity of his mission. His devotion to the cause of medical reform was without a parallel in the history of medicine. He considered no sacrifice too great, or labor too hard, if he could only thereby advance the interest of medical reform.

Although Dr. Beach possessed but a limited capacity as a lecturer, and was not in reality a highly educated man, he was, nevertheless, one of the greatest compilers and collectors of medical experiences the reform practice has ever known. His intuitive knowledge of the nature of disease, and of the action of remedies, and his skillful plan of treating all diseases, was appreciated by his friends, and even acknowledged by his opponents. Dr. Beach studied medicine with Dr. Tidd, an eminent botanic physician of New Jersey, and at a late date graduated at the medical department of the University of New York. Being conscious of the fallacy of the old-school system of practice, he cast about him to gain information from each and every source. He visited Indian doctors, root and herb doctors, both ordinary and eminent botanic physicians, and even did not feel it beneath his dignity to inquire of nurses and those who used domestic remedies. He also made a voyage to Europe and visited the hospitals, colleges and infirmaries of England, France and Germany. From his varied and extended observation he became more convinced of the errors of the old-school system of practice and determined to put forth renewed effort to establish a more liberal and eclectic system. From the very large amount of information he received from all sources, he sifted the wheat from the chaff, and so classified his facts and formulas that he was enabled to present to the world a work on the *Practice of Medicine*, which not only merited their approval, but enlisted attention and called forth admiration and acknowledgment from eminent divines; from members of the Legislature; from members of the press; from consuls to foreign countries; from the Pope of Rome; from the Emperors of France, Germany and Russia; from the Kings of Italy and Prussia, and from various crowned heads of the *Old world*.

But notwithstanding Doctor Beach's great gift in compiling, classifying and suiting his remedies so as to make them of practical utility in removing disease; notwithstanding his advanced teaching in the direction of selecting from all sources the best modes of treating the sick, and of so harmonizing his remedies that they might assist

nature in her efforts to remove disease; notwithstanding his capacity as an organizer and as a worker in the cause of medical reform, Dr. Beach was one of the poorest of financiers. He was ever writing and publishing books, periodicals and papers; but shrewd and designing men were ever on his path to pocket the proceeds of his labors. He collected great museums, but never realized any pecuniary advantages therefrom. He organized societies, colleges and infirmaries. He labored with untiring zeal to relieve the distressed, the sick and the poor. He visited various sections of the country as counseling physician, and to the pursuits of his profession he gave untiring diligence; but for all this ceaseless labor, he scarcely received money enough to secure him a livelihood.

He educated a son to the profession, that he might be an ornament to himself, and a comfort to his declining years, but he went over to the enemy. Another son he also educated, and bestowed on him the wealth of his affection, hoping that he might live to follow in his footsteps. He imbued in this son a zeal and devotion to the cause of medical reform, for which he had so long labored; but just at the maturity and the manhood of this young man, he was lost (drowned) amid the whirlpool and breakers of Hell-gate.

Dr. Beach never fully recovered from this last shock. He lived along for some years afterward; but burdened from incessant toil, with a brain overtaxed with hard work; with embarrassed circumstances; with domestic cares pressing him; with a heart throbbing for humanity, but with a purse too poor to place him in a position for usefulness; neglected by friends; forsaken and alone the great Dr. Beach faded from human sight.

When the history of eclecticicism shall be written up by the medical historian, the name of Dr. Wooster Beach shall stand out in characters of living light. If future posterity shall do justice to his name, he shall yet live, in poetry, in song, and in eloquence. Unborn generations shall witness his renown. Sires, matrons and infant childhood in ages yet to come, shall contemplate the statue of *Wooster Beach*, crowned with laurels, and decked with the emblem of a nation's gratitude, with one hand holding his books on practice, and with the other pointing to a nation saved from the terrible *ravages* of mercury and the lancet.

Such, doubtless, will be the memory of Dr. Wooster Beach, when those who would clothe him with obloquy for his noblest deeds shall be lost to human recollection, or only be remembered for the cruelty and injustice with which they assailed him.

#### PERSECUTION OF REFORM PHYSICIANS.

About the time the system of Samuel Thomson was taking root and spreading throughout the country, and especially when Thomson was securing the sympathy and co-operation of some very able physicians, who were capable in a literary point of view, of defending his principles, and who were also improving upon his system of practice so that it presented a more liberal expression, the allopathic

physicians made a movement throughout the State, in order to secure the passage of a law that would be sufficiently oppressive (as they thought) to retard and eventually smother the growth of this new system of practice.

#### PASSAGE OF THE LAW.

The result of allopathic influences was such that on April 10, 1813, they secured the passage of a law that in their judgment would accomplish their purpose.

After an experience of three years they found that this law was defective, as it only had the effect to somewhat impede the march of the reformers. On April 20, 1818, they secured an amendment to the act which amendment made the law still more oppressive. After another year's experience they discovered that something yet was needed to make the law more effective in their estimation, and another amendment was added April 13, 1819.

#### NATURE OF THE LAW.

First. This law (I am now speaking of the law of New York State, for similar laws were passed in several of the States) required that the physicians of the several counties of the State should meet on the first Tuesday in July following the enactment of April 10, 1813, and organize county societies in all those counties which were not already organized; and that after such organization should be effected, that each county society should delegate one physician who should represent them in the State society, and that delegates so chosen should constitute the Medical Society of the State of New York.

Second. That each county society when formed shall have the right to examine all physicians who may present themselves for examination, and if they are found qualified, shall give them a certificate which shall entitle the holder to practice medicine or surgery in any part of the State.

Third. No person shall have the right to practice medicine or surgery in the State unless they procure a certificate from one of the county societies (or from the State society). If any one shall attempt to practice medicine without a recognition from one of these societies, he shall forever afterwards be disqualified from collecting any debt or debts incurred from such practice; and shall also be liable to prosecution, and if convicted shall forfeit and pay (or be imprisoned) twenty-five dollars for each offense. If, however, the person practicing without a license shall receive no fee or reward for the same, he or she shall not be debarred from applying for the benefit of the sick, any roots, barks or herbs (the growth or product of the United States).

Fourth. That no college of physicians and surgeons shall confer a diploma for the degree of doctor of medicine upon any student who shall not have fully complied with the requisitions in the first section of an act entitled "An act to incorporate medical societies for the purpose of regulating the practice of medicine and surgery in the State of New York," passed April 20, 1818.

## THE EFFECT OF THE LAW UPON REFORM PHYSICIANS.

The effect of this law was to embarrass and render liable to prosecution any of the reform physicians at any time whenever a patient chose to take advantage of the law or refused to pay his bills. Or, should he render himself obnoxious to an allopathic physician, that allopath held him in his power, and could both prosecute and persecute him to the bitter end.

To show the inconsistency of this law, it required that the eclectic or botanic physician (for there were many such at that time) should either become members of allopathic societies or be unrecognized; and yet the law required that they must have studied medicine with an *old-school doctor* (allopath) in order to be admitted into the State or county societies.

Section 1 of the amended act says: "No person shall after the 1st day of May, 1821, be admitted to an examination as a candidate for the practice of physic or surgery who has not studied four years with a regular physician and surgeon." (Allopath, of course.)

No matter what the qualification of the reform physician and surgeon he could never expect to be received in an old-school medical society, and hence could not legally practice medicine and receive remuneration therefrom.

In order to show the animus of the allopaths, and their determination to debar the new school from all legal claim to the practice of medicine, I will refer to another clause in the amended act passed April 13, 1819, which reads: "No college of physicians and surgeons in this State shall confer a diploma upon any student of medicine [however competent] who shall not have fully complied with the requisition in the first section of the act entitled 'An act to incorporate medical societies,' etc., passed April 20, 1818."

The section above referred to requires that the physician or student should have studied four years with an allopathic physician.

It is unnecessary to use further argument in order to show the unreasonableness and inconsistency of the above law, or to further demonstrate the fact that the object of the originators of this law was to suppress and kill the rising prospects of this new school of practice.

## HOW THE REPEAL OF THIS LAW WAS EFFECTED.

Notwithstanding the force and oppressiveness of this law this new school of practice continued to multiply and to promulgate its principles. It had, of course, to encounter and overcome obstacles and be prepared at all times to meet opposition. Prof. I. G. Jones, in an address before a convention of physicians in Ohio, says: "Eclectic physicians of to-day but little know or realize what the pioneers of medical reform had to encounter. They were slandered and subjected to every mode of abuse calculated to degrade and injure them, by their enemies, the allopaths."

Many of these reformers were their equals, if not superiors, in a social, moral and professional point of view, and yet they derided them and scoffed at their system of practice, pronouncing it as "unscientific and worthless."



I received a letter from that "old war veteran" of medical reform, Dr. E. J. Mattocks, of Troy, N. Y., who says: "I am happy to hear that you are writing a history of the reform and eclectic practice of medicine in the State of New York. But collect all the facts best you may, and still you will be unable to give but a tithe of the malicious persecutions, and in some instances imprisonment, these early pioneers had to suffer in consequence of their faith and practice.

"Such men as Dr. Wooster Beach, Elisha Smith, Samuel Thomson, Thomas Lapham, Cyrus Thomson, Ira Wood, A. N. Burton, S. W. Frisbie, Abriel Gardner, H. M. Sweet, J. W. Johnson and a host of others, could their voices be heard, would confirm my statement.

"When I first came to Troy I found twenty-eight (28) old-school physicians with whom I had to battle. I have lived to see them all dead (I suppose hurried off by taking their own drugs). The present practitioners are more wise, and are using simpler remedies (such as vegetable extracts); they are giving up many of their poisons, and are forgetting how to bleed. So I will thank *God* and take courage, hoping and expecting that the 'eclectic practice' will soon be universal."

The early pioneers of medical reform were not to be so easily put down; they were conscious of the truthfulness and justice of their cause, and they determined to fight for their rights. They formed societies for improvement and mutual counsel, and for the protection of their interests. They also organized plans for the overthrow of this obnoxious law. They issued periodicals and journals in which they could advocate and promulgate their principles, and also present their professional claims to an intelligent public.

#### PETITION TO THE LEGISLATURE FOR A REPEAL OF THE LAW.

On the 11th day of June, 1839, the Thomsonian medical society, at its annual meeting held at the Capitol, city of Albany, appointed a committee of five to prepare a petition to be presented to the Legislature for the repeal of the unjust and tyrannical medical law passed April 10, 1813.

There were eighty-five members of the medical society in their seats when the motion to appoint a committee was passed. The committee subsequently prepared a petition, obtained signatures thereto, and in due time presented it to the Legislature. The Legislature, however, failed to take any action upon the petition.

The following year, at the annual meeting of the society, held at the Capitol on the 10th day of June, 1840, another committee was appointed. This committee again pressed the matter to the attention of the Legislature, and advocated the justice of their claim, but allopathic influence against the measure was too strong, and they failed. Committees were appointed by the society and reported from year to year. The committees submitted their petitions to the Legislatures in the years 1839, 1840, 1841, 1842 and 1843, with the same result.

The reform physicians were not a body of men easily to be dis-

couraged. They were the sons of revolutionary sires who had (against fearful odds) fought eight long years for freedom.

As they looked abroad through the State of New York, they beheld hundreds of their brethren under the oppressive yoke of a law more tyrannical in its nature than those which oppressed their fathers, and caused them to take up arms in defense of their rights as American citizens.

Fired by a just indignation, and with an indomitable zeal for the cause in which they were enlisted, they determined to make another and desperate effort. They appointed a committee composed of Dr. Wm. B. Stanton, O. Cooke and A. W. Burton. Petitions were circulated throughout the State, and the physicians were active in procuring signatures; among the number none were more active than Dr. John Thomson and Dr. E. J. Mattocks. Dr. Mattocks obtained several thousand signatures in Troy and vicinity.

The committee were well adapted to press the claims of the petitioners, having a personal influence with members of the Legislature. Dr. John Thomson, who resided then in New York, conveyed the petition of the Thomsonians from New York to Albany, and procuring a wheel-barrow, wheeled it to the Capitol and presented it before the Legislature of 1844. The petition, with its signatures, when unrolled before the Legislature, proved to be forty yards in length, and contained forty thousand (40,000) signatures.

The reform physicians of Wooster Beach's school also petitioned the Legislature for the repeal of these unjust and tyrannical laws, and exerted an influence, to a greater or less extent, in the Legislature. On several occasions Dr. John C. Kelly went before the Legislature and made speeches in favor of medical reform and in opposition to the unjust medical laws. Dr. Isaac Smith says: "We succeeded in electing a man from New York, favorable to our cause, by the name of Job Haskell. He took our petition with him to the Legislature, and made a stirring speech on the subject of the unjustness of the then existing medical laws. I was present and well remember him, as he stood upon the floor, with Dr. Wooster Beach's book in one hand and my father's (Dr. Elisha Smith) in the other. His language was bold, defiant and eloquent, and at intervals during his speech the hall fairly shook with applause."

The thanks of the reform practitioners were also due to Judge Scott and General Clark of the Senate and M. A. Carpenter of the Assembly, who took an active part in securing the repeal of the law. One of these gentlemen was from Washington county and had been a patient under the care of Dr. Cook; he had been so signally benefited that he felt more than usual interest in reformers and made a speech in their interest, which was both enthusiastic and eloquent. The speech was copied shortly after in the Poughkeepsie Thomsonian.

The effect upon the Legislature by the presentation of these petitions and their long roll of signatures, backed as they were by the influence and arguments of such men as composed the committee, was perfectly irresistible, and the Legislature of 1844, after due deliberation, repealed the odious and tyrannical law.

## RESOLUTION OF THANKS TO THE COMMITTEE.

At the ninth annual meeting of the Thomsonian Medical Society, held at the city of Albany on June 13 and 14, 1844, the following resolution was passed:

*Resolved*, That the thanks of this society be and are hereby tendered to Drs. William B. Stanton, O. Cook and A. N. Burton, for their active exertions in procuring the repeal of an unjust law, the intent of which was to create an odious monopoly and cut off a portion of the people of this State from their constitutional and inalienable rights.

## LOCAL MEDICAL SOCIETIES.

There were three medical societies organized about the same time, and it is a difficult matter to tell which was organized first, viz.: The Reform Medical Society, organized by Dr. Wooster Beach and associates, The New York Association of Reformed Physicians, also located in the city of New York, and a medical society in western New York, which was formed January 23, 1828, in Rochester, which was then only a village. The last-named society was afterward made a State society, and preserved a continuous existence until the year 1863, when it was merged into the present Eclectic Medical Society of the State of New York. Dr. Beach's society was called the

## REFORMED MEDICAL SOCIETY OF THE UNITED STATES.

The above-named society was organized either a short time before or soon after the organization of the Reformed Medical College. There may have been Thomsonian societies previous to the society of Dr. Beach's, but I have not been informed of them, if any such existed. I believe that in various parts of the United States there were business societies formed by the Thomsonians called "friendly societies," but they were not (as I understand it), medical societies, in the true acceptance of the term.

Dr. Wooster Beach, in forming this Reformed Medical Society of the United States, anticipated that it should be something more than a mere local society, and, doubtless, intended that it should be a kind of central parent society, from which other societies should be instituted and encouraged in various sections of the country.

The first officers of the Reformed Medical Society were, President, Dr. Wooster Beach; Vice-President, Dr. J. F. Daniel Lobstein; Secretary, Dr. Geo. W. Cheevers; Treasurer, Dr. John C. Kelly.

The following physicians were members of the society: Dr. Calvin Preston, Dr. T. V. Morrow, Dr. J. G. Jones, Dr. A. Upham, Dr. James J. Vere, Dr. Wolcott, Dr. J. J. Steel.

Dr. Wooster Beach and other writers of his day, speak of the Reformed Medical Society as being of considerable interest. In his work on practice, Dr. Beach says: "In accordance with a resolution adopted by the Reformed Medical Society in New York, a school was established in Worthington, Ohio, in 1830." The society continued for many years, and I think until after the dissolution of the college, but how long after I am not prepared to say.

They had a neat diploma for the use of the members of the society. In connection with the society and college enterprise they conducted a medical journal called the Reform Medical Journal.

#### NEW YORK ASSOCIATION OF REFORM PHYSICIANS.

The society known as the Association of Reformed Physicians was organized in the year 1828 or 1829, chiefly through the instrumentality of Dr. Elisha Smith, who had been a practicing physician since 1820. Dr. Smith had recently moved to New York city and resided in Pearl street which, at that time, was in the "heart" of the city.

It may be asked: Why was this society organized when Dr. Beach had a society already in existence or was about, at that time, organizing one, and especially as there was such a necessity for a unity of all the reform physicians, both in the city and State?

I think a solution of this problem may be found in the fact that both Dr. Wooster Beach and Dr. Elisha Smith, aspired to leadership in the great movement of medical reform, as both were preparing to issue their first works on practice. It has always been unfortunate for the interests of medical reform, that a cause so noble and so worthy should suffer from the factions of its advocates and for the lack of a healthy and systematized organization. We have not, even to this day, become fully emancipated from these early defects of our predecessors in the practice of medicine.

Truth in the end must always triumph, but with what tardiness are her advances, in comparison to what they might be were we properly organized.

Professor Orin Davis, in a letter to me (since commencing this essay) remarks: "We are not altogether unlike the Indians, formidable in numbers and spread over a wide domain, but, for centralization and power, we have yet to learn the uses of combination and unity of action."

The following were the first officers of Dr. Elisha Smith's society: Dr. Elisha Smith, president; Dr. Jesse Everetts, vice-president; Dr. John Thorp, secretary.

The above society continued to exist until the year 1831, or until after the death of Dr. Smith, when it was disbanded.

#### MEDICAL SOCIETY OF BOTANIC PHYSICIANS AND SURGEONS OF THE CITY OF NEW YORK.

The above-named society was organized in the year 1835. It was located in Second street, New York.

The first officers of the society were: Dr. Isaac S. Smith, president; Dr. Abel Hanks, vice-president; Dr. Ives S. Barber, secretary.

Drs. Doolittle, Ware, Everetts and Hubert, were among the first members.

Dr. Isaac S. Smith, (who resides in Detroit, Mich., and is seventy-three years of age) says:

"We had a beautiful certificate of membership for the use of the members of this society."

They also organized a college in connection with the society, and delivered lectures for the benefit of students. Dr. Isaac S. Smith lectured on anatomy and surgery, Dr. Ives S. Barber lectured on practice of medicine and obstetrics, Dr. Ware lectured on botany, Dr. Hulbert lectured on chemistry and electricity.

The school (Dr. Isaac S. Smith says) continued until he left New York, in 1846. Dr. Isaac S. Smith graduated in one of the allopathic colleges. He left New York in the year 1846, and located in the west. In 1850 he engaged as a surgeon on board the United States ship "Northerner," which left New York harbor in March of that year. After visiting all the principal ports in Central America and the Atlantic and Pacific ocean, they engaged for two years as a passenger ship and sailed between Panama and San Francisco. As an evidence of Dr. Smith's ability as a lecturer, I append the following complimentary resolution of the class :

"At a meeting of the medical class of Isaac S. Smith, M. D., held at the lecture room on Tuesday, Feb. 15, 1844, E. H. Hosier was appointed chairman, and G. Hopkins, secretary.

"A committee of three was appointed to draft resolutions expressive of the sense of the meeting. The committee reported the following for the approval of the class, that :

"*Whereas*, During the past winter we have attended a course of anatomical, physiological and surgical lectures, delivered by Dr. Isaac S. Smith, which, for clear and conspicuous manner of illustrating his demonstrations, has been of essential benefit to the class; and,

"*Whereas*. The said course of lectures has, throughout, been characterized by a display of talent, intellect and erudition, by the dictates of unerring reason and nature's self-evident truth on the part of the lecturer, the class regards it not only as a privilege, but as a pleasing duty, to manifest, in unqualified terms, their opinion of his merits and the professional worth of their instructor; be it, therefore,

*Resolved*, That the thanks of this class be tendered to Dr. I. S. Smith, for the honorable and able manner in which he has endeavored to impart instruction to each and all of his hearers, and also for the kindness he has shown in trying to impress on the minds of his class the responsibility and importance of that profession of which he is a most worthy and efficient member.

*Resolved*, That we commend Dr. Smith as an able and instructive lecturer to all who wish to obtain a knowledge of anatomy, physiology and surgery.

G. H. HOPKINS,  
*Secretary.*

E. H. HOSIER,  
*Chairman.*

G. W. DOWNING.

L. BEACH.

A. D. ATKINSON.

*Committee.*

After the presentation of the above by the chairman, Mr. Hosier again, on behalf of the class, in a very eloquent address, presented a beautiful and costly case of dissecting instruments.

There was a State medical society formed in western New York in the year 1828.\* It was organized in the *then* village of Rochester, on the twenty-third day of June. Auxiliary medical societies were formed in several of the adjacent counties. The one organized May 30, 1832, at Byron, Genesee county, was called the "GENESEE UNION BOTANIC SOCIETY."

The friends of the reform practice organized another "*Reform Medical Society*" in the town of Conesus, on the 20th of September, 1832.

At Dansville, Livingston county, N. Y., there was another society formed called the "REFORMED MEDICAL ASSOCIATION OF WESTERN NEW YORK."

This last-named medical society issued a medical journal, of which more will hereafter be said, and instituted (in connection with another medical society) medical lectures for the preliminary instruction of students.

The history (in brief) of these societies will be given in a communication from Orin Davis, M. D., of Attica, who is probably better posted in the reform movement in western New York than any other physician in the State. I am greatly indebted to him for the information he has so kindly furnished.

#### THOMSONIAN MEDICAL SOCIETIES.

In the year 1839 the Thomsonian Medical Society of the State of New York, passed a resolution recommending the formation of district societies. During that year, and the year 1840, there were a number of societies formed. These societies were expected to report to the State society, but, except in a few instances, failed to do so. I think that these district societies were never very flourishing, as but little is said concerning them in the records of the State society.

#### NEW YORK ECLECTIC MEDICAL SOCIETY.

The "New York Eclectic Medical Society" was organized in the city of New York in the year 1849.

The society was composed of eclectic physicians and liberal physio-paths, or botanic physicians. The first meeting of the society was held at the house of Dr. H. M. Sweet, in Houston street. Dr. Sweet was, for many years, secretary of this society. I think that the books of the society are still in the hands of his widow (who resides in the west). On account of the absence of these books much valuable information is lost that otherwise might have proved subjects of interest in this history.

The place of meeting of the society was removed to "Fountain Hall," Bowery. In 1851 a medical convention was called under the auspices of this society, the object of which was to unite the reform

\* I think this society was formed shortly after that of Dr. Wooster Beach, in the city of New York.

physicians of the State, both eclectics and physopaths, under one general platform, for a more efficient and harmonious action.

#### MEDICAL CONVENTION CALLED.

In pursuance of a call issued by the eclectic and reform physicians of the city of New York, a convention of physicians assembled at "Fountain Hall," Bowery, on the 23d day of September, 1851.

The object of the meeting was to more effectually unite the physopathic and eclectic physicians of the State upon a common platform, so that they might operate harmoniously together.

The meeting was very largely attended by physicians of the State. There were also quite a number of physicians from other States. The deliberations of the convention were harmonious throughout. The session lasted two days.

Among the many present, I remember Drs. W. F. Smith, Chas. Green, W. A. Armstrong and Dr. Christie, of Pennsylvania; Drs. T. M. Davis, I. J. Sperry, T. F. Sperry, of Connecticut; Drs. A. Hunting, Stephen Webster and Holmes, of Rhode Island; Dr. H. F. Gardner, of Massachusetts; Dr. J. Myers, of Louisiana; Dr. A. R. Doran, of Delaware. There were also present from New York State, Drs. Samuel Tuthill, of Poughkeepsie; Wm. Jones, of Newburgh; A. W. Russell, of Albany; Prof. J. D. Friend and Prof. J. M. Comins, of New York; also, Drs. W. Elmer, H. M. Sweet, H. S. Firth, D. E. Smith, J. B. Dennis, Drs. Jacques and Porter, H. E. Firth, D. Willcocks, A. Doolittle, P. Lapham, L. B. Hoag, L. D. Stone, B. J. Stow, J. Law, Samuel Frisbie, S. B. Vail, J. Prior, G. N. Sharp, Dr. Zenden, George Newby, R. Keith, and many others whose names have escaped my memory.

The convention was called to order by Dr. Wm. Elmer. Dr. T. M. Davis, of Connecticut, was elected temporary chairman and H. M. Sweet of New York city, secretary.

Permanent officers were nominated by a committee appointed for that purpose, and as the result of balloting, the following physicians were elected:

President, Dr. H. F. Gardner, of Massachusetts; First Vice-President, Dr. P. F. Sweet, of Pennsylvania; Second Vice-President, J. Myers, of Louisiana; Secretary, Dr. J. D. Friend, of New York; Assistant Secretary, Dr. T. F. Sperry, of Connecticut; Treasurer, Dr. C. R. Doran, of Delaware.

The President, Dr. H. F. Gardner, appointed a committee to report business for the convention. The committee submitted the following:

1st. A committee of five on colleges; 2d. A committee of five on medical journals; 3d. A committee of five on a platform of medical principles; 4th. A committee of seven on United States convention; 5th. A committee of five on the state of medical reform; 6th. A committee of seven on concentrated medicines.

The several committees reported respectively under their several heads. The committee on platform of principles reported as follows:

First. That it is not only important, but necessary, that our prin-

ciples should be given to the world, to the end that our true position may be understood, and that a more definite and mutual understanding may exist among ourselves; we recognize as one of the leading principles of medical reform, the rejection of all dangerous and deleterious methods which tend to impair the vital powers. Hence the mercurial, antimonial and blood-letting system of treatment, being replaced by better agencies, is regarded as unscientific and obsolete.

Second. That in every case of disease or morbid action such remedies only are necessary as will aid, not retard, the recuperative efforts of the system; therefore, depletive agents, or those which are permanently so, are not needed to cure disease.

Third. That while we rely almost entirely upon vegetable medicines in the treatment of disease, and believe that they are best adapted to restore the sick to a normal or healthy condition, we do not proscribe such mineral or animal preparations as are found to act in harmony with the laws of human economy.

Fourth. That we will be known and recognized by the name of Reform Medical Physicians, renouncing all former distinctive appellations and unite on the foregoing broad platform of principles. And we will extend the hand of professional friendship to all medical reformers whose principles and practice accord therewith.

A number of letters were received from medical men who regretted their inability to be present, but who sympathized with the object of the convention. Among the number, and which were afterward published, one was from Dr. J. Kost of Ohio; one from Dr. Charles Green of Pennsylvania, and one, also, from Dr. H. Hollenbeck of New Jersey.

As an evidence of the unity of feeling which prevailed throughout the convention, I will quote the following resolution:

*Resolved*, That as this convention is about to close its labors (after a two days' session), we cannot part without congratulating ourselves on its happy termination, believing, as we do, that its results will not only inure to the advancement of our cause but greatly tend to promote a spirit of harmony and union throughout our ranks and gain for us the respect and confidence of the community.

The resolution was passed unanimously.

The New York Eclectic Medical Society, under whose auspices this convention was called, continued their meetings for a number of years. Their place of meeting was at "Fountain Hall," Bowery. After the formation of the "New York and Brooklyn Medical and Pathological Society," of which I shall hereafter speak, this society began to wane, as the Medical and Pathological Society absorbed the interest of its members.

#### AMERICAN MEDICAL ASSOCIATION.

This society was organized in the years 1849 or 1850. It was located on the North river side of New York city.

Drs. E. Whitney, Van Doran, A. Atkinson, A. Doolittle and Dr. Colman were among the organizers. Dr. Wooster Beach, I think, afterward became a member of the society.



This society, like the Eclectic Medical Society, continued to meet for several years and was finally merged into the Brooklyn and New York Medical and Pathological Society.

This society had secured a charter under the general act of incorporation.

#### CONVENTION OF PHYSICIANS CALLED.

The eclectic physicians of New York issued a call for a convention to be held on the 5th day of June, 1855, at 149 Bowery, "Fountain Hall." This convention was called a national convention. I think, however (although there were quite a number of States represented), it hardly rose to the dignity of a national convention. The convention lasted two days and a considerable amount of business was transacted. Professors Walter Burnham, Levi Reuben and Frank Kelly were present from Massachusetts; Professors Johnson and Sperry from Connecticut; Prof. Hollenbeck and Dr. Wm. Armstrong from Pennsylvania, and also quite a number from other States. From the State of New York I remember Dr. Samuel Tuthill of Poughkeepsie and Dr. Wm. Jones of Newburgh; indeed, these two pioneer physicians were almost always present with their cheerful smiles and encouraging words of hope and counsel; they have long and manfully labored for the cause of medical reform, and are now as indefatigable as ever; with whitened locks and the frost of many winters upon their heads, yet still they preserve that dignity of deportment (both mental and physical) which we all would do well to imitate; E. J. Mattocks, of Troy, Dr. R. Owens and Dr. Stow from New York State; Drs. Coe, E. Whitney, Smith, Frisbee, Van Doran, Lapham, Newby, Archer, Wooster Beach, Veil, Willcocks, Colman, Sweet, Law, Boyd, Atkinson, J. D. Friend and many others from New York and Brooklyn.

The object of this convention, more particularly, was to agree upon a constitution and by-laws, a platform of principles upon which all the reform and eclectic physicians could unite.

Dr. Wooster Beach was chairman of the convention. Dr. Beach stated the objects of the call for this convention, and requested Dr. Van Doran, secretary of the American Medical Association, to read the constitution and by-laws of that society and see if the convention would adopt it or suggest an amendment, or whether, in their judgment, a committee should be appointed to draft a new constitution and platform of principles. Dr. Van Doran proceeded to read the constitution, after which it became a subject of discussion. Several physicians present objected to the phraseology of parts of the constitution on the ground that it was too proscriptive for liberal eclectics.

The discussions pro and con became very animated. I remember Dr. Colman (a man of more than ordinary intellect and of "snap" and "fire") became very eloquent while discussing the merits of eclecticism. The following is a brief extract from Dr. Colman's remarks:

"I believe the common practice of medicine injurious to the interests of mankind, and as a lover of the human family, I want to see some thing better. If the principles and practice of eclecticism were fully carried out, one of the most glorious reforms would be accomplished that had ever been undertaken. What is the reason we cannot take our stand — nay, the highest stand in society? It is because we won't lay aside our little prejudices. What are we compared to great principles? It is true, there must be men to carry out principles, but principles ought to go before men. I am satisfied with the platform, but get it better and I will subscribe my name to it. What is the reason we don't succeed faster and better? Why, everybody wants to be a 'big bug,' a big toad in the puddle. Many people desire to become greater than God Almighty designed they should be. Our principles are right; our cause is just and right; it is a genuine reform. If we are united upon the principles of American eclecticism, we shall stand forever; if our principles are properly understood we shall take a metropolitan stand in New York State. If you were to put the principles and the practice of the old school in one scale and ours in the other, they would 'kick the beam' very quickly. While we have principles and success in practice, which we may well be proud of, the old school have no confidence in their theory or practice. If twelve men could reform the world, why not three times twelve reform the medical profession? I desire to see the reform physicians take a high stand professionally. We have talent, experience and professional character enough to stand before the world and command the sympathies of the society in which we move. For my part I have taken a stand from which I will not swerve a hair's-breadth."

A committee of six were appointed to draft a platform of principles and report at the next annual meeting of the American Medical Association. Three of the committee were appointed from the New York Eclectic Medical Society, and three from the American Medical Society. The

#### BOTANICAL MEDICAL SOCIETY OF THE STATE OF NEW YORK,

Met on the 10th of June, 1856, in the lecture room of the Metropolitan Medical College, and was largely attended. Of this meeting the following announcement was made in the "Journal of Medical Reform:"

"New York Botanic Medical Society. — We hope to see a large gathering of our brethren at the twenty-first annual meeting of this society on Tuesday the tenth of June next. Matters of deep interest will come up for consideration; and, occurring as it does, the day previous to the national convention [more properly the American Eclectic Medical Association], physicians will have an opportunity of becoming acquainted with each other, and with the progress of the cause through the country."

This meeting, and the one that followed it the following day, and which was held at Stuyvesant Institute, Broadway, were union meetings, and were productive of much good. The meeting was

well attended. During this year and the years 1857 and 1858, quite a number of eclectic physicians joined the Botanic State Society, so that in the year 1858 the name of the society was changed (so as to meet the views of the eclectics) to that of "New York State Association of Reformed Physicians." In this name the eclectics yielded the name eclectic, and the physopaths advanced a step toward eclecticism.

#### ANNUAL MEETING OF THE AMERICAN ECLECTIC MEDICAL ASSOCIATION.

The Journal of Medical Reform also published the following notice:

"The next annual meeting of the American Eclectic Medical Association will commence in the city of New York on the eleventh day of June (second Wednesday). The members of this association, and the friends of medical reform generally throughout the United States and Canadas, are respectfully invited to be present and take part in the deliberations of this convention.

"The meeting will commence 10 o'clock A. M., on Wednesday, June 11, 1856, at Stuyvesant Institute, No. 659 Broadway.

By order.

WOOSTER BEACH, M. D.,  
*President.*

FRANK KELLY, M. D., Mass., }  
H. M. SWEET, M. D., N. Y., } *Corresponding Secretaries."*

This meeting convened according to the published announcement, and continued its sessions for two days, June eleventh and twelfth.

Professors Walter Burnham, Frank Kelly and Reuben, were present from Mass.

I think, if memory serves me, Prof. R. S. Newton, Prof. Z. Freeman and Prof. Sanders, were present from Ohio; Prof. J. W. Johnson and others, from Conn.; Prof. Hollenbeck, and a number of others, from Penn.; and quite a number from other States. The profession from western New York, and from other sections of the State, also the physicians of New York city and Brooklyn, were there in goodly numbers.

I remember that the union of interests between the physopaths and eclectics of the State created some criticism both in the south and west. The "Southern Medical Reformer" (a journal in the interest of the physopaths), was very much concerned for the interests of Thomsonism, and regarded the movement in New York with aversion; while James Buchanan (of the College Journal), of Cincinnati, who was a professor in a rival school from that of R. S. Newton and associates (and not at that time on the most intimate terms), indulged (through the pages of his journal) in some very caustic remarks. He called this meeting in New York, in 1856, "a conglomeration;" meaning by that term that it was made up of physopaths and eclectics.

Dr. Buchanan, animadverting upon the literary and scientific character of the convention, mentioned, among other things, the

statement of a gentleman (Dr. H. S. Firth), respecting the therapeutic properties of perchloride of iron, and his report of the cure of several cases of erysipelas by its use, as if that was not a fact worthy of the consideration of the convention. Muriate of iron was then a new remedy for the disease, and one which has since proved to be the nearest specific of any known remedy.

Many very interesting and instructive reports were made at this meeting. Among others, Dr. Groverloe, author of a work on Organic Medicines, gave a report on the process of obtaining the active principles of various vegetable remedies.

The following resolutions were passed by the convention :

1st. *Resolved*, That we regard it as one of the most important duties of the medical profession, to investigate truth, from whatever source it may come, and in every proper mode to encourage the fullest and freest investigation by all.

2d. *Resolved*, That we regard all combinations to proscribe and degrade any portion of the medical profession, merely on account of a difference of opinion in matters of science, as a serious crime against the true interest of the profession, against the welfare of the community, and against the common rights of man.

3d. *Resolved*, That it is incumbent upon all medical reformers to regard all members of the profession in a spirit of liberality and courtesy ; to abstain from all personal and disparaging remarks in reference to differences of doctrine, and to cultivate those amicable relations which admit of co-operation in the pursuit of truth.

4th. *Resolved*, That the great struggle of the present day in medical science is between the spirit of freedom on the one hand, which is seeking boldly for truth in science, and the spirit of conservative despotism on the other, which aims to perpetuate opinions by the force of organized combinations, and to discountenance or suppress every attempt at reform, whatever may be its merits or its source.

5th. *Resolved*, That we regard all medical reformers who are struggling for the improvement and the freedom of the profession, as engaged in a holy cause, and that we regard it as a duty of all such, whatever may be their differences of opinion upon minor points, to unite in the most cordial manner, as the American colonies united in their struggle for freedom.

6th. *Resolved*, That as the confederacy of the patriotic colonies which achieved the freedom of America resulted in the establishment of a national union of independent States, forming a true republic, so we hope that the confederacy of the medical reformers may not only achieve a revolution, but establish in the highest degree of freedom and harmony, *the confederated republic of medical science.*

NEW YORK AND BROOKLYN MEDICAL AND PATHOLOGICAL SOCIETY.

The New York and Brooklyn Medical and Pathological Society was organized in the year 1856. The meetings of the society were held at "Botanic Hall," No. 68 East Broadway.

The interest manifested in this society by both the physicians of New York and Brooklyn has not been excelled by any society since. The meetings were held monthly and were looked forward to with the greatest interest.

To those whose privilege it was to participate in the meetings of the society, it will hardly be necessary to call up incidents, by way of remembrance, for they must be indelibly ingrafted upon their memory.

We remember Hadley with his culture and pleasantry, Beach with his far-reaching experience, Coe with his inductive philosophy, Reuben with his logic and classics, Robinson with his erudition, Penoyer with his contributions, Sweet with his practical knowledge and dry jokes, Stow with his financial talent, H. S. Firth with his talk on concentrated medicines, Law and Boyd with their pharmaceutical experiences, Bond with his homœopathy, Whitney with his clerical dignity, Archer with his approbateness, Hayes with his elocution, Friend with his culture, Commings with his Thomsonism learnedly defended, Burdick with his *industry* and self-esteem, Smith with his therapeutical discoveries, Johnson, of New York, with his brag; Frisbie with his gravity, Fearn with his short-hand, and a host of lesser lights such, for instance, as your humble servant.

Prof. W. W. Hadley says of this society, in the medical and pathological journal which was published under the auspices of the society in the October number, 1858:

"This society has been in existence for nearly two years, meeting every month, and is composed of some fifty physicians of New York and Brooklyn; *all of the* 'progressive' order in character and sympathy, but hailing from various divisions in medicine, as Allopathy, Homœopathy, Eclectic, Botanic, etc.

Notwithstanding the diverse predilections of the various members composing the association, its sessions are characterized by the greatest harmony and good feeling; its discussions are carried on in that true spirit of liberality and freedom of opinion indicating an earnest desire, on the part of its members, to avail themselves of every valuable remedy known in the treatment of disease. This society promises to result in much good by their investigations of various matters pertaining to the science and practice of medicine."

#### BROOKLYN ACADEMY OF MEDICINE.

In the year 1849, an Eclectic Medical Society was organized in Brooklyn; Drs. D. E. Smith, F. W. Frisbie, P. Lapham, George Coe and others, were among the organizers. In the year 1854, this society was reorganized. The society was named the "Eclectic Medical Society of the County of Kings." They secured for this society a charter under the general act of incorporation. In the year 1861, the name of the society was changed to the "Brooklyn Academy of Medicine," and on the 15th day of March, 1866, the society was made auxiliary to the New York State Eclectic Medical Society.

In the early days of this society, its members were greatly annoyed,

and some of them were put to a considerable inconvenience, through the authoritative and dictatorial spirit manifested by some of the allopathic medical profession.

The dogmatical and domineering disposition of some of these allopaths found a medium of expression through that intolerant and tyrannical association hailing under the cognomen of the "Kings County Medical Society." The "old fogies" of the Kings County Society, feeling themselves fortified behind their legal wall of defense, proceed to issue such edicts as they supposed would seriously cripple if not exterminate the "*eclectic quacks*" as they chose to call us.

On one occasion they issued a summons through their president, commanding all eclectics to appear before their representative head, and exhibit their "sheep skins" and other testimonials of professional qualification so that he might determine whether we had "pipped our shell" under the sacred tutative care of the "regular profession."

In order to stamp the originators of this insulting demand with the "brand of infamy," the Eclectic Medical Society called a meeting extraordinary, which convened in the Brooklyn Institute, September 15, 1857.

The eclectic medical profession of the Eclectic Medical Society of the City of New York, were invited to be present and to participate in the deliberations of the society. They were present in goodly numbers.

Prof. Levi Reuben delivered before the society a masterly address, which address, together with the discussions of the society, and the following resolutions were published in the city papers:

*Resolved*, That as eclectic physicians, occupying as we do a central position between the various conflicting schools of medicine; we continue to investigate the claims and appropriate the good of all systems of medical practice.

*Resolved*, That while we believe in the largest liberty, we can but regard the late movement of the Allopathic Medical Society, as an attempt to exercise a dogmatical censorship wholly unwarranted by law, and unworthy of the age.

*Resolved*, That inasmuch as the principles of American eclecticism are not as widely diffused as they should be, therefore, we recommend that a free course of public lectures be ordered by this society, to take place the ensuing winter, at such time and place as this society may direct.

*Resolved*, That while we regard, with pride, the eclectic medical colleges of our country, we have no bigotry with reference to graduates of other schools, our society being open to all liberal-minded physicians, who can subscribe to its constitution and by-laws.

*Resolved*, That we apply, at the earliest opportunity, to the Legislature of the State of New York, for a special act of incorporation for the Eclectic Medical Society of the County of Kings.

These sanguines of the Kings County Medical Society were not slow in making the discovery that they had "caught a tartar." The movement upon their part was far from being a successful policy

measure, but, on the contrary, did really more to bring eclecticism before the people, than any other course they could have taken.

Failing in the above, a radical *old-school* health officer (some years later) proposed another plan, viz.: To refuse the certificates of all eclectic physicians and in that way determine where they had "pipped their shells," and also to determine if eclectics had any rights that *old-school doctors* were bound to respect.

This health officer refused to grant a permit on the certificate of the first eclectic physician, whose certificate of death came to the health officer. In lieu of granting it he sent a coroner to call an inquest over the remains of the doctor's patient. Having succeeded in this first case so admirably, he certainly thought his plan to be a successful one. I happened to be the second eclectic physician whose certificate of death was presented to the health board. *It was refused*, and the ordeal was imposed upon me to "face the music." In my case, however, this worthy personage condescended to send me a (very polite) note, requesting me to repair to the health office and introduce myself to the health officer. I obeyed the summons like a willing subject, but not in a more gracious mood than an unsanctified nature would admit of under the circumstances.

The old Dutch foggy received me with an unusual nodding of the head and a waving of the hands and arms, together with paraphrasings and circumlocutions, such as would have done credit to a third-rate actor in a theatrical display. When the first heat of contact had died away and the extra-muscular movements of the Dutchman had somewhat subsided, the following colloquy took place.

HEALTH OFFICER. — Vel, Doedor Firt, I thought I would likes to ze you und hav vun talks. You know mine pozishon as ze health ovvicer ov ze zity ov Brooklynd; I must look after ze inderest ov mine ovvice, und if you hav vun diblomas vot ish regular, vat ish all right.

DOCTOR FIRTH. — Well, sir, I probably do not know as much about the law of the State, which relates to the practice of medicine, as others may. Neither am I as familiar with the duties pertaining to the health officer of the city of Brooklyn as some others are, but I do know, sir, that it will be time enough for you to sit in judgment upon my acts when I have violated the law. I did not come here to be catechised by you, neither do I recognize it as any part of your duty to do so.

HEALTH OFFICER. — Doedor Firt, I would have you understhand vat I vil not intervere mit any podie's rightd. I must my dudies do as ze health ovvicer. If you are von regular gratuate vat ish all rightd, vat ish all I vaunts to know.

DOCTOR FIRTH. — I have been a practicing physician in the city of Brooklyn for over fifteen years, and my record has been open and undisguised. Now, sir, if I am not competent to practice my profession, it is time the citizens of Brooklyn knew it. As regards my diploma and other documentary tests of my qualification, I will inform you, sir, how you can ascertain all about them (refers to the certificates of death, which have been recognized in this office for fifteen years) and I will enter a prosecution in defense of my rights, and rest my claim for justice upon a legal issue.

**HEALTH OFFICER.** — Vel, sir, you must knos I understhand ze laws, and I hav righdts vot ze law allows. Ze zidizens I vill brodect and I vill knos vot docdor zerdificats comes here zo long as I holds ovvice.

**DOCTOR FIRTH.** — I have always been a peaceful man and have gone about my business in a quiet way, neither now do I seek notoriety either through the public press or otherwise. But, sir, I have rights, both as a physician and as an American citizen, and I do not intend passively to allow any man, *native-born or foreigner*, to trample upon those rights. You can take any course you may wish with reference to my certificates of death, but remember I shall hold you responsible for your acts. I bid you, sir, good day.

To make a long story short, my certificate was acknowledged and a permit for burial granted. That was the last we heard of eclectic persecution, so far as it related to the health officer.

#### MEDICAL SOCIETIES OF THE STATE OF NEW YORK.

The first medical society of reformed physicians in the State of New York, of which I can find any account, and which claimed to be a State society, was formed in the year 1825 or 1826. It was organized by Dr. Wooster Beach, and his associates. They gave this society the name of "Reformed Medical Society of the United States."

From what I can learn of this society I think that the name was larger than the character of the society would warrant. The society was composed of physicians chiefly of New York State, there being, I think, but few members from other States. This society was located in the city of New York. I think this society, more properly speaking, was a local society, and I have classified it among the local societies, and will, therefore, make no further mention of it in this connection.

#### "REFORMED MEDICAL SOCIETY OF THE STATE OF NEW YORK."

The reform medical practitioners of western New York, feeling the need of organization, met in the *then* village of Rochester, at the dwelling-house of Dr. James Lee, and formed a State medical society.

Dr. Daniel J. Cobb was chosen its first president, and Dr. Miller its first secretary.

The objects of the society, as set forth, were to improve the practice of medicine; encourage the employment of vegetable remedies; diffuse the principles of reform among the people; organize plans for mutual interest and protection; cultivate an acquaintanceship among the profession, and to exert a united influence for the repeal of unjust and tyrannical medical laws which related to the practice of medicine and which were then in force.

A constitution and by-laws were adopted for the government of the society, and it started on its mission of usefulness. This society continued to hold its sessions regularly up to the year 1863, when it



was merged into the Eclectic Medical Society of the State of New York.

Subsequently, under the auspices of this society, there was a reform paper published, named the "Botanic Sentinel and Enquirer."

This journal was ably edited by Drs. Daniel J. Cobb and A. B. Luce, and doubtless did much for the cause of reform.

There were, also, auxiliary medical societies formed in several of the counties, which were active in spreading the principles of reform.

The present "Genesee Valley District Society," which is auxiliary to the Eclectic Medical Society of the State of New York, was organized first as an auxiliary to this State's society, on May 30, 1832. Its name was then called the "Genesee Union Botanical Society."

The subsequent history of this reform medical society of the State of New York, and its influence in spreading eclecticism in western New York, will be found in the communication of Dr. Orin Davis, to which I have already referred.

#### THOMSONIAN MEDICAL SOCIETY OF THE STATE OF NEW YORK.

This society was organized in the year 1835. The society was formed in the interests of the Thomsonians, and, as I have already, in another part of this paper, stated, was, in its early days, strictly and radically Thomsonian in principle. They had on their roll book the names of two hundred and twenty-one (221) members. It was quite a common occurrence to have from fifty to one hundred members present at their annual meeting.

On the occasion of their fourth annual meeting, when the committee was appointed to petition the Legislature for a repeal of the obnoxious law relating to the practice of medicine, there were eighty-five members in their seats.

As time advanced, this society lost its radical adherence to Thomson's teachings, and became more liberal. The societies formed in other States had also become more liberal, especially in the south and west. In several of the States the name Thomsonian was dropped, and the term Physopathic was used in its stead. The advocates of this system met in Baltimore in 1852, and adopted a platform of principles, which they called the Baltimore platform. This platform ignored the use of poisons in all forms, whether mineral or vegetable. While the Physopathic medical societies were proscriptive in regard to poisons, in other respects they were much more liberal than the radical Thomsonians, and were not as "routine" in their practice.

In the year 1849 the name of the society was changed to the New York State Physopathic Medical Society.

The object, I think, in changing the name of the society was, to have a name in harmony with the organizations of the east, west and south; there had been so many unscientific and illiterate men who had, without previous study, commenced the practice of medicine under the title of Thomsonism, that the more educated classes doubted the propriety of continuing the name. Again there were many who did not wish to be understood as being strictly

the followers of Thomson, but believed in progression, and while recognizing the fact that there was very much in the theory and practice of Samuel Thomson that was valuable, and while they regarded him as a great reformer, still they preferred to exercise their own judgment and opinions. This latter class multiplied as years advanced. Their reports on treatment of patients, and their discussions in the medical society, evinced the fact that they had given up, to a great extent, the routine treatment laid down by Thomson, and had adopted a system of practice more eclectic. In the year 1854 there was a demand for a change of the constitution of the society and a committee was appointed for that purpose. The committee reported an amendment to articles first, second and third; the first of which was, that the name of the society be changed, so as to read: Botanic Medical Society of the State of New York.

The report of the committee was adopted and the name of the society was changed. The society became more liberal in its views, and although its constitution and by-laws expressed the sentiments of the Baltimore platform, and especially its adherence to the no-poison theory, still little was said in comparison to former years upon the subject of platforms or principles. The adherents of the society were warmly in favor of sustaining the Metropolitan Medical College, and were willing to sink personal differences of opinion and unite in supporting the reform movement throughout the State. Physicians that were recognized as eclectic in their principles joined the society and labored for the common interest of medical reform. In the years 1857 and 1858 quite a number of eclectic physicians joined the society, among whom were Henry S. Firth, David Willcocks, D. E. Smith, H. E. Firth, Grover Coe, Levi Reuben, W. W. Hadley, B. J. Stow, J. T. Burdick, all of New York city and Brooklyn. There were also a number of eclectic physicians from the State which joined the society in these years. In the year 1858 the name of the society was changed to the New York State Association of Reformed Physicians.

To show the difference in the change of sentiment of the members of this society, I will make an extract from the committee on resolutions that reported in 1858. You remember the resolutions passed by this society in 1838 (just twenty years before) which I copied in this paper in the commencing pages, which read:

*Resolved*, That our object is not to effect an improvement either in the theory or practice of Samuel Thomson, etc.

The resolutions of 1858 read as follows:

*Resolved*, "That recent improvements in medical science, dating back only a few short years, although at first but faintly glimmering forth upon the world of thought, have now attained a mighty influence and made its mark upon the age in which we live, as shown by the mitigation of many of the evils consequent upon the use of blood-letting and the mercurials, indicating to the observant eye that the light of truth is fast penetrating the minds of the people, and that the day is not far distant when it shall not only overspread this continent of ours but it shall extend its healing influence to the isles of the sea and the inhabitants thereof."

In the year 1860 there was quite a feeling created on account of a disagreement of the committee on resolutions. The committee brought in a minority and a majority report. The minority report advocated the Baltimore platform and recommended it as a principle to which the society should subscribe, while the majority report expressed liberal sentiments. The majority report was discussed and voted down, while the minority report was adopted by a few votes over the negative. The discussions upon the reports were very heated and tended to make a division (at least, in feeling) between the eclectic and the physopathic members. This state of feeling continued during the remaining years of the society.

At the annual meeting of the society, June 10, 1862, Dr. Rivenburg offered the following preamble and resolution, which was seconded by Dr. Hayse:

*Whereas*, There exists differences of opinion among the friends of medical reform that are of a trivial character, compared to the just and important principles that lie at the foundation of our reform medical practice; and,

*Whereas*, Those who were once co-operating with us have been estranged by certain platforms of principles that are of a nominal consideration, compared to the disintegration of our membership, which weaken our influence as a society and our individual standing in the community; and,

*Whereas*, It is essential to the spread and furtherance of the cause of medical reform that the differences which have for the last few years separated us should be fairly settled, and that a spirit of fraternal feeling should be cultivated and enjoyed; therefore,

*Resolved*, That a convention be called to meet in the city of New York, for the purpose of exchanging views with those who may have felt aggrieved with the former action of this society, and that all friends of medical reform be invited to attend. The preamble and resolution were adopted and a committee was appointed to carry out the object of the resolution.

The committee saw proper to defer the calling of the convention until the next annual meeting of the society, which was held on the 9th day of June, 1863, at No. 68 East Broadway (Botanic Hall).

At this annual meeting of the New York Association of Reformed Physicians, Dr. L. Stanton was elected president, Dr. H. E. Firth vice-president, and Dr. D. E. Smith, secretary.

During the business of this convention, a motion was made by Dr. Rivenburg, that when this society adjourn it be *sine die*, and that previous to its adjournment a committee be appointed to call a convention of reform physicians of this State, to meet at some central place next fall for the purpose of organizing a new society on a new basis.

The resolutions drew forth a protracted discussion, which was participated in by a number of members, some being in favor of continuing this society, while others thought it wise that a new society should be organized.

Dr. H. M. Sweet said, that among the people we are now recog-

nized as eclectics no matter what other distinctive names we might apply to ourselves; and, as that was an expressive and proper term, he thought the name of this society might be changed from reform to eclectic.

Other speakers were opposed to adding adjective names to the association; they were rather for blending sects, not multiplying them.

Drs. Stanton, Mattocks and others, spoke very feelingly in reference to the past history of this society, and called up many interesting incidents.

After a protracted discussion, the motion of Dr. Rivenburg was lost.

Moved and seconded that a committee of seven be appointed by the president, for the purpose of drafting a suitable expression of the sentiments of this society relative to the noble stand taken by Surgeon-General Hammond in discarding calomel and tartar emetic from the military stores of the army hospitals. (Carried.)

Moved and seconded that this same committee of seven be authorized by this society to call a convention of physicians to meet in October, 1863, in the city of Albany, for the purpose of forming a new society. (Carried.)

Subsequent to the passage of the above resolutions and before the adjournment of the society, the following committee was appointed by the president to call the convention:

*Committee*—J. T. Burdick, M. D.; W. W. Hadley, M. D.; S. Tuthill, M. D.; D. E. Smith, M. D.; J. M. Comins, M. D.; A. W. Russell, M. D.; E. J. Mattocks, M. D.

The committee issued a circular setting forth the object of the convention and requesting the profession throughout the State to meet in the city of Albany, on Tuesday, the 13th day of October, 1863.

The following physicians signed the call:

Robert S. Newton, M. D., No. 22 East Eighteenth street; L. Stanton, M. D., Copenhagen, N. Y.; R. K. Tuthill, M. D., Poughkeepsie, N. Y.; Ellsworth Burr, M. D., Middletown, Conn.; Wm. Jones, M. D., Newburgh, N. Y.; F. H. Kelley, M. D., Worcester, Mass.; J. W. Johnson, M. D., Hartford, Conn.; H. Pease, M. D., Schenectady, N. Y.; A. P. Hale, M. D., Adams, N. Y.; H. E. Firth, M. D., Brooklyn, N. Y.; H. S. Firth, M. D., New York; G. S. McComber, M. D., Watertown, N. Y.; B. J. Stow, M. D., Brooklyn, N. Y.; Hon. Lucien Clark, Denmark, N. Y.; Hon. John Chickering, Harrisburgh, N. Y.; E. Allen, M. D., Copenhagen, N. Y.; John Stowe, M. D., Lawrence, Mass.; J. Van Valkenburgh, M. D., Charleston Four Corners, N. Y.; H. M. Sweet, M. D., East Fourteenth street, N. Y.; J. G. Fross, M. D., New York; A. B. Whitney, M. D., New York.

The convention assembled in pursuance of the call in the Senate chamber, in the city of Albany, on the 13th day of June, 1863.

The convention was called to order, at 10 o'clock, by Wm. W.

Hadley, M. D. H. S. Firth, of New York, was elected chairman, *pro tem.*, and W. W. Hadley, secretary.

A committee on organization was appointed, and in due time the convention was in working order. The following were the first permanent officers elected :

President, A. W. Russell, M. D., Albany.

Vice-President, Wm. Jones, M. D., Newburgh.

Recording Secretary, J. T. Burdick, M. D., Brooklyn.

Corresponding Secretary, J. Van Valkenburgh, M. D., Charlestown Four Corners.

Treasurer, D. E. Smith, M. D., Brooklyn.

The society thus formed was named the Eclectic Medical Society of the State of New York.

Of the history of this society I do not propose to speak, from the fact that its proceedings are published in book form and are accessible to all, and because this paper is only intended to give the early history of eclecticism in the State. I will remark, however, in conclusion, that this society which has been in existence thirteen years, has continued to increase in numbers and in interest. We have no medical factions to contend with like the parent society from which we originated, and our future is hopeful.

#### TWENTY-NINTH ANNUAL MEETING OF THE "NEW YORK STATE ASSOCIATION OF REFORMED PHYSICIANS."

The twenty-ninth annual meeting of the New York State Association of Reformed Physicians was held at No. 68 East Broadway (Botanic Hall) on the 14th day of June, 1864.

President L. Stanton in the chair.

After reading the minutes of the previous meeting and the transaction of other business of the society, the report of the committee on convention was called for, when Dr. J. T. Burdick, on behalf of the committee, made the following report :

*To the President and Members of the New York Association of Reformed Physicians :*

GENTLEMEN.—The committee appointed by the president of our association, at the last annual meeting of the society, for the purpose of calling a new convention to meet at the city of Albany, beg leave to report as follows :

First. That your committee entered heartily upon the work assigned them by this society, and as a result of their labor a circular was issued last September, calling a convention of physicians to meet in the city of Albany.

Second. That said convention assembled in the Senate chamber, city of Albany, on the 13th day of October, 1863, and organized a medical society under the title of "Eclectic Medical Society of the State of New York."

Third. That this said society has since held two meetings; that it numbers fifty active members, is clear of debt, and has fifty dollars in its treasury.

Fourth. That this new society intends to apply to the Legislature for an act of incorporation at its next session.

Fifth. That inasmuch as this new society is liberal in its policy and teachings, and bids fair to be permanent as an organization, therefore the committee would recommend all who may desire its prosperity to become members of that society.

Respectfully submitted.

J. T. BURDICK,  
*Chairman of Committee.*

The report of the committee was received, and the committee were discharged, with the thanks of the society for their prompt and decisive action.

The following preamble and resolutions were offered :

*Whereas*, At the last annual meeting of this society, a committee was appointed to convene and organize a new society, and

*Whereas*, It appears by the report of that committee that a new society has been organized, and is known as the "Eclectic Medical Society of State of New York," and

*Whereas*, In union there is strength ; therefore,

*Resolved*, That when this association adjourns, it be to meet with the said new society at the next annual meeting thereof in June, 1865.

*Resolved*, That as mother should cherish her offspring, so will this association cherish and support the Eclectic Medical Society of the State of New York as the result and fruit of the toil of those honored and venerable pioneers in medical reform who laid the foundation of our present prosperity when they organized this present society.

On motion, the preamble and resolutions were carried, with but one dissenting voice.

Moved and seconded, that when this society adjourn, it be *sine die*.  
Carried.

On motion, it was agreed that the books and papers belonging to the society be placed in the hands of Drs. Law and Boyd, and that they be accessible at any time for the inspection of the members of this society.

On motion, adjourned *sine die*.

#### MEDICAL COLLEGES IN THE STATE OF NEW YORK.

I cannot speak very flatteringly in regard to Eclectic Medical Colleges in the State of New York. The west seems to be the "garden spot" of eclecticism so far as medical colleges are concerned. The Cincinnati school, which was organized in the year 1845, has been the most successful of all. The great leading teachers of eclecticism (at least until within a few years) have flourished chiefly in Cincinnati. It has also been the great center from which have emanated our text-books on practice. Prof. R. S. Newton, of New York, who has contributed largely to our literature, wrote most of his standard works on practice and surgery while a professor of the Cincinnati Eclectic Medical College. New England at one time promised well in the direction of maintaining a medical college.

The Worcester Eclectic Medical Institute was for many years ably conducted and seemed to be established on a firm basis, but from causes which are best known to New England men, eventually died. There are several schools in the west which seem to be established on a firm basis; the one in Chicago especially has a flattering prospect. It has a noble edifice, which I understand is paid for, and has also an able professorship. The present Eclectic Medical College of the city of New York, and which has passed through the vicissitudes of its embryonic state, I understand is established upon a financial basis which promises well for the future. But I find myself digressing from the subject, as I am not writing or attempting to write upon the subject of the present history of eclecticism or Eclectic Medical Colleges.

There have been organized in the State of New York, prior to the year 1863, a number of Botanic and Eclectic Medical Colleges, and some of them have been ably conducted so far as professorships were concerned, but from one cause or another they have all failed.

Those acquainted with the labor, money and self-sacrifice necessary to conduct an enterprise of building up and sustaining a medical college, may better judge why these institutions failed. The early reform physicians, as a rule, were not possessed of much of this world's goods, and after struggling (in many instances) for a term of years without any pecuniary remuneration, were compelled to relinquish their efforts. There were other and probably stronger reasons why they did not succeed. The reform system of practice was in its infancy, and only in a progressive stage of development. Much of the material upon which it had to work was crude, and lacked that system of culture which would be likely to insure success and strengthen an enterprise like that of founding collegiate institutions. Another, and probably the strongest of all the reasons yet advanced, why they did not succeed, was that they were divided among themselves.

There were really three elements or divisions among reformers: 1st. The radical Thomsonians. 2d. The Physopathic or botanic school. 3d. The Eclectic. The Eclectic element could no more harmonize with the radical Thomsonian than they could with the Allopathic. Yet still they recognized the Thomsonians as reformers, and as being honest in their convictions. The Physopaths were an intermediate class of practitioners who styled themselves Reformers or Botanic physicians, who, while they sympathized with Thomsonians were liberal, and to a considerable extent eclectic in their principles and practice. This latter class were numerous in the State, and served to form a bond of union between the Thomsonians and eclectics. Among the physopaths were to be found such men as J. D. Friend, J. W. Johnson, A. W. Russell, H. M. Sweet, S. W. Frisbie, C. S. Totman, A. N. Burton, A. B. Wescott, R. H. Owen, S. Tuthill, E. J. Mattocks, A. Doolittle, J. Austin, L. Stanton and many others, who were liberal and eclectic in practice, but who were connected with the Physopathic Medical Society.

I have no doubt but that if all the physicians who advocated

medical reform, who convened in medical societies from time to time, and who attempted to form medical colleges, could have been thoroughly united, two or more medical colleges could have been made successful and as a result, the eclectic practice to-day would have been tenfold stronger than it is.

Time, however, has wrought a material change; radical Thomsonism no more exists as an organization in the State. The reform practice of medicine is now purely *eclectic*, and we trust that the present college enterprise of the city of New York may develop to a status and organized strength which may make it a permanent institution for all future time.

#### NEW YORK REFORMED MEDICAL COLLEGE.

The first medical college in the State of New York was organized, I think, in 1829. (Several historians have fixed the time of the organization of this college in the year 1826.)

Prof. G. W. L. Bickley in the *Eclectic Medical Journal*, published in Cincinnati, in February, 1857, says: "Dr. Beach's first labors, as a teacher of the new system of practice, occurred as early as 1826, at which time the New York Reformed Medical College was formed."

Prof. A. Wilder, of the New York Eclectic Medical College, in an article on "Eclecticism," published in the ninth volume of the *Transactions of the New York State Eclectic Medical Society*, page 55, says: "The Reformed Medical College was established by Dr. Wooster Beach in the year 1826."

In the introduction to Dr. Wooster Beach's "Family Physician," republished by Moore, Wilstach, Keys & Co., of Cincinnati, in 1859, page 12, I read: "In 1827 Dr. Beach erected an infirmary for the reception of patients. From June 1, 1827, to June 1, 1828, 2,100 patients were treated at this institution under the superintendence of Dr. Beach, aided by others who had formerly been his private pupils." Then, a little further along on page 13, he adds: "In 1829, through his instrumentality, a college was erected and opened, denominated the "Reformed Medical College of New York."

"The erection of this college led to the formation of a society called the "Reformed Medical Society of the United States."

If the college was organized in 1826, it is somewhat remarkable that I can find no mention of it in any of Dr. Beach's writings, while the other institutions with which he was connected bear date and particulars.

Whatever may have been the fact with regard to time, the college was organized and continued to exist for a number of years, and several hundred students graduated therefrom.

I received a letter from Prof. John King of Cincinnati, who was once a resident of New York, and who assisted Dr. Beach in the revision of one of his books, who remarks: "So long a period has passed since my first acquaintance with Dr. Beach, that many things have become forgotten. Prof. James R. Wood of Bellevue Hospital, who probably derived his taste for surgery by frequently visiting the dissecting rooms of the New York Reformed Medical College when



a boy, might possibly give some information concerning this college. If his father is still living he could give you considerable information; he kept a botanic store on Grand street, I believe, and furnished Dr. Beach with many of his medicines."

The following physicians were (at some period during the continuance of the college) members of the faculty: Prof. Wooster Beach, Theory and Practice and Surgery; Prof. Calvin Preston, Anatomy and Physiology; Prof. George W. Chevers, *Materia Medica* and Therapeutics; Prof. J. F. Daniel Lobstein, Obstetrics and Diseases of Women and Children; Prof. John C. Kelly, Chemistry.

Dr. Isaac Smith has given me the above names as being the first members of the faculty. I cannot vouch for the fact, but from information from other sources I am satisfied that they were all members of the faculty at some period.

The late eminent Prof. T. V. Morrow came on from Kentucky in 1829, where he had been a student of medicine for some years, to attend the lectures in this college. He was so proficient that in 1830 Dr. Beach induced him to accept the chair of Obstetrics, which he filled with credit to himself and with honor to the college. Also the late Prof. I. G. Jones of Cincinnati was a student in this college, and in 1830 was transferred to Worthington, Ohio, to assist in establishing a college at that place. In 1831 Prof. T. V. Morrow resigned his professorship in the New York College to accept a position as President of the Medical department of the University, at Worthington, Ohio. The remembrance of these two eminent pioneers of eclecticism in the west will ever remain with the eclectic profession.

I think it altogether likely that Drs. Steel, Walcott and Stevens were members of the faculty of the Reformed Medical College.

After a period of usefulness the college enterprise failed, probably because it drew too heavily upon the private purse of Dr. Beach.

#### METROPOLITAN MEDICAL COLLEGE.

The Metropolitan Medical College was organized in the year 1852. The subject of a college had been discussed at several annual meetings of the Physopathic Medical Society previous to the year 1851.

At that meeting a committee was appointed to act in conjunction with a similar committee from the Connecticut Botanic Medical Society, the joint committees of which were empowered to take the necessary steps to secure a faculty and make all further arrangements which, in their judgment, they might deem advisable for the opening of a medical college to be located in the city of New York. The committee appointed by the Physo-Medical Society consisted of Drs. J. D. Friend, S. B. Vail, Wm. Jones, Hosea Winchester and H. M. Sweet. During the first years of its existence the teachings of the college were in keeping with the principles of the Physo-Medical Society which of course were to ignore all poisons, both vegetable and mineral. Prof. Curtis, of Cincinnati, was associated with the school as professor during the first term. He and Prof. Comins were strongly wedded (as we all know) to the principles of Samuel Thomson.

The school, however, during its later years, became more eclectic until nearly one-half of the professors were eclectic, if not in name, in sentiment. The board of trustees were about equally divided, half being physopaths and the other eclectic.

Through the instrumentality chiefly of Prof. J. D. Friend, a special charter was obtained from the Legislature. The college continued its sessions up to the year 1862, when, through a spirit of discord, the college enterprise was given up. The probable cause of the failure of the college was a misunderstanding between the radical botanic element and the eclectic, the one party desiring to make the college eclectic, while the other strove to maintain their favorite physopathic principles.

The following professors held chairs in the institution :

Prof. A. Curtis, Prof. J. D. Friend, Prof. J. M. Comins, Prof. H. A. Archer, Prof. H. S. Lincoln, Prof. T. S. Sperry, Prof. L. Blankston, Prof. V. A. Baker, Prof. Silas Wilcox, Prof. H. M. Sweet, Prof. Levi Reuben, Prof. W. W. Hadley, Prof. J. T. Burdick, Prof. W. H. Cooke, Prof. C. H. Coffran, Prof. W. W. Watterman and Prof. J. N. Loomis.

For the history of the "Eclectic Medical Institute," of Rochester; the "Central Medical College" and the "Syracuse Medical College," I will refer the reader to the following communication which I received from Orin Davis, M. D., in answer to a letter of inquiry :

ECLECTIC HEALTH INSTITUTE,  
ATTICA, N. Y., December 4, 1876. }

H. E. FIRTH, M. D. :

DEAR SIR.—I have the pleasure to acknowledge the receipt of your note which makes inquiry for a more circumstantial history of the rise and progress of medical eclecticism in western New York, and *particularly* concerning the "Rochester Eclectic Medical School," which was finally known as "Central Medical College." This history will make plain what you desire to know, and dispel the "fog" which you say has gathered about these pioneer times.

According to the writer's information, the first efforts towards a reform in the practice of medicine which were followed by regular and continuous medical organizations until the present time in western New York, and which are now represented by the "Genesee Valley District Eclectic Medical Society," were put forth on the 23d of January, 1828. The friends who believed that a radical change in the practice of medicine was necessary to success, pursuant to a call, met in the *then* village of Rochester, Monroe county, N. Y., at the dwelling of James Lee, and formed a *State Medical Society*. The objects of this society were duly set forth and were stated to be, "to improve the practice of medicine, encourage the employment of herbaceous remedies, undertake the repeal of unjust laws restricting the practice of medicine which were passed at an extra session of the Legislature in 1827, and to diffuse knowledge among the people for their enlightenment upon medical subjects."

Dr. Daniel J. Cobb was chosen its first president and D. Miller

was its secretary. A constitution was then drafted and adopted and likewise a declaration of their medical sentiments was made. Appropriate by-laws were approved for the regulation of its members, etc.

Subsequently, under the patronage of this society, the "Botanic Sentinel and Enquirer" was published under the editorial management of Drs. Daniel J. Cobb and A. B. Luce. This monthly journal of thirty-two columns of reading matter made its first appearance at Rochester, N. Y., in April, 1832. The terms of its subscription were one dollar per annum, paid in advance.

The friends of the reformed medical practice, now having an accredited medical journal wherein to advocate their views, began to increase in numbers. In consequence of the spread of their opinions their practice became better known, and its success multiplied patrons and friends. Physicians of this school felt the need of associated effort and influence, and several medical societies in different counties were formed auxiliary to this State society. The one that was organized in Byron, Genesee county, was known as "The Genesee Union Botanical Society," and convened May 30, 1832. The friends of the botanic practice organized another medical society at the public house of Reuben Dexter, in the town of Conesus, on the 20th of September, 1832. Still another society was constituted at Dansville, Livingston county, N. Y., denominated "The Reformed Medical Association of Western New York." Besides these in Genesee and Livingston, in other counties medical societies were formed which were auxiliaries to the State society organized at Rochester. Concerning the date of commencement or history of these, I have very little knowledge. This State Medical Society continued its organization until it was merged into a State society formed at Albany, which, from its geographical position, was supposed to be more favorable to the distinction of "The *State Eclectic Medical Society*," and to which this society finally became an auxiliary.

To indicate more clearly the relation which this parent society sustained to the college movement which was afterward held in the "*four city*," it is proper to state that as late as the year 1846, the Eclectic Medical Society at Dansville, which had, among others in its membership, Drs. Abner Davis, Daniel J. Cobb, Luman A. Ward, James M. Ward, Orin Davis, E. S. and G. H. Preston, J. E. Hulbert, Charles Brown, G. W. Davis (only four of the above are now living), recommended the publication of an Eclectic Medical Journal, since the Botanic Sentinel and Enquirer had been suspended for several years. Agreeably with the aforesaid approval of the society, a monthly publication was begun, entitled "The Eclectic Medical Reformer of Western New York," which made its first issue during the month of January, 1847. The editorial management was confided to Orin Davis, M. D.; the financial to Abner Davis, M. D., both at that time residents of Dansville. After six monthly numbers of this journal had been issued, its publication was suspended in consequence of the death of Abner Davis, the financial manager.

Before the discontinuance of this journal, in 1847, the members of "The Reformed Medical Association of Western New York," by

invitation, had formed the acquaintance of physicians, members of another society, *bearing the same name*, which held their annual meetings at Fredonia, N. Y. These two societies co-operated with each other, and undertook the instruction of a medical class at Fredonia in the fall months of that year, for the purpose of more thoroughly preparing students to enter "The Eclectic Medical Institute" at Cincinnati, Ohio. In this undertaking our mutual efforts were seconded by two members of the faculty from Cincinnati. A circular was issued stating the objects intended to be accomplished by these lectures, and sixteen students attended this preparatory course.

To make even a preparatory course successful in attracting the attendance of medical students, it became evident that the sessions ought to be held in some city where greater advantages might be enjoyed. In accordance with this view, in the summer of 1848, a circular was issued at Rochester, N. Y., in which the announcement was made that "The Eclectic Medical Institute" would hold its first regular preliminary course of medical lectures in the city of Rochester, commencing in August, and continuing two months. The organization of this college with a board of trustees was made under the general laws of the State.

The following gentlemen were published as the Faculty of Instruction: Zoloth Freeman, M. D., Professor of Anatomy and Surgery; L. E. Jones, M. D., Professor of Theory and Practice and *Materia Medica*; Orin Davis, M. D., Professor of Obstetrics and Diseases of Women and Children; B. L. Hill, M. D., Professor of Physiology, Clinical Surgery and Medical Jurisprudence. I well remember writing the announcement which advertised this course of medical lectures, and studied the favorable helps to present them as advantages to be enjoyed by the attending medical student. A fair class answered to our announcement, as the following catalogue of students who attended this course plainly attests:

STUDENTS.

PROFESSORS.

|                      |                      |
|----------------------|----------------------|
| H. D. Buel.....      | Dr. C. D. Snell.     |
| S. S. Marvin.....    | Dr. Randall.         |
| W. H. Hawley.....    | G. H. Preston, M. D. |
| S. E. Perry.....     | L. A. Ward, M. D.    |
| S. S. Linton.....    | Dr. H. S. Hall.      |
| F. C. Hawley.....    | E. S. Preston, M. D. |
| Z. B. Guild.....     | L. A. Ward, M. D.    |
| C. N. Thomas.....    | Dr. R. Thomas.       |
| J. P. Call.....      | Practitioner.        |
| M. R. Tewksbury..... | Practitioner.        |
| E. W. Abby.....      | Dr. R. Thomas.       |
| E. Granger.....      | Practitioner.        |
| L. Learned.....      | Practitioner.        |
| Henry Learned.....   | S. M. Davis, M. D.   |
| E. D. Thomas.....    | Dr. A. Thomas.       |
| E. A. Wilcox.....    | Dr. J. L. Fuller.    |
| J. B. Jones.....     | Dr. H. Bennett.      |
| D. F. Morey.....     | S. Bronson, M. D.    |

| STUDENTS.               | PRECEPTORS.       |
|-------------------------|-------------------|
| T. C. Babcock .....     | J. M. Ward, M. D. |
| D. H. Higbie .....      | Physician.        |
| A. H. McCall .....      | Practitioner.     |
| William W. Hadley ..... | J. Burt, M. D.    |

There were in attendance a class of more than twenty students on this term of lectures, and all seemed to be well satisfied with the course of instruction. If it had only been the fashion in those days, we might have doubled the number of matriculants, without the slightest injury to our meager compensation, and made a larger show upon our announcements.

In order to encourage attendance upon a full course of lectures, I gave to the class the benefit of my example, and took my third and fourth courses at Cincinnati. It was at the conclusion of these terms that Dr. Hadley, afterwards Professor of *Materia Medica*, obtained his degree.

During the summer of 1849 I wrote the second advertisement for a course of lectures to be held at the Eclectic Medical Institute at Rochester, and Dr. William W. Hadley was announced, in addition to last year's members of the faculty, as Professor of Chemistry and Pharmacy. It was during the fall of 1849 that the cholera prevailed, and no doubt but that this epidemic prevented the attendance of some students. One circumstance, I well remember, in connection with the prevalence of this epidemic, viz.: I was sent for to attend upon an old school physician who was attacked with cholera, and he *insisted* upon my remaining with him all night long. Before morning came, he frankly acknowledged that he had more confidence in my remedies than he had in his own, and said that he did not dare to trust his treatment with a physician of his own practice.

Notwithstanding all untoward circumstances, our class numbered thirty actual attendants, as the following catalogue of names indicates:

#### STUDENTS OF THE CLASS OF 1849.

| STUDENTS.               | PRECEPTORS.           |
|-------------------------|-----------------------|
| Jonathan Flattery ..... | Practitioner.         |
| L. K. Rosa, M. D. ....  | Prof. S. Rosa.        |
| A. M. Kellogg .....     | B. L. Hill, M. D.     |
| Jared H. Tilden .....   | Z. Freeman, M. D.     |
| H. W. Thompson .....    | Practitioner.         |
| Chauncy Beadle .....    | S. Bronson, M. D.     |
| J. L. Cady .....        | Drs. Walker and Hume. |
| Samuel S. Linton .....  | E. W. Sabin, M. D.    |
| Joseph W. Prowell ..... | E. W. Sabin M. D.     |
| Lewis Sleight .....     | E. W. Sabin, M. D.    |
| George Sharpnack .....  | Dr. George W. Reed.   |
| A. D. Skellenger .....  | L. C. Dolley, M. D.   |
| Samuel M. Luckey .....  | Wm. W. Hadley, M. D.  |
| D. F. Morey, M. D ..... | Practitioner.         |
| Hudson Case .....       | E. W. Sabin, M. D.    |

| STUDENTS.                | PRECEPTORS.             |
|--------------------------|-------------------------|
| H. F. Bennett .....      | Dr. H. Bennett.         |
| A. J. Lord .....         | Wm. W. Hadey, M. D.     |
| J. B. Jones .....        | Dr. Bennett.            |
| Samuel L. Caldwell ..... | Prof. B. L. Hill.       |
| Oliver Reynolds .....    | Practitioner.           |
| U. J. Reynolds .....     | Dr. O. Reynolds.        |
| John E. Robie .....      | Dr. O. Reynolds.        |
| Alanson Wittier .....    | G. H. Preston, M. D.    |
| A. E. Fife .....         | Prof. W. W. Hadley.     |
| H. P. Norton, M. D. .... | Practitioner, Michigan. |
| Henry Learned .....      | Dr. Learned.            |
| James L. Fuller .....    | Practitioner.           |
| E. W. Sabin .....        | Practitioner.           |
| A. B. Gordon .....       | E. W. Sabin, M. D.      |
| J. Burt, M. D. ....      | Practitioner.           |

We will now take up another thread in this history which was dropped at Fredonia. Drs. Bush and Heath did not coincide in our views that it was the best policy to remove our class to a city. They urged that many of our students possessed very slender means, and the additional expense to them of attending lectures in a city would discourage them, and thus defeat their designs. I refer to this because it likewise develops the manner and some of the causes which finally influenced us in making a change of the location and name of the Rochester college enterprise. As I was not immediately connected with the undertaking of which I shall now speak, I may not be circumstantially correct in all the particulars of my statement, but I intend to be.

In the summer of 1848, Drs. Bush, Heath and others announced that a course of medical lectures would be held in Randolph, Cattaraugus county, N. Y. On my return from Cincinnati in the spring of 1849, by the Ohio and Alleghany rivers, we landed at Warren, Pa., and from that place proceeded homeward by stage. On our arrival at Randolph, in accordance with a previous invitation, I stopped, and met (if my memory serves me rightly) Professors J. R. Bush, B. S. Heath, F. Larkin, C. J. Kenworthy and A. H. Davis. They all were engaged in the laudable enterprise of instructing a class of about twenty medical students. Upon invitation I remained over one day and addressed the students. I very distinctly remember one of those pupils, who long afterward practiced in Syracuse with excellent success. The duties of the profession overtaxed his strength and he went to California in the hope of a recovery of health. In this he was disappointed, and the ashes of J. G. Fross, M. D., lie near the Pacific coast.

This experiment at Randolph, however, seemed to satisfy our worthy friends that such an enterprise, in order to secure patronage, must be more centrally located, easy of access, in some city where greater facilities for instruction can be enjoyed. Afterward, in the same year, as I understand, S. H. Potter, M. D., while traveling, as general agent, for a literary institution in Cortland county, stopped

at Randolph. He was informed of the various efforts made by eclectic physicians to instruct medical students, that they had no representative periodical published in the State, and also that a two months' course would be held in Rochester early in the fall. He at once took in the situation of affairs, abandoned his agency, removed to Syracuse, in July commenced the publication of "The Eclectic Medical and Surgical Journal," and urged the friends of Eclectic Medicine throughout the State to unite their interests and efforts, establish a "Central Medical College," and hold a four months' session, beginning in the ensuing November, at Syracuse. After repeated consultations and canvassing of various interests, the following faculty was obtained: S. H. Potter, M. D., Professor of Surgery and Dean of the Faculty; S. M. Davis, M. D., Professor of Theory and Practice of Medicine; W. W. Hadley, M. D., Professor of *Materia Medica* and Therapeutics; Orin Davis, M. D., Professor of Obstetrics and Diseases of Women and Children; B. S. Heath, M. D., Professor of Physiology and Medical Jurisprudence; C. Link, Ph. D., Professor of Chemistry; J. R. Bush, M. D., Professor of General and Descriptive Anatomy.

During the course, S. O. Gleason, M. D., delivered lectures on practical hydropathy, and that veteran in reform, the venerable Wooster Beach, gave clinical lectures on various subjects. The name which was adopted by this school was "CENTRAL MEDICAL COLLEGE." The regular attendance was large, averaging more than fifty students, and the number of matriculants was ninety-four. The resolutions of the class reflected credit upon the efforts of the faculty, and in regard to their teachings perfect satisfaction prevailed.

At the close of the term, upon settlement of dues and obligations, the members of the faculty were very much dissatisfied with the financial management of the Dean. This was the first and all-important inharmonious element which disturbed their unity. There were some disadvantages to encounter at Syracuse, while there were greater facilities in Rochester for the permanent location of the college. Six out of seven of its trustees voted for its removal to Rochester, and this act was sanctioned by the State Eclectic Medical Society, which held a special meeting to consider the subject. The journal was published at Rochester, and Prof. Hadley was announced as the Dean of the Faculty and Editor of the paper. Its editorial matter, however, fell upon the writer to furnish and also a large proportion of its original articles.

What remains of the history of Central Medical College can be briefly stated. Prof. Potter opposed its removal, and his chair of surgery was filled by C. J. Kenworthy, M. D. Ashael K. Eaton, M. D., was appointed to fill the chair of General and Organic Chemistry. Excepting Professors Potter and Link, all the other members of the faculty were retained. We held a very pleasant spring term of lectures, with about an average attendance of twenty students.

During the summer some changes again occurred with the faculty. Prof. S. M. Davis resigned and removed to Iowa. P. C. Dolley,

M. D., was chosen to fill the chair of Theory and Practice, which he sustained with great ability. Professors Heath and Kenworthy resigned, and their chairs were filled satisfactorily by Levi Reuben, M. D., and L. C. Dolley, M. D. We now had an able faculty, and the Journal improved in the quality of its contributions. The fall and winter course of lectures were well attended. There were ten ladies in the medical class and forty-four gentlemen. The class was highly pleased with the instruction of the faculty. The spring term followed, and between twenty and thirty students matriculated.

During the summer, Orin Davis and Levi Reuben were announced as editors of the Journal, and they made some improvement in its selections, contributed more original matter, and awakened new interest in its columns. The faculty were united in their labors, and at the winter session of 1851, there were between forty and fifty matriculants, and before the close of the session their number still augmented. During this course Mrs. L. N. Fowler, M. D., instructed the ladies in attendance on the subject of Obstetrics. The ladies of the class highly appreciated her teachings. The spring term followed immediately, with an attendance of between twenty and thirty students. Not one of the faculty dreamed that when that course was completed the days of Central Medical College were numbered and ended. There was no trouble between members of the faculty, none among the students. Perhaps it is proper now to follow the history and note the causes which ended its career.

In January of 1852, in consequence of ill health, the writer resigned the editorial chair, which was undertaken and ably filled by L. C. Dolley, M. D. All became aware that consumption had a sure hold of our Professor of Theory and Practice, and that he would be unable to lecture another term. Both of us left the city to improve our health. In the meantime, Prof. Potter published, in January, 1851, the "American Medical and Surgical Journal," and incorporated "Syracuse Medical College." Through his exertions another society was formed, called "The New York State Eclectic Medical Society," so that now there was a rival State society and college to divide our patronage and divert from our success. Both could not be sustained. In September, 1852, the Worcester Medical Faculty proposed to those of Central Medical College, to unite with Syracuse Medical College, have only one yearly term at Syracuse, and hold the spring term at Worcester. Prof. Hadley and myself considered it an unwise proposal and voted against it. Professors Dolley, Reuben and Eaton had had no experience at Syracuse, and accepted the offer. Prof. Hadley and myself were overruled, but we both predicted that the "Union" would not last for twelve months! The sequel shows, as announced in the following June number of the "Union Journal of Medicine," that Professors Newton, Brown, Morrow, Dolley and Reuben had resigned their chairs in Syracuse Medical College, for reasons which were then made public. A July number of that journal was the last one ever published, and thus ends my history.

Yours fraternally,

ORIN DAVIS.



## LITERATURE OF THE REFORM SCHOOL OF MEDICINE IN NEW YORK STATE.

The literature of the Reformed School of Medicine, in the State of New York, commenced (at least, that part of it that was eclectic in sentiment) with the writings and publications of Dr. Wooster Beach. There were quite a number of small works published by the Thomsons before Dr. Beach issued his first work, but none of them were liberal or eclectic in principle, unless we except the work of Dr. Elisha Smith, which was published in 1830.

Dr. Wm. Barber published a small book in 1829, titled the "Improved System of Botanic Medical Practice." Dr. Wm. Barber resided in New York city, and was said to be a very successful practitioner of medicine.

Dr. L. Day, a physician residing in the Bowery, New York city, wrote a small book in 1829 or 1830. It was mainly a selection from the writings of Samuel Thomson.

Dr. Joseph Smith, residing in Rochester, N. Y., wrote a small work on the Botanic Practice of Medicine, called the "Family Physician."

In the year 1831 Dr. Hervey Whiting published a small book, entitled the "Reformed Practice of Medicine." Dr. Beach, who had already claimed the title "Reformed Practice of Medicine," instituted a suit against him, but with what result I cannot say. Dr. Whiting, however, in this book, gives great credit to Dr. Wooster Beach for his labor in the cause of medical reform, as may be seen by the following quotation taken from the work: "In the work of *reformation*, in the science of medicine, much is due to Wooster Beach, M. D., President of the Reformed Medical College of New York, for the devotion of his original mind and *extraordinary* talents in the *cause*. To this extraordinary individual the world is indebted for almost numberless pages, newspaper columns and circulars, on the subject of reform and the abuses of medical practice, evincing great originality, peculiar tact and industry."

The author of this book (Dr. Whiting), speaking of himself, says: "As soon as my understanding began to dawn and I was capable of discerning between truth and error, I was convinced that the present practice of *physic* and *surgery*, so far from being founded on correct principles, both in theory and practice, was absolutely a curse to society. This view of medicine arose spontaneously in my mind without having been taught it by others. These sentiments grew with my growth and strengthened with my strength; constant observation confirmed me in the truth of these things and I felt a deep solicitude to effect a reformation."

Dr. Elisha Smith, author of "Smith's Botanic Physician," began the practice of medicine in western New York in the year 1819 or 1820. When Thomson published his work, Dr. Elisha Smith (I think he was not then a physician), who resided near Rochester, came into possession of the book, and at that time (as his son Isaac Smith says) conceived the idea of improving it. Dr. Elisha soon had a large practice, but became so annoyed by the persecution of the

allopathic physicians, who complained of him and would take advantage of the law to impose *fines* and subject him to court trials, etc., that he removed in the year 1825 to New Brunswick, N. J. In the year 1827 or 1828 he removed to New York and located in Pearl street and soon obtained a good practice of medicine. In 1829 he wrote his "Botanic Physician," which was intended to be a complete practice of both Medicine, Anatomy and Surgery on Botanic principles. This book contained several hundred pages, was well received and found quite an extensive sale. It was more complete and better arranged than Dr. Beach's first book on practice which he published in 1831.

The labor of writing and publishing this book, together with his professional duties as a physician (as I am informed by one of his sons who resides in Brooklyn) was too much for his constitution and he died in December, 1830, soon after the publication.

Dr. Wooster Beach published his first work on the practice of medicine, in 1831. The title of the book was the "Reformed Practice of Medicine."

In 1833 he published a large work, the "American Practice of Medicine," in three volumes; a few years later this work was revised and republished.

In the year 1842 he published an epitome or compendium of the American Practice of Medicine, which was intended for family use which he called "The Family Physician." Of this last work there were 30,000 copies sold in a short time after its publication. All of Dr. Beach's works found a large sale, not only in the State of New York, but throughout the United States and also in Europe.

In 1846 Dr. Beach published a system of Midwifery, and, in 1847, a Medical Dictionary. He also published a work on Physiology. His last and greatest work was published in 1850. This work is in three volumes, each volume containing between 700 and 800 pages.

In order to make this work as practical and useful as possible, Dr. Beach visited Europe, France, Germany, Austria and Prussia and labored for two years most assiduously to collect valuable information touching every branch of medical science. His lengthy description in the introduction to his book, of the various points of interest in his journeyings, and the plans and systems of treatment in the various institutions of the old world, also, his description (in brief) of eminent physicians, is exceedingly interesting.

Isaac Smith, M. D., a son of Elisha Smith, revised, corrected and improved his father's work and republished it in 1844. Dr. Isaac Smith was a talented man, and his edition of the "Family Physician" will compare favorably with any similar work of his time.

There have been, from time to time, periodicals and medical journals published in various sections of the State. The reform physicians of Dr. Beach's time published circulars and pamphlets, setting forth their system of practice and advocating the principles of reform. In the year 1829, and for several succeeding years, a journal was published by Dr. Beach, called "The Journal of Medical Reform."

A medical journal, in the interest of Thomsonism, called the "Poughkeepsie Thomsonian," was ably conducted for many years. This journal was under the patronage of the Thomsonian medical society of the State, which was first organized in the year 1835. The journal was published by Thos. Lapham & Pratt until the year 1847, when it was purchased by Dr. A. Bassett and was removed to Stillwater, N. Y.; it was soon after discontinued.

The "Journal of Medical Reform" was first published in the year 1852. It was, for a short time, edited by Prof. J. M. Cummins and subsequently by Prof. J. D. Friend. Those acquainted with these two eminent physicians, well know their ability to conduct a medical journal. The journal failed with the Metropolitan college enterprise and not from lack of zeal or ability of its editors.

The "New York Medical and Pathological Journal" was published under the auspices of the "New York and Brooklyn Medical and Pathological Society." It was edited by Prof. Wm. W. Hadley, and was well supplied with valuable matter but did not prove a financial success, and was published only one year.

There was also published in western New York, in the year 1847, a journal called the "Eclectic Medical Journal;" it was also discontinued after a short time.

In the year 1849 or 1850, Dr. S. H. Potter, commenced a publication called the "Eclectic Medical and Surgical Journal," at Syracuse. The journal, on the following year, was removed to Rochester and Prof. Wm. W. Hadley assumed the editorial chair. At a still later period Professors Orin Davis and Levi Reuben were made editors of the journal. In 1852 Prof. O. Davis resigned the editorial chair, which was filled by Prof. L. C. Dolly. The journal was probably the best reformed eclectic medical journal ever published in the State.

Professor S. H. Potter published in Syracuse, commencing in 1851, the "American Eclectic Medical and Surgical Journal," the name of the journal was finally changed to the "Union Journal of Medicine."

Neither the colleges nor medical journals of the State of New York, were "long-lived." In some instances financial tact upon the part of the managers was lacking, but probably the most damaging influence against them was due to inharmony among the professors and the medical men who conducted the enterprises.

The capacity of the men that composed the faculty of these western colleges, and their ability to teach the science and art of medicine, should have been a guarantee of their success, for certainly, in that particular, they were highly favored.

Dr. Grover Coe published, in the year 1858, a work on organic medicines. It was written in the interest of "Keith's Concentrated Medicines." The book was well written and reflected credit upon the author. It was republished in the year 1860.

#### ECLECTIC PRINCIPLES.

The leading doctrines of the eclectic medical profession are: That, no central body, no association or combination of men shall prescribe a fixed standard of faith or medical creed, which shall be received by

all and forced upon every member by threats of expulsion or personal disgrace.

That, all societies or combination of men, which, in their organized capacity, proscribe and degrade any portion of the medical profession, merely on account of a difference of opinion in matters of science, are to be regarded as guilty of a serious crime against the true interest of the profession, against the welfare of the community and against the common rights of man.

That, it is the duty of the eclectic physician to regard all members of the medical profession in a spirit of liberality and courtesy, and to abstain from all personal and disparaging remarks in reference to differences of doctrine and to cultivate those amicable relations which admit of co-operation in the pursuit of truth.

That, while we regard the old proverb as true, "In unity there is strength," and while we believe that a proper organization is productive of good, either in the religious or medical world, still we claim the first allegiance of every physician, is not to societies or combinations of men, which may be organized for selfish purposes, but to the Creator and his laws and to the fellow-beings for whom he may be professionally responsible.

That, in fulfilling these great duties, the physician is bound to act in accordance with the dictates of his own reason, and to employ only those remedies and means which, upon full investigation, he may deem best calculated to benefit the health and preserve the lives of those intrusted to his care.

That, nature, art and science, having placed within his reach certain principles, laws and experiences to govern his action, it becomes his duty to investigate all systems of medical practice without prejudice, and employ only those means which reason and experience directs as safe and sanative.

That in his professional relation to his patient the physician should not shrink from his obvious and known duty in order to please the taste or preserve the example of any individual or system of medical practice, or for the purpose of gaining the approbation of his patient, if by so doing he must thereby sacrifice a principle.

That, whatever the measures or remedies which may appear best, whether fashionable or unfashionable, if knowing their superior value, he should fail to use them, he becomes recreant to trust and is unworthy the name of *eclectic* physician.

#### WHAT IS MEANT BY REFORM IN MEDICINE.

I have attempted to demonstrate in the foregoing pages that Thomson indirectly and Beach directly were the originators of the system of practice that is now denominated the *Eclectic*.

In the early history of the Beach movement we frequently find him and others using the words "medical reform," or the "reformed practice of medicine."

In fact it was a word "patent" with Dr. Beach. The signification of the term, as used by these reformers, will be better understood when we come to consider in what their reform consisted.

In order that we may more fully understand the subject, we will review the early days of these reformers and learn the status of medicine at that time. It is evident that the term did not signify a reform from Homœopathy, for the homœopathic practice was then not very old in this country, and, in fact, had no legal recognition. The meaning of the term is now as it was then understood to be, a reform from Allopathy. Allopathy then was the dominant party in medicine. Her influence was both political and legal. She dictated the creation of medical laws to her own interest, and controlled legislative enactments, so far as they related to the practice of medicine and surgery; in fact (medically speaking), she was virtually

" Enthroned and reigned,  
And humanity suffered and endured."

Had the art and science of medicine, as taught and practiced by the Allopaths, been in keeping with their knowledge of the collateral sciences of medicine, they would have been a useful power in the world, and a blessing to humanity, for their organization was complete. But the "fallacy of the Faculty" was too apparent, and subsequent history has demonstrated that their whole philosophy of treating disease was incorrect.

At that time, according to Allopathic authorities, the theoretical and scientific indications for medical treatment were to reduce the strength of the patient in order to cure the disease; to counteract and control morbid conditions of the system by immediately setting up a positive and specific action of some powerful drug, such, for instance, as calomel; to draw away the life-blood of their suffering patients, with a vague notion that such a course was necessary for their recovery; to apply the most corrosive mineral poisons which, instead of curing the disease, disorganized the blood, disintegrated the tissues, paralyzed the brain and nervous system and lessened the probability very much of the patient's recovery; to torture the suffering patient with blisters, setons, cupping, leaching and the actual cautery; to deny those suffering with burning fever a drop of cold water to moisten their parched tongue or to cool their fevered brow. In fact, the whole philosophy and system of medicine, as practiced by the allopaths, was opposed to the efforts of nature and the best interests of the afflicted.

At the time of the advent of Eclecticism it was becoming a question with the intelligent thinking public (and, indeed, with many honest physicians) whether medicine was not rather a curse than a blessing to humanity.

The medical world was teeming with theories, and with the controversies of those who made medicine a profession, yet the result in practice was deplorable.

While anatomy, physiology, chemistry, and other collateral sciences of medicine were advancing, the art of medicine exhibited defective knowledge and a lack of correct philosophy in curing the sick.

The best wrought theories, when submitted to the test of experience, proved failures, as the duration of diseases were not abridged, but, in many instances, prolonged and mortality was not diminished.

When Doctor Wooster Beach first inaugurated his medical reform his intelligent eclecticism in medicine, the laws of the State had been formed to suit the allopaths, and were so rigid that most physicians were intimidated from pursuing any other than the regular practice. For a physician to practice any other system than that prescribed by the "old school" was to place him outside of the pale of the profession, expose him to the penalties of the law, and the indignation of the "regular practice." No matter how scientific, how well educated, or how successful in practice a physician may have been, if he practiced any other system than that of the old school, he at once became a subject of their indignation, and was classed by them as belonging to irregulars, mountebanks and quacks.

It was under these circumstances that the pioneers of medical reform, fearless of consequences, conscious of the purity of their motives and the justness of their cause, spread their banner of reform to the world, and inscribed upon that banner the principles of eclecticism. It was a time when weighty problems were being solved by the intelligence of a progressive people. The success that had attended the introduction of steam and electricity, the forces of which had played so important a part in the progress of civilization, and which was the mighty outgrowth of master minds, had given an inspiration to these reformers. Morse was then devising, and was soon to demonstrate to the world, his wonderful discovery of the electric telegraph, and other great questions pregnant with interest were agitating the public mind.

Eclecticism, like railroads, steam and the electric telegraph, was but the natural outgrowth of an advanced civilization, and the legitimate result of republican institutions. Eclecticism was germinated, conceived and developed as the normal product of science, and was nourished amid those surroundings which have for their support fixed laws and principles.

Eclecticism in medicine is not an experiment or innovation upon time-honored customs, simply; it is the principle of selecting from all sources the best means of curing the sick. It is the philosophy of exercising the noblest capacity of the human mind for the interest of suffering humanity. Eclecticism in medicine is not a system of practice subject to the dictation of proscriptive bodies; it is not the ally of any sect or school that would circumvent its largest liberty of thought or limit its usefulness. Its code of ethics enjoins the common rules and maxims of morality which the Bible teaches, and which the wise and virtuous recognize in every civilized country. In fine, eclecticism is the antipode of prejudice and bigotry.

NAMES OF SOME OF THE PIONEER PHYSICIANS OF THE STATE OF NEW YORK.

|                          |                |
|--------------------------|----------------|
| Dr. Wooster Beach .....  | New York city. |
| Dr. T. V. Morrow * ..... | New York city. |
| Dr. I. G. Jones * .....  | New York city. |
| Dr. John C. Kelly .....  | New York city. |
| Dr. John King * .....    | New York city. |

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|---------------------------|----------------|
| Dr. J. J. Steel           | New York city. |
| Dr. Stephens              | New York city. |
| Dr. T. F. Daniel Lobstein | New York city. |
| Dr. G. W. Chevers         | New York city. |
| Dr. Walcott               | New York city. |
| Dr. James J. Vere         | New York city. |
| Dr. Elisha Smith          | New York city. |
| Dr. Isaac S. Smith        | New York city. |
| Dr. William Barber        | New York city. |
| Dr. Calvin Preston        | New York city. |
| Dr. Jesse Everetts        | New York city. |
| Dr. John Thorp            | New York city. |
| Dr. Job Smith             | New York city. |
| Dr. Ira S. Barber         | New York city. |
| Dr. L. M. Day             | New York city. |
| Dr. J. C. Hulbert         | New York city. |
| Dr. G. Hopkins            | New York city. |
| Dr. A. D. Atkins          | New York city. |
| Dr. A. Doolittle          | New York city. |
| Dr. A. Upham              | New York city. |
| Dr. H. Hosier             | New York city. |
| Dr. A. B. Strong          | New York city. |
| Dr. Van Doran             | New York city. |
| Dr. Pardon Lapham         | New York city. |
| Dr. G. W. Downing         | New York city. |
| Dr. John B. Dennis        | New York city. |
| Dr. Alexander Wilder      | New York city. |
| Dr. Joseph J. Thompson    | New York city. |
| Dr. J. D. Friend*         | New York city. |
| Dr. H. M. Sweet           | New York city. |
| Dr. P. F. Sweet           | New York city. |
| Dr. D. B. Gibbs*          | New York city. |
| Dr. S. B. Vail            | New York city. |
| Dr. E. Whitney            | New York city. |
| Dr. Hosea Winchester      | New York city. |
| Dr. L. McGuire            | New York city. |
| Dr. Wm. Elmer             | New York city. |
| Dr. Geo. Newby            | New York city. |
| Dr. Geo. N. Sharp         | New York city. |
| Dr. J. Leathe             | New York city. |
| Dr. John Law              | New York city. |
| Dr. J. H. Johnson         | New York city. |
| Dr. D. Boyd               | New York city. |
| Dr. Edwin Hunter          | New York city. |
| Dr. Grover Coe            | New York city. |
| Dr. P. F. Prior           | New York city. |
| Dr. Levi Reuben           | New York city. |
| Dr. B. Keith              | New York city. |
| Dr. L. H. Bone            | New York city. |
| Dr. J. Myers              | New York city. |

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| Dr. J. M. Comins.....      | New York city.      |
| Dr. Wm. Hayse.....         | New York city.      |
| Dr. A. Curtis*.....        | New York city.      |
| Dr. James Jennings.....    | New York city.      |
| Dr. R. S. Newton.....      | New York city.      |
| Dr. T. W. Sweet *.....     | New York city.      |
| Dr. H. S. Lincoln.....     | New York city.      |
| Dr. Jos. J. Thompson.....  | New York city.      |
| Dr. T. S. Sperry *.....    | New York city.      |
| Dr. L. Blackston*.....     | New York city.      |
| Dr. V. A. Barker *.....    | New York city.      |
| Dr. Wm. H. Cook*.....      | New York city.      |
| Dr. C. H. Cofron *.....    | New York city.      |
| Dr. W. H. Waterman *.....  | New York city.      |
| Dr. I. N. Loomis.....      | New York city.      |
| Dr. John Thomson.....      | New York city.      |
| Dr. A. H. Robinson.....    | New York city.      |
| Dr. J. D. L. Zender.....   | New York city.      |
| Dr. A. W. Bruce.....       | New York city.      |
| Dr. D. B. Gibbs.....       | New York city.      |
| Dr. E. Hubble.....         | New York city.      |
| Dr. Geo. La Gross.....     | New York city.      |
| Dr. Samuel W. Frisbie..... | Brooklyn, N. Y.     |
| Dr. R. G. Holmes.....      | Brooklyn, N. Y.     |
| Dr. N. S. Macy.....        | Brooklyn, N. Y.     |
| Dr. Charles Badly.....     | Brooklyn, N. Y.     |
| Dr. Dennis E. Smith.....   | Brooklyn, N. Y.     |
| Dr. Henry S. Firth.....    | Brooklyn, N. Y.     |
| Dr. William W. Hadley..... | Brooklyn, N. Y.     |
| Dr. H. E. Firth.....       | Brooklyn, N. Y.     |
| Dr. J. T. Burdick.....     | Brooklyn, N. Y.     |
| Dr. B. J. Stow.....        | Brooklyn, N. Y.     |
| Dr. M. Hermance.....       | Brooklyn, N. Y.     |
| Dr. J. W. Wilsie.....      | Brooklyn, N. Y.     |
| Dr. C. V. Rivenburgh.....  | Brooklyn, N. Y.     |
| Dr. David Willcocks.....   | Brooklyn, N. Y.     |
| Dr. Edward Jarvis.....     | Brooklyn, N. Y.     |
| Dr. P. D. Tillinghast..... | Brooklyn, N. Y.     |
| Dr. H. A. Archer.....      | Brooklyn, N. Y.     |
| Dr. W. V. Sweet.....       | Brooklyn, N. Y.     |
| Dr. Herman Boskowitz.....  | Brooklyn, N. Y.     |
| Dr. Orin Davis.....        | Attica, N. Y.       |
| Dr. Samuel Tuthill.....    | Poughkeepsie, N. Y. |
| Dr. William D. Jones.....  | Newburgh, N. Y.     |
| Dr. E. J. Mattocks.....    | Troy, N. Y.         |
| Dr. L. Stanton.....        | Copenhagen, N. Y.   |
| Dr. R. H. Owens.....       | Haverstraw, N. Y.   |
| Dr. James Austin.....      | New Haven, N. Y.    |
| Dr. R. H. Hamilton.....    | Saratoga, N. Y.     |
| Dr. Harmon Pease.....      | Schenectady, N. Y.  |



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|------------------------------|----------------------|
| Dr. A. B. Wescott .....      | Little Falls, N. Y.  |
| Dr. A. W. Russell .....      | Albany, N. Y.        |
| Dr. J. G. Fross .....        | Syracuse, N. Y.      |
| Dr. C. S. Totman .....       | Syracuse, N. Y.      |
| Dr. E. S. Preston .....      | Rochester, N. Y.     |
| Dr. John H. Martin .....     | Troy, N. Y.          |
| Dr. L. C. Dolly .....        | Rochester, N. Y.     |
| Dr. Daniel J. Cobb .....     | Castile, N. Y.       |
| Dr. Abel Tennant .....       | South Leroy, N. Y.   |
| Dr. A. B. Luce .....         | Rochester, N. Y.     |
| Dr. James E. Lee .....       | Rochester, N. Y.     |
| Dr. Daniel Millan .....      | Rochester, N. Y.     |
| Dr. Andrews .....            | Bergen, N. Y.        |
| Dr. Abner Davis .....        | Dansville, N. Y.     |
| Dr. Geo. W. Davis .....      | Seneca Falls, N. Y.  |
| Dr. W. B. Stanton .....      | Albany, N. Y.        |
| Dr. A. N. Burton .....       | Albany, N. Y.        |
| Dr. Cyrus Thomson .....      | Geddes, N. Y.        |
| Dr. Thomas Lapham .....      | Poughkeepsie, N. Y.  |
| Dr. Oliver Cook .....        | Cambridge, N. Y.     |
| Dr. J. A. Salisbury .....    | Jamestown, N. Y.     |
| Dr. J. W. Burton .....       | Jamestown, N. Y.     |
| Dr. James Fenner .....       | Jamestown, N. Y.     |
| Dr. A. Basset .....          | Stillwater, N. Y.    |
| Dr. Chauncy G. Gilbert ..... | Rochester, N. Y.     |
| Dr. E. W. Sabine .....       | Rochester, N. Y.     |
| Dr. S. M. Davis .....        | Buffalo, N. Y.       |
| Dr. S. A. Ward .....         | Hornellsville, N. Y. |
| Dr. James Ward .....         | Rushford, N. Y.      |
| Dr. Herman Hall .....        | Buffalo, N. Y.       |
| Dr. B. S. Heath .....        | Fredonia, N. Y.      |
| Dr. D. Thomas .....          | —— N. Y.             |
| Dr. James Pitt .....         | Richbury, N. Y.      |
| Dr. D. Teal .....            | Lockport, N. Y.      |
| Dr. S. Look .....            | Prattsburgh, N. Y.   |
| Dr. L. D. Stone .....        | Auburn, N. Y.        |
| Dr. A. H. Davis .....        | Randolph, N. Y.      |
| Dr. Daniel Higbee .....      | Oak Corner, N. Y.    |
| Dr. T. M. Cobb .....         | Castile, N. Y.       |
| Dr. Seth Easton .....        | Rochester, N. Y.     |
| Dr. J. Burt .....            | Rochester, N. Y.     |
| Dr. S. S. Lenton .....       | Rochester, N. Y.     |
| Dr. F. A. Bryant .....       | Wyoming, N. Y.       |
| Dr. L. H. Potter .....       | Syracuse, N. Y.      |
| Dr. George H. Preston .....  | Dansville, N. Y.     |
| Dr. L. B. Hoag .....         | Brewster, N. Y.      |
| Dr. H. L. Sweet .....        | Cambridge, N. Y.     |
| Dr. A. P. Hall .....         | —— N. Y.             |
| Dr. Thomas Robins .....      | —— N. Y.             |
| Dr. C. T. Greenleaf .....    | Brewster, N. Y.      |

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|----------------------------|---------------------|
| Dr. H. R. Gay .....        | Hudson, N. Y.       |
| Dr. Z. Freeman * .....     | Rochester, N. Y.    |
| Dr. P. C. Dolly * .....    | Rochester, N. Y.    |
| Dr. M. R. Tewksbury .....  | Rochester, N. Y.    |
| Dr. Joseph Smith .....     | Rochester, N. Y.    |
| Dr. M. M. Gardner .....    | Warsaw, N. Y.       |
| Dr. R. V. Pierce .....     | Buffalo, N. Y.      |
| Dr. J. J. Sharp .....      | Tuscarora, N. Y.    |
| Dr. C. L. Harding .....    | Nunda, N. Y.        |
| Dr. J. D. Leon .....       | Nunda, N. Y.        |
| Dr. N. N. W. Johns .....   | Wayland, N. Y.      |
| Dr. Charles Brown .....    | Avon, N. Y.         |
| Dr. J. J. Van Slyke .....  | Perry, N. Y.        |
| Dr. J. Howard .....        | Lyndon, N. Y.       |
| Dr. Buel .....             | Rochester, N. Y.    |
| Dr. W. W. Andrews .....    | Alexander, N. Y.    |
| Dr. T. C. Hawley .....     | Canandaigua, N. Y.  |
| Dr. W. W. Hawley .....     | Penn Yan, N. Y.     |
| Dr. D. H. Foster .....     | Scottsburgh, N. Y.  |
| Dr. A. J. Eaton .....      | Hinsdale, N. Y.     |
| Dr. M. B. Eaton .....      | Leroy, N. Y.        |
| Dr. S. O. Gleason .....    | Elmira, N. Y.       |
| Dr. Appleton .....         | South Byron, N. Y.  |
| Dr. W. Bell .....          | South Byron, N. Y.  |
| Dr. E. D. Murry .....      | Bergen, N. Y.       |
| Dr. W. G. Look .....       | Prattsburgh, N. Y.  |
| Dr. D. W. Gleason ..       | Breckford, N. Y.    |
| Dr. J. A. Hawley .....     | Canandaigua, N. Y.  |
| Dr. J. C. Jackson ...      | Dansville, N. Y.    |
| Dr. W. B. Preston .....    | Dansville, N. Y.    |
| Dr. Jos. Smith .....       | Sullivan Co., N. Y. |
| Dr. Addison Smith .....    | Sullivan Co., N. Y. |
| Dr. M. H. Hill .....       | Buffalo, N. Y.      |
| Dr. B. Beardsley .....     | Fulton, N. Y.       |
| Dr. W. K. Griffin .....    | Fulton, N. Y.       |
| Dr. R. H. Avenhill .....   | Lockville, N. Y.    |
| Dr. George Shelden .....   | Cazenovia, N. Y.    |
| Dr. W. Hall .....          | Rochester, N. Y.    |
| Dr. A. Double .....        | Byron, N. Y.        |
| Dr. A. C. Kearth .....     | Byron, N. Y.        |
| Dr. R. Andrews .....       | Byron, N. Y.        |
| Dr. D. K. Batchelder ..... | Geddes, N. Y.       |
| Dr. A. Douglas .....       | Leyden, N. Y.       |
| Dr. A. Taylor .....        | Rome, N. Y.         |
| Dr. C. Robinson .....      | Rome, N. Y.         |
| Dr. N. Shepherdson .....   | Greenville, N. Y.   |
| Dr. G. F. Fowler .....     | Attica, N. Y.       |
| Dr. J. Long .....          | Buffalo, N. Y.      |
| Dr. G. J. Brownson .....   | Clinton, N. Y.      |
| Dr. G. Bissel .....        | Clinton, N. Y.      |

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|----------------------|------------------------|
| Dr. W. Gardner       | Baldwinville, N. Y.    |
| Dr. J. Stowell       | Lebanon, N. Y.         |
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## ÆSCULAPIUS, PARACELSUS AND CAGLIOSTRO.

THEIR RELATIONS TO SCIENCE AND THE HEALING ART.

BY ALEXANDER WILDER.

Probably no three personages of history or fable have been less understood as to their character, acts or the place to which they really belonged among men, than those of whom we propose to treat, Æsculapius, Paracelsus and Cagliostro. It is an undertaking somewhat perilous to one's reputation for good sense to speak well of those whom the world vilify, or to present a view of the persons or sentiments different from those which are popularly entertained. But, in the long run, it is the advantage of every body to regard men and facts intelligently and correctly, and we suppose that the light to enable this must be obtained by agitating the luminiferous æther. In no department of knowledge does this appear so necessary as in the traditions, legends and other lore pertaining to the medical art; perhaps in none will more resentment and animosity be exhibited at any interference with cherished opinions.

### ÆSCULAPIUS, THE SERPENT-GOD.

In the *Galerie Mythologique* is preserved a collection of near 200 engravings, containing about 800 pictures of ancient monuments, such as statues, bas-reliefs, engraved stones, medals, frescoes and paintings on vases. Among these are numerous pictures of the great divinity of Carthage, Egypt and the East, Esmun Asclepius, or Æsculapius, the Cabeirian, "Great God" of the Mysteries. These afford us a fair idea of his character among the ancients. He was especially worshipped at Pergamus, Epidaurus, Cos, Thessaly, and also at Carthage and Rome, under various names, and with different legends of his history.

One characteristic picture, No. 99, represents him with the divine halo around his head, a baton, or staff, in his hand, a mantle covering the lower half of the body, with sandals and the serpent at his feet. A second, No. 105, represents him capped and robed as before, holding the baton, twined by a serpent, standing at the bedside of a sick person. A third picture, No. 101, exhibits the god standing upon a pedestal, holding the staff, with the serpent upon it, in the Æsculapian or climbing posture, and a Centaur on each side, acting the part of the *dadouchos* or torch-bearer in the Mysteries. The fourth, No. 106, has Æsculapius for the central figure, with halo, robe, sandals, and serpent on a pole, as in the first; on one side, Hermes or Mercury holding the caduceus or wand, with double serpents, and presenting him an orant, or sick person, to be healed; on the other, the

three Graces, in their usual classic style. The fifth, No. 102, depicts Æsculapius habited as before, with the Ephesian Diana Multimammia, wearing the modius like Cybelê, the "Great Mother," whom she personified, and holding in each hand the hunting spear or club; also a representation of the Goddess of Victory overhead, crowning them both, and an inscription explaining the medallion as denoting the alliance of the two cities Pergamus and Ephesus. The sixth, No. 104, represents the Emperor Caracalla holding a spear in the left hand, and the right extended above an altar, on which stands the child Telesphoros. Æsculapius stands on the other side, and is invoked to restore the infant to health. The seventh, No. 100, is more perfectly characteristic. Æsculapius, under the form of a serpent, is upon the island in the Tiber, at a little distance from his temple. The river god sits by upon the water, extending one hand toward him; beneath is the inscription "ÆSCVLAPIVS." The eighth, No. 103, pictures Æsculapius with robe, and staff decorated with serpent; Telesphoros near him, and Hygeia standing before him, half girdled with a serpent, his tail depending over her right arm, and her left hand caressing him. In our classical representations, Æsculapius is depicted as an old man, with a caduceus or staff, the caduceus being a delineation of serpents intersecting each other in a "knot of Hercules," and attached to a wand or baton.

Most of these are comparatively recent delineations. The old Æsculapius that was carried from the East to Sámothrace as a Cabeirian or Mystery-god was generally depicted with a dwarfish figure like the Phœnician *Pataikoi*. The later one was copied from the figures of Zeus or Jupiter; the Serpent of the Eastern rites being retained instead of substituting the thunderbolt of the Olympian.

The mythic biographies of Æsculapius more or less vary. In Egypt he was Emeph, a personification of the Creator, and in the Mystic worship was nearly identical with Thoth, Hermes and Cadmus. The Grecian fable, which first made Apollo the oracle-god, also the tutelar god, of medicine, as was his Syrian counterpart Beelzebub, was afterward modified by adopting Æsculapius, the Mystery-god, as his son. The tale related by Ovid makes him the son of Apollo, and the nymph Koronis a daughter or priestess of Phlegyas. The god slew her in a fit of jealousy but rescued her unborn offspring. The holy infant was placed in the cave or temple of Cheiron the Centaur, the son or priest of Kronos or Bel-Saturn. Having grown up, he accompanied the other Mystery-gods in the famous Argonautic expedition to Colchis — a peculiar way of saying that all the gods and mythological stories were identical. It is further related that Æsculapius became the father of four daughters, Hygeia, Æglê, Panacea and Iaso, and likewise of two sons, Machaon and Podalarius, and finally that he, with the blood of Medusa, restored several persons to life, for which he was slain by Zeus with a thunderbolt lest he should arrest death and depopulate the under-world. He was afterward, like the other human-born gods, resuscitated and worshiped.

Upon the eastern shore of the Morean peninsula is the little village of *Pidhavo*. It was once the famous city Epidaurus, and its ruins afford evidence of its antique magnificence. About five miles distant is *Geraô*, the site of the ancient *hieron* or sanctuary of Asklepios. This temple was always crowded with invalids, and the priests, being also physicians, contrived to keep up its reputation by covering its walls with votive tablets describing the cures which had been there effected.

In due time there arose the Asclepiades, the reputed children or priests and priestesses of the god. They seem at first to have been hereditary, like the Levites of Judea; and wherever a new temple of *Æsculapius* was consecrated they would send a colony thither to take charge of its affairs. These were the hospitals of olden time, and it was regarded as impious, if not a capital offense, for any one to minister at them, unless, perhaps, in a menial position, except he belonged to the sacerdotal caste. Hence, Galen states that medical knowledge was at first hereditary, and that parents imparted it to their children as the exclusive property of their family. Aristides also remarks that the knowledge of medicine was for a long time regarded as belonging solely to the hierarchy of the Asclepiades. They asserted that they possessed certain arcane secrets which had been delivered to them by the god himself.

Thus the physicians of the *Æsculapian* priesthood constituted a secret order or sacerdotal caste of the most exclusive character. Not only did they exclude others from their association, however gifted and meritorious, but made it dangerous for them to tamper with the healing art. Presently, however, the rule was somewhat relaxed; the ordinary branches of medical knowledge were imparted to students, neophytes and catechumens, but their profounder secrets, their occult teachings or *aporrheta*, were reserved to the oath-bound and initiated. Hence we understand the "religious silence" so often spoken of, and comprehend the meaning of the words of the physician in Lucien's tragedy: "My sacred and mysterious oath compels me to be silent." After the establishment of the Alexandrian school, the theurgists are said to have revived this custom, both among their physicians and their other initiates. The traditionary form of this oath consists in invocation to Apollo-Paian, *Asclepios*, *Hygeia*, *Panacea* and all the other gods and goddesses in hell, earth or heaven, that they would not desecrate or popularize the arcane secrets of the healing art, the mysteries into which they were initiated, but would unfold them only to the children of their preceptors or to those who should have bound themselves by the like obligation.

The following is the text of the so-called Hippocratic oath, as made, apparently with some variation, from the Latin:

"I swear by Apollo-Paian (or the physician) and *Æsculapius*, and *Hygeia* and *Panakea*, and all the gods and goddesses that, according to my ability and judgment, I will keep this oath and this stipulation; to consider him who taught me this art equally dear to me as my parents; to share my property with him and relieve his necessities, if required; to regard his children as my own brothers, and teach

them this art, without fee or emolument, in case that they desire to learn it, both by lessons, discourses and other modes of instruction; that I will communicate the knowledge of this art to my children and the children of my preceptors and to disciples bound by this oath and stipulation, according to the laws of medicine, but to no other persons; that I will follow that course of regimen which, according to my ability and judgment, I consider beneficial to the sick, and never prescribe what is injurious; that I will never prescribe a deadly medicine\* to any one if asked, nor suggest any such course, and that likewise, I will not give a woman a pessary † to produce abortion; that my life shall be blameless and holy; that I will not cut persons laboring under stone, but will leave this operation to those who perform such operations; that into whatsoever house I enter, I will go for the benefit of those who are sick, and will abstain from every voluntary act of turpitude and corruption, and, further, from the seduction of women and men, children and servants; ‡ remove far from every voluntary turpitude and corrupt action, as especially of works or operations upon the bodies of women, men, children and servants, devoted to the rites of Venus. § That whatever, in connection with my professional practice or otherwise, I may see or hear, which ought not to be spoken of or heard, I will not divulge, believing that it should be kept secret; that while I continue to keep this oath unviolated, may it be granted to me to live long and enjoy prosperity in this art, and the favor of men at all times; but if I should violate this obligation, may the reverse be my lot."

It is generally believed among scholars that this oath was a forgery of a later period. Mercurialis considered it spurious. "It is scarcely to be credited," says John Redman Coxe, "that Hippocrates was the author of this oath; many besides Mercurialis have ascribed it to other persons. A strong presumption of its not being his may be derived from the oath itself, in which every means of inducing abortion is sedulously prohibited, and yet in the treatise '*De Naturâ Pueri*,' we find a female about to abort under the author's exclusive direction and prescription. Now, if Hippocrates was the author of this last-named treatise, and was the pious character which his writings pretty generally indicate, it is inconceivable that he should thus have perjured himself. If not his, it has never been shown satisfactorily, whether it is anterior or posterior to his time, though probably posterior." In this surmise we fully concur. The so-called Hippocratic oath has the ear-marks of a later period.

The Epidaurians having colonized Cos, a temple of Æsculapius was erected there, which was, like all others, a lodge or crypt of initiated priests. Hippocrates, who was cotemporary with Socrates

\* Greek, *φαρμακον*, *pharmakon*; Latin, *medicamentum lethale*.

† Greek, *πessον θθοριον*, *pesson phthorion*; Latin, *pessum subdititium ad fetum corrumpendum*.

‡ "Ab omni scelere voluntario et corruptilatum alia, tum operum venereorum in corporibus mulierum ac virorum, liberorum ac servorum procul remotus."

§ It may be a pledge to abstain from lewdness and pederasty, or from professional operations upon persons diseased by those practices; Fægus favors the latter interpretation.



and Plato, belonged to the sacerdotal family in this island; one tradition making him a lineal descendant of Hercules and another of Æsculapius. But the two reputed ancestries were only one. In Asia Minor many of these priests were emasculated and probably catamites, but in Greece this does not appear to have been the case.

The worship of this deity was also made a part of the Eleusinian rites. The sacred legend states that Æsculapius was initiated at Eleusis on the eighth day; the conclusion of the regular initiations making it necessary to institute a second or supplementary rite for him. In allusion to this the eighth day was denominated Epidaurian, and those coming too late were admitted to the Minor Rites. Socrates alluded to this special initiation, when, as he was dying he commanded Crito: "We owe the cock to Æsculapius; I pray you pay this debt for me." He implied that death and initiation were alike, as indeed they were always considered.

The identity of the Æsculapian worship with the serpent-cultus, ought not to be a matter of surprise. About every ancient religion appears to have included in some form the veneration of this reptile; Greece, Italy, North Africa and Asia were hot-beds of this peculiar growth of idolatry. The myth of St. Patrick banishing snakes from Ireland related to the supplanting of serpent-worship.

Livy and others inform us that in the year 293, B. C., a pestilence prevailing at Rome, the oracle at Delphi commanded the Romans to convey the god Æsculapius to their city. Quintus Ogulnius and ten others were accordingly dispatched to Epidaurus. While they were rendering homage to his statue, a serpent, "venerable, not horrible," the symbol of the deity, repaired to the Roman galley, and coiled himself up in the berth of Ogulnius. On the return of the embassy, the entire population of Rome repaired to the banks of the Tiber to greet the advent of the god. The serpent, however, leaped from the vessel and landed upon an island in the river, where he remained. The Romans erected a temple to him, in the form of a nave or ship, and the pestilence ceased.

Pausanias also records the tradition of Nikagora, the wife of Eche-  
timus, who conveyed the god Æsculapius to Sicyon, in Megara, in the form of a serpent. These Epidaurian divinities were often of great size, some of them measuring thirty cubits in length.

A favorite method of representing Æsculapius was by a log surrounded by the fire of Mother-night, the twenty-fourth of December, or a stump with a serpent turning round it, and a young tree, generally a palm, springing from the root. In this delineation is signified the restoration of life from real or apparent death; as at the solstice the days grow longer, the sun of the new year begins to live.

We find the Phœnician Æsculapius, or *Esmun*, associated with the Kabeirian rites of Asia or Samothrace, as the mysterious Eighth. He is the sun-god, identical with Atys and Adonis; and his priests, therefore, to commemorate his peculiar feebleness as the lord of winter, dressed in gowns and did like women, and deprived themselves of manhood. Hercules spinning at the side of Omphale in Lydia, and the dismembered Atys, were the deities thus commemorated. They were identical with Æsculapius, despite the diverse legends.

Of such a character, the Rev. Dr. Isaac M. Wise, of Cincinnati, informs us, was the *Nehush-tan*, or coiled serpent said to have been fabricated by Moses. "Having come into the interior of the desert," says the learned rabbi, "the people were exposed to the attacks of *burning serpents* [*seraphim*, as the original text reads], the bite of which caused great pain, and not a few of the sufferers died, which again produced an immense excitement in the camp. Moses was ordered to resort to the means of the Phœnician *Æsculapius*, whose symbol, the brass serpent [*seraph nahash*], was erected in the camp, which produced the desired effect." The veneration of this symbol appears to have continued among the Israelites till the period of the revolt and revolution of Hezekiah.

At Pergamus, the birthplace of Galen, was also a celebrated sanctuary of this deity, which was frequented almost constantly by invalids and other suppliants. The Serpent, which is said to have been Epidaurian, was as usual the symbol of the god. Yet we question this, despite the testimony of Pansanias. Asia Minor, long before the Trojan war, had been tributary to Assyria, and there were temples of Semiramis, the Assyrian Venus, at Thyatira and other cities. The military ensign of that empire was a red or fiery dragon — a serpent on a pole, the same as the symbol of the Phœnician *Æsculapius*. After the conquest of Assyria and Babylonia, Barker informs us that "the Chaldeans fled to Asia Minor and fixed their Central College at Pergamus." This city thus became "Satan's Seat," the metropolis of the Chaldean religion. A vast library of more than 200,000 scrolls of parchment was established, which Mark Antony afterward presented to Cleopatra for the collection at Alexandria. Not only was the *Æsculapian* Serpent-god venerated at Pergamus, but also in the other cities of Asia Minor, including those made memorable by the "Seven Churches." The same worship existed in Carthage long after the Christian era, and it is our opinion was introduced from Asia or Phœnicia into Epidaurus and thence disseminated over Greece and Italy.

The identity of *Æsculapius* with the Sun-god, as Hades or Pluto, Serapis and Hermès, or Kadmus, requires no further demonstration. His worship relates essentially to the Mysteries or secret rites. All his temples were sanctuaries which only those might approach who had undergone a mystic purification. All his votaries were sworn by an oath of secrecy. Out of these facts, doubtless, comes his later representations as the Healing God. Not inappropriate is the designation, "the Son of righteousness, with healing in his wings," for that was his description in the old mythologies. In later times he was known principally in this character, as Bacchus is likewise now regarded as the god of wine and revelling. But in earlier days the views taken were different. Yet the change was not without reason. The prince of life is the giver of health; the *agathodæmon* and the "cup of blessing," wreathed by serpents; were alike symbols of both.

The fact has been remarked that there was a common knowledge, which the *Æsculapian* initiates were free to disseminate, as Hippocrates did, and an esoteric wisdom which must not be communicated.

The latter was, doubtless, magical; for those possessing it, like Orpheus, Cheiron, Medeia, Melampus, were called *magians*. Pythagoras learned magic in Egypt and Plato in Sidon. Music was especially one of the secret arts. Orpheus and Musæus employed incantations and mystic remedies with which they wrought miracles. Apollo was alike musician and the god of healing. Melampus, who instituted the phallephoria in Greece was a mantic and a physician; he used secret remedies and employed baths, music and iron. In the temple of Æsculapius at Pergamus was "a miraculous spring having healing properties;" there was a thermal spring at Athens, and indeed at various other places, where the Asclepiades had their consecrated enclosures. If there were not springs, care was taken to place the temples near the sea as at Epidaurus, or beside a river, or else on a hill. Among the practices of those who sought the aid of the god were the following: Fasting and abstinence from wine for three or more days so as to preserve the aura or atmosphere of the soul from defilement. Great care was taken to inspire awe and veneration. Prayers and hymns were chanted by the priests, the patients reciting after them. Sacrifices were also made. Bathing was always required and the constant use of water as a beverage. Rubbing, manipulations and anointing, generally accompanied the baths, all which were perfumed with great care and by special persons.

The agency which we denominate "animal magnetism" was freely employed on these occasions. The designation was *incubatio* or temple-sleep. The patients who were thus treated were first prepared by specific instructions, fumigation with incense, and were touched, stroked, and rubbed with the hands. This divine sleep is represented by Pausanias as taking place mostly at night in the various chambers of the sleeping-house; all lights were extinguished in order that a solemn silence and sacred darkness might lighten the visions of the dreamers. The ideas learned in the dreams were regarded as oracular. Remedies, generally of the simplest character, were prescribed; also bathing, regimen, and religious rites; predictions were made as to the recovery or incurability of patients, as well as of other events. Only selected priests were admitted to the sleeping-house, and the dreams and oracular utterances were expounded by special interpreters.

These dreams, as Iamblichus inculcates, "take place either when sleep is leaving us and we are beginning to awake, and we hear a voice which concisely tells us what will take place; or voices are heard by us, between sleeping and waking, or when we are perfectly awake." The eyes become closed though they were before open. The other senses, however, are in a watchful state. "No one of them is similar to human dreams. Wakefulness, a holding fast of the eyes, a peculiar oppression of the head, a condition between sleeping and waking, an instantaneous or perfect vigilance, are all of them divine indications."

"When we are asleep, we are perfectly liberated, as it were, from surrounding bonds; \* \* \* the soul receives a knowledge which

apprehends what has been and will be; it likewise surveys the whole of time and the deeds which are accomplished in time, and is allotted the function of attending to them and correcting them in a proper moment. It also heals bodies that are diseased, and also properly disposes such things as exist among men in a disorderly manner. Thus in the temple of *Æsculapius*, diseases are healed through divine dreams; and through the order of nightly manifestations, the Medical Art is acquired from the sacred dreams."

"Many, through divine inspiration, are not burned when fire is introduced to them; the inspiring influence preventing the fire from touching them. Many, also, though burned, do not apprehend that they are so, because they do not then live an animal life. Some, indeed, though transfixed with spits, do not perceive it; and others that are struck on the shoulders with axes, and others that have their arms lacerated with knives, are by no means conscious what is done to them. They are not conscious of the state which they are in, and do not live either a human or animal life according to sense or impulse; but exchange this for a diviner life by which they are inspired and perfectly possessed."

The Egyptian priests were especially noted for the practice of magnetism. Invalids were carried to the temple to be cured; and Solon, speaking of what he had observed, remarks, that "touching with the hands will immediately give health." *Æsculapius* puts these words in the mouth of Prometheus:

"On the land's extreme verge a city stands  
Canobus, proudly elevate, nigh where the Nile  
Rolls to the sea his rich stream: there shall Jove  
Heal thy distraction, and with gentle hand  
Soothe thee to peace."

Indeed, the principal Grecian deities were regarded as physicians, and probably, we should add, healers by the touch and mesmeric manipulation. Apollo has been already named. Zeus and Hercules both were health-giving gods. Aristides, cotemporary with Marcus Aurelius Antoninus, the philosopher, relates numerous cures performed on himself under the direction of *Æsculapius*, the directions being given in dreams. Emetics, cold baths, violent exercise and diet were the remedies. Others were favored with similar dreams and treatments. They appear to have slept in the temple, where the priests magnetized them before or during sleep. Particular rooms were indicated, which seem to have been magnetized. Those readily influenced had disorder of the stomach and liver. The patients were associated so that they could affect each other. Clearchus relates an experiment tried in the presence of Aristotle, in which a "soul-attracting wand" was used, producing a cataleptic trance and clairvoyance. Similar treatment was employed in Egypt, in the temples of Isis, Osiris and Serapis.

Like acts are related of Hebrew prophets. Elisha sent his servant, forbidding him to salute any one, to lay his staff upon the face of a sun-struck child, which not recovering the patient, he went and stretched himself upon the body, and it resuscitated.

The glamour that once attended these things has been well nigh dissipated by the "light of modern science." But about that we do not propose to argue. We have little taste for cavils. It is our office to record. Enough, however, has been adduced to show the character of the *Æsculapian* art, its methods and ulterior principles.

#### PARACELSUS.

The great theosophist of the sixteenth century, like others of similar characteristics, has been described either in glowing or disparaging language, according to the prepossessions of the writers. It is common to traduce his reputation, to ridicule his pretensions, and to denounce him for his innovations in medical practice. We confess that we have an innate repugnance to charlatany in speech or manners, and we execrate without allowance the employment of quicksilver in any form by a physician. Nevertheless, we insist with the great Athenian, that however much we be disposed to strike, candor and love of truth dictate that we also hear.

Philippus Theophrastus Paracelsus was born in the year 1494, in a little village in Switzerland, called by himself Hohenheim, about two miles from Zurich. His father was a natural son of a Grand Master of the Teutonic Order of Knights, and was himself a physician of great learning, skill and eminence. He owned a large and most excellent library, and it was his care that his son should become the master of every department of medical learning. After a careful course of instruction at home, he became the student of Tritheimus, the abbot of Spanheim, where he was taught classical and other literature; after which he pursued the study of medicine, surgery and chemistry, under the charge of Sigismund Fugger, of the city of Basle, in Switzerland. At the age of twenty he made the tour of Europe, principally on foot. He visited the most noted mines of Hungary and Germany, displaying an uncommon assiduity and perseverance. He took great pains to cultivate the acquaintance of the miners and workmen, that he might learn whatever was to be known relative to metals and their properties; encountering manifold dangers from earthquakes, falls of stones, floods of water, the exhalations of the mines, damps, heat, hunger and thirst. He also visited Bohemia, Prussia, Sweden, Lithuania, Poland, Transylvania, conversing indifferently with physicians and old women, in order to extract from them what they knew. He was an expert chemist and metallurgist, and therefore competent to increase his knowledge by observation, exploration of mines, and consorting with learned men. His manners were plain and affable; he carried his knapsack on his shoulders, and hesitated not to drink his beer on the bench, with peasants at the ends. "I have pursued knowledge, even at the risk of my life," he writes, "and I have not been ashamed to learn even of pedlars, newsmongers and barbers."

This same inclination carried him into the Russian dominions, and passing the territory of the czar of Muscovy into Tartary, he was made a prisoner and carried into the presence of the great khan. He was treated kindly and allowed every opportunity to gratify his scholarly

inquisitiveness. He was next sent in the character of a companion to the son of that prince, with an embassy, to Constantinople, about the year 1522. Here he became, as his biographer and student, Van Helmont, informs us, the disciple of an Arabian physician and thau-maturgist, of whom he learned the occult mystery of the *azoth* or philosopher's stone.

Returning to Germany he became a surgeon in the army of the emperor, where his skill was generally acknowledged. He was successfully employed by eminent persons in desperate cases, and was consulted, professionally, by the great scholar Erasmus. In 1528 he was chosen professor of philosophy and surgery at the University of Basle. He now assumed the title of *utriusque medicinae doctor* or teacher of both branches of medical science, surgery and internal medicine. While he was professor, he delivered several courses of lectures, which he afterward printed in a volume, entitled *De Tartaro, de Gradibus et de Compositionibus*, with a commentary.

His doctrines and practice, as well as his mode of teaching, were innovations. He had begun his career, as he declares, full of zeal for the learning of the schools, but he speedily became disgusted with the shallow pretension that everywhere existed, and the want of success that so generally characterized the practice of medicine. Bleeding, cathartics and emetics appear to have constituted the whole. "I saw," said he, "that nothing resulted from their practice but killing, death, murdering, laming and distorting; that the great majority of complaints had been enumerated by them as incurable. They scarcely administered any thing but syrups, laxatives, purgatives and oat-meal gruel, pumpions or citrons, jalap and other such messes with continual enemas. I determined accordingly to abandon such a miserable art, and to seek truth by some other way. I set about to learn the art no otherwise than in the great book of nature, written with the finger of God. This I now studied. No longer did I pour over the books of the physicians; every pretender among whom has his own hobby. I am now vilified and denounced for not having entered in at the right door. But which is the right one — Galen, Avicenna, Mesue, Rhasis or honest nature? I believe, the last. Through this door I entered. The luminary of nature and no apothecary's lamp lighted me on my way."

His next innovation was to deliver his lectures in the German language instead of the scholastic Latin. For this he was denounced by the physicians of the day as guilty of impiety to the medical profession. He had violated the Hippocratic oath, which obligated a religious secrecy and prohibited the desecration of medical mysteries by the disclosing of them to laymen and the uninitiated public. He was also attacked for having traveled over Europe like an itinerant tradesman, instead of riding in a carriage like a *regular* physician. His simple mode of living was held up to contempt. They also accused him of keeping low company, and of drunken habits.

He replied to their ribaldry in set terms of like character. Their velvet suits, their solemn and inscrutable manner when they visited their patients, and their affectation of superior knowledge, were

ridiculed by him without sparing. They dared not, he said, go out of doors, except on the back of an animal or pressing the cushions of a coach. They had made it so easy to enter the profession, that it had everywhere become the tempting resource of ignorance and knavery. With a smattering of Greek such doctors might be finished and famous. A dead language was used to exercise deadly maladies. Diseases were encountered by definitions. Fact and experiment were entirely overlooked, in disputes as to the meaning of Galen, Hippocrates and Avicenna.

His chief traducer was Oporinus. This individual spent some time with him in order to learn his science; but not succeeding in obtaining his confidence, he put in circulation the false charges of drunkenness and of desecrating the art of medicine. This last imputation was based upon his custom of writing his recipes and prescriptions in the language of the common people instead of barbarous mediæval Latin. "The apothecaries are my enemies," said he, "because I will not empty their boxes. My recipes are simple and do not consist of forty to sixty ingredients, like those of the Galenic doctors; but it is my vocation to heal the sick and not to enrich apothecaries."

Finally his enemies were able to drive him away from Basle. He became a sojourner in different towns of Germany, gaining admirers and disciples everywhere. At last, at the age of forty-eight, he fell a victim to ruffians who had been employed for the purpose by several "regular physicians," and the calumny was set afloat that it had been the result of a drunken fit.

The malignant Oporinus, who had endeavored for three years to learn the secrets of his master, now sought to discredit the works published under his name, of which three folio volumes appeared after his death. Their style and character were beyond his criticism, and he wrote a letter pretending to wonder that discourse and words which might even become the wisest, should come from a drunken man. But such men had not the ken to comprehend the real *savant*. He was as mysterious to them as the earthquake or volcanic eruption to an Australian savage. We must read Paracelsus, not from the babblings of a superficial fool, maligning what he could not learn; and instead, judge him from his own works and the testimony of men who were his disciples indeed. We have of these, Van Helmont and Hemmann; and perhaps Reuchlin, Cornelius Agrippa, Robert Fludd, Father Kircher and Jacob Boehmen, Isaac Newton himself, Oswald, Sperber, Gassner, and even Emanuel Swedenborg drank from the same fountain.

We leave it to Rosicrucians and other naturalists and alchemists to determine whether he really achieved the art of transmuting metals. Even his traducer Oporinus says that he knew him several times to be short of money at night, even to abjectness, and in the morning to have gold enough to supply his wants. Whether a knowledge of the atomism of the Universe, attraction and repulsion, enables its possessor to disarrange and rearrange the molecules of one metallic substance so as to make them another, does not look so absurd to the close thinker as the idea may sound in the mouth of the ribaldrous

fool. John Rudolph Glauber was once summoned on such an errand by the States of Holland and produced gold from sand; but so much lead, fire and labor were required that the art would not pay cost. Other chemists have asserted that it might be performed to advantage by a very simple process requiring but little time; all that is wanted being silver-sand and litharge. Either the transmutation is possible, or gold is more generally diffused in other matter than has been supposed.

What Paracelsus did teach was magnetism: That term, in its modern sense, originated with him. "Besides, this power of attracting iron, obvious and visible to every man," he declared, "the magnet possesses an occult power. In sickness you must place the magnet at the focal point from which the sickness proceeds. The magnet has two poles, an attracting and a repelling one. It is not a matter of indifference to which of these poles a man applies. For instance, in epilepsy, when the attack effects more particularly the head, it is proper to place four magnets on the lower part of the body, with the attracting pole turned upward, and on the head only one, with the reflecting pole downward, and then you bring other means to their aid." By this means he asserted that he had cured defluxions of the eyes, ears, nose and other organs, as well as fistulas, cancers and other ailments. "Indeed," he says, "the magnet draws together ruptures and cures them; it draws away jaundice and dropsy, as I have often experienced in my practice." "Again," he says, "I find such secrets hidden in the magnet that without it I could, in many cases, have effected nothing."

This magnetic force he seems to have regarded as an aura or ether, emanating from the stars and universally diffused. Man is taken out of the four elements, he said, and is nourished by them; but not merely palpably so through the stomach but also imperceptibly through the magnetic power which resides in all nature and by which every individual member draws its specific nourishment to itself. The sun and the stars attract from us to themselves, and we from them again to us. These secret influences have their positive office in the maintenance of the body. Upon this theory he bases the sympathetic cure of disease. In the magnet all physical power resides, and a little dose draws every thing homogeneous in the whole body to itself. One can, in this way, free himself from diseases which are the most difficult of cure, as gout, rheumatism, etc.

"We must know," he says, "that man has something magnetic in him without which he cannot exist. But the magnetism is there on account of man, and not man on account of the magnetism. This magnetic principle contains the magnetism of man and comes from the stars and no where else." "A similar attractive power is born with men which is analogous to the magnetic force. Through this power man draws chaos to himself from without, and therefore follows the infection of the air by men." Therefore, he argues "you must understand that the magnet is that spirit of life in man which the infected man seeks, as both unite themselves with chaos from without. Thus the healthy are infected by the unhealthy through magnetic attraction."



Van Helmont, the disciple of Paracelsus, explains this somewhat more lucidly: "Magnetism is an unknown property, of a heavenly nature, very much resembling the influence of the stars, and not at all restrained by any boundaries of space. He, therefore, who avails himself of magnetic means undertakes a God-pleasing business, which has, in both worlds, by one order, and in equal degree, the same conductor. \* \* \* That which Paracelsus has done is, therefore, far from being evil; for he has placed aloft magnetism, which was unknown to the ancients as an actuality indispensable to the inquiry into things, and a fundamental study of nature. He has placed it aloft as the most enlightening and fruitful of all sciences, when it had, in all schools, been laid aside as utterly barren. He is, therefore, to be considered the monarch who has dragged forth all the secrets of his predecessors, and we must value him highly, if we will not, as ignorant judges, join with haters of all good deeds in slandering him."

Paracelsus was a careful student of the Holy Scriptures, and based his doctrines upon them. He castigated the regular physicians of the schools, in that they held that their science did not require the evidence of the Bible, adding that if any of the prophets were yet living, "I do not doubt that you would make an example of them in your miserable slaughter-house, and would annihilate them there, and, if it was possible, the Creator of all things likewise."

His theories are very recondite and even arcane. We apprehend that few, not even Ennemoser, quite perceived their meaning. He cannot be understood by a careless or superficial reader. Beyond a doubt he was a mystic, of the Hermetic or alchemical order; but how many have an intelligent conception of what an alchemist was? Yet they were the protestants of pre-protestant Europe, and their jargon, as it was called, abounded with lessons surpassing in wisdom other writings of the times, for which the tender mercy of the religionists of those days kept in reserve their dungeons, their torture-chambers, the murderous wheel and the stake. The Reformation never proposed to reform this. Servetus and Bruno fared alike.

Medicine, according to Paracelsus, had four pillars: Physiology, astronomy, alchemy and theology. By the first of these he indicated the science of material substances and their relations to man. Astronomy related to the æthereal influences exerted on the human body by the stars — magnetism and electricity. Alchemy was chemistry applied to medicine. Theology, as taught by him, was a pure mysticism or doctrine of interior life, as these phrases show: "The genuine professor of the healing art is taught of God, and works relying upon God and at one with him." "Three spirits live in and actuate man; three worlds cast their beams upon him; but all three only as the image and echo of one and the same all-constructing and uniting principle of production. The first is the spirit of the physical elements; the second is the spirit of the stars; the third is the spirit of God."

The spirit of the elements rules the lower propensities of man. The body comes from the elements, the spirit from the stars. All

that the brain produces takes its inspiration from the stars. "Man eats and drinks of the elements for the sustenance of his blood and flesh; from the stars are the intellect and thoughts sustained in his spirit." "God has ordained that man has a magnet in himself, one, namely, of the elements; therefore he attracts them again to himself; one of the stars, out of which he again draws to himself the microcosmic sentient faculty of the stars."

In dreams a man is like the plants which have, also, the elementary and vital body, but possess not the spirit. In sleep the astral body is in freer motion; then it soars to its parents—it holds converse with the stars. After death, also, it returns to the stars and the earthy body descends into the bosom of the earth. Dreams, forebodings, prescience, prognostications and presentiments are the gifts of the sidereal, and are not imparted to the elementary body. "The stars give nothing to the avaricious and the self-conceited, for selfishness and conceit expel the operation of the firmament and resist the stars."

How then about the introduction of mercury into medicine? It is from his enemies and not from his friends, that we have the information. What a man's enemy says of him should always be taken with great allowance. When Paracelsus lived physicians based their practice upon the four human temperaments, bleeding, cathartics, emetics and enemas. A new pest was going steadily, like cholera or Black Death, from country to country over the Christian world; from Naples it journeyed as a souvenir to France; thence it went to Germany, onward to Poland and Scandinavia, and from Poland to Russia. Modern science has coined the word *gynecology* to express disorders peculiar to females; it ought to have framed the word "syphilology," to denote disorders peculiar to and disseminated by men. All the surgical treatment of that century, lancets and cathartics and the other trash of the materia medica were useless. King Francis I. went to his grave; Bourbons and other royal and noble houses, without number, reaped a noble harvest and transmitted to the present generation a rich legacy of scrofula. Lest some of us should outgrow the pest, state medicine interposes with its penal laws and requires its universal diffusion by compulsory vaccination.

Jacques Carpus, a surgeon of Boulogne, traveling through Spain and Italy, the first disseminators of syphilis to the Christian world, either learned or originated the treatment of the pest by mercurial salivation. So great was his popularity that in one year he cleared 6,000 pistoles, and there was no end to his wealth. His patients were compelled to give him whatever sums he asked. The biographer of Paracelsus thinks, that he, about this time, had likewise learned the properties of mercury, and most likely from Carpus, who undertook the same cures, but in a very different manner; but whereas Carpus depended upon salivation, Paracelsus employed pills, by which he cured the itch, leprosy, ulcers, Naples disease (syphilis), and even gout, all of which diseases were before incurable.

It is certain that he did virtually introduce the use of opium; and his biographer, Oporinus, states that he made up little pills of it,

which he called his *laudanum* or praiseworthy medicine. These he always carried with him and prescribed in dysenteries, pains of all kinds, anxieties, debility and wakefulness.

It was generally said that he possessed a panacea or universal medicine. Nevertheless, we presume that this was but magnetism, concerning which he wrote so much.

He was, however, what was denominated an alchemist and sometimes a magician. In the peculiar diction of the alchemists, it is affirmed there existed three principles in matter, namely, *salt*, the cohering; *quicksilver*, the fluid, and *sulphur*, the fiery. But this was not a physical, but rather a metaphysical theory — alchemy rather than chemistry. We can give no better explanation of this, than that of the late Gen. Ethan A. Hitchcock, U. S. A., whose friendship we were so favored as to possess. He was a grandson, as well as namesake, of the old hero of Ticonderoga, who, we were told, in our childhood, wrote a Bible of his own.

Gen. Hitchcock explained that the *subject* of Alchemy was *man*, and the *object* the perfection of man, which perfection was regarded as consisting in a certain unity with the divine nature. The "philosopher's stone" was a symbolical expression; the alchemists reported to be in pursuit of gold were philosophers, sages and earnestly-devoted men in quest of celestial wisdom.

"In philosopher's books, therefore, who wishes may see,  
Our stone is called the less-world, one and three."

The general, therefore, in his little treatise, *Alchemy and the Alchemists*, illustrates by numerous quotations from various authors, his position that "Man is the central object of all alchemical books, yet not man as he is an individual, but as he is a nature." The symbolical words, "salt, sulphur and mercury," relate, therefore, to man. "The alchemists often spoke of conscience as in a 'crude' state — as common mercury." But this is not the true philosophical mercury, or *argent vive* — *quick* or living silver, which is *the sense of right action under the consciousness of the presence of God*. Thus we see that we must apply to alchemical literature the rule given by Sallust, the Platonic philosopher: "That which in a literal sense is manifestly absurd and impossible, must be understood in some other sense."

The apparent extravagances of Paracelsus must doubtless be interpreted on this principle; and if so, it is not improbable, perhaps, that he employed the term "mercury," "salt" and "sulphur" as an alchemist, and not strictly, if at all, as a physician. In a matter so heinous, if there is only a loop-hole for a doubt, we would gladly give him all the benefit of that doubt.

He also wrote a treatise on the *Existence of Fools*, in which occurs the following enigmatical sentence: "Wisdom is also in fools, and breaks forth like light through a horn, dim and murky, or like a light through a fog." In this expression he evidently means by "fools," mankind in their undisciplined, unregenerate condition.

As to the allegations of charlatanry, bragging, etc., they are doubtless plausible. It was the fashion to employ superlatives in

speech, as in many ill-taught persons' minds simple words are almost meaningless. It is said by Oporinus that in one of his lectures he set a brasier in the middle of the room, into which he cast sulphur and nitre, and then placing upon them the books of Galen and Avicenna as "common mercury," he set the pile on fire. By this he doubtless meant to set forth in alchemical symbolism that the practice of medicine as it was would now undergo purification, and so become the true *argent vive*, or living metal. "Know," says he, "O ye physicians, my cap has more learning in it than all your heads; my head has more experience than your whole academies; Greeks, Latins, French, Germans, Italians, I will be your king."

Nevertheless, we are convinced that to our modern times, Paracelsus is a "Great Unknown." As little is comprehended of his character as of his Green Lion, his Quintessence of the Sun and the grapes of Diana, or "the wine of which being purified, is the most secret secret of all the more secret chemistry," and was declared by him to be "the peculiar refreshment of the adopted sons, but the heart-breaking and stumbling-block of the scornful and ignorant." Not being emulous of deserving a place in this latter class, we refrain from criticism, and remark simply that this peculiar diction is not more obscure than that of ancient sages, and that the reasons which perhaps justified its employment in former periods, have probably, and we hope forever, ceased to exist.

#### CAGLIOSTRO.

Great uncertainty exists in regard to the birth and birthplace of the famous Count Cagliostro. Having fallen under the ban of ecclesiastical authority, and been hunted like a wild beast from town to town, into prison and to death, with every artifice of cunning malignity, to place a lasting stigma upon his acts and reputation, it requires extraordinary intelligence, and more of candor than usually falls to the lot of men, to do justice to his memory. He is on record as an intriguer and a charlatan, and died, nobody knows how, in a Roman dungeon, having been condemned in full Council of the Inquisition, "for many crimes, and as deserving of the severest punishments awarded to heretics, teachers of error, arch-heretics, masters and adherents of superstitious magic, and *out of special grace* committed to perpetual imprisonment instead of suffering death."

So much endeavor to blacken his name and to exhibit him as guilty of crimes that do not now constitute crime in any civilized community gives good reason to suspect that the real offense was not made public. We know that the Waldenses were outlawed as sorcerers and heretics, and were massacred under every circumstance of atrocious cruelty in the North of Italy, till glorious old Oliver Cromwell gave notice to the recreant Savoyard prince that these things must stop. History also relates that the Paulicians of Bulgaria and their co-religionists the Albigenes were also the victims of a Crusade, under like charges of impiety, heresy, sorcery and unnameable crime. Further back the Marcionites, Basilideans, Gnostics and Manicheans were so persecuted for trumped-up accusa-

tions of heresy, etc., and commerce with the powers of darkness, that when Syria and Asja Minor were overrun by the Moslems, the worn-out people welcomed the invaders with eagerness as their deliverers from the savage cruelty and rapacity of a Court and Church more to be dreaded than the lion of the desert and the tiger of the jungle. With such records as these in Modern history, the indictment and the public denunciations of the Secret Tribunal against Joseph Cagliostro incite in us somewhat of favorable regard toward the man. We know of nobody having the authority to prepare opinions for us. If the victim of the Holy Office was in any proper sense a scholar and a benefactor to men, he deserves for it the fullest credit. We submit to no enforced ignorance. Besides, the little which we really know of the famous *savant* or adventurer, whichever he may be called, is full of incident and more entertaining than a romance.

"There is every reason," says Sotheran, "to believe he was born in 1748, and was the offspring of Emanuel de Rohan, sixty-eighth Grand Master of Malta, by a lady of Turkish extraction, who was captured by a Maltese galley." In this incident, as well as in other particulars, his history seems to have a curious analogy to that of Paracelsus, although not so closely similar as to militate against the credibility of either. Ennemoser, however, varies somewhat, following the documents produced against him at his trial. "Joseph Balsamo, called Count Cagliostro, born in 1743, at Palermo, is generally classed among the magicians." We know not whether *Balsamo* is or is not an Italian surname; any one conversant with the literature of Gnosticism will recognize it as the designation of one of the potencies in the Gnostic Pantheon, and therefore hardly likely to be applied to a man. The early years of Cagliostro are said to have been spent at Medina, in Arabia. His master was a learned Greek, named Althotas, who is described as proficient in all Oriental lore and science, and particularly in theurgical magic, or magnetism, medicine and chemistry.

It is as well to understand now as ever that the word *magic* properly defined signifies only the system of doctrine held by the Magians, the learned caste of ancient Assyria, from which, however, it must be confessed that John Milton, Danté and others before them derived their intricate system of supernal powers and maleficent potencies. The later Persians or Parsees were magians or magicians, and the

\* Sotheran states that Althotas was the original of Mejnour in Bulwer-Lytton's celebrated romance — *Zanoni*. There is an apparent similarity of meaning to all these names. *Mejnour* is apparently the Arabic form of *Mag*, and *nour* or light, of which Althotas or Al-Thoth, the Egyptian god of wisdom may be the equivalent. In like manner *Balsamus* is a Greek form adopted by the Basilidian Gnostics of Baal-samen, the lord of the skies, a Phœnician designation of the sun, and the same as Zeus or Jupiter. *Zanoni* is doubtless a rendering of this term, *Zan* being the Doric name of Zeus, and *on* or *oni* a dialectic termination. Indeed Bulwer jestingly suggests as much. But it is not improbable that Cagliostro is a Græco-Italian rendering of the name. It is very likely that Count Cagliostro, a man without a country, yet cosmopolitan, would furnish the great novelist his original, but in Signor Gualdi and other characters he obtained many of the characteristics of *Zanoni*.

Kabala or traditions of the Jews were from the same source. We therefore use the term, when we must, with respect and without sneering, as we would refer to the ideas which any person regards with sincere veneration.

The young student having been carefully instructed in eastern chemistry, medicine and kindred sciences, was also duly initiated into different philosophical fraternities, both in Asia and Africa. In 1766 he repaired to Malta, where his tutor died. Shortly afterward he took up his residence at Rome, where he became distinguished as a physician. In 1770 he married. His wife having been initiated into the adoptive rite of masonry, shared in his scientific and other pursuits.

He was not long in becoming identified with European-politics. The masonic order in the eighteenth century was a political corporation, actively engaged in operations against governmental and ecclesiastical despotism. At Frankfort he was admitted into the order of Illuminati, after which he resided for several years at Strasburg. In this connection, and about this period, it is said that he made the acquaintance of Emanuel Swedenborg, Lord Fairfax, Lavater the physiognomist and others. This order was employed in the furthering of conspiracies and revolts against the various despotisms of Europe; and Sotheran states that Washington and Franklin were appointed by it to organize and begin the work in America, and Cagliostro in France. However this may appear like fiction, everybody conversant with the history of Freemasonry in America, knows that the masonic lodges exercised a powerful influence in paving the way for the Revolution. We find, also, in Jung-Stilling's *Theory of Pneumatology*, the following significant sentences in relation to matters at that very period:

"The French Revolution, in its results the most important event in the whole history of the world, was planned many years before. I know from an eye and ear witness that just at the period when Louis XVI. was affianced to Marie-Antoinette of Austria — at the time when this marriage was concluded upon in Vienna — the fall of the Royal Family was determined; and this marriage-contract alone frustrated its accomplishment."

Lavater, who was a Protestant clergyman, appears not to have entertained a favorable opinion of Cagliostro,; regarding him as possessing wonderful endowments, but as being untruthful and tricky. "So long," he says, "as Cagliostro retains his forehead, and I retain mine, we shall never here below be confidential friends; how frequently soever the most credulous of all the credulous may represent us as closely connected." He also further remarks, "I believe that nature produces a form like his only once in a century, and I could weep blood to think that so rare a production of nature should, by the many objections he has furnished against himself, be partly so much misconceived and partly by so many harshnesses and crudities have given just cause for offense."

Cagliostro now traveled over Europe, residing for considerable seasons at the several capitals. His principal errand was, doubtless,

political; but he distinguished himself both by his medical and thau-maturgical achievements. Documents are extant setting forth the marvels, apparently supernatural or magical, which he performed; and they appear well authenticated. Coming to Strasburg in 1780, he attended a reunion of the Illuminati, which was held for the purpose of considering the management of the order and overthrow of the French monarchy. At this assemblage were present, among other notables, Philippe, duke of Orleans, Mirabeau, Lafayette, Talleyrand and Sieyès. Taking up his abode here, Cagliostro speedily acquired a great reputation for his success in prescribing for the sick, which was done gratuitously. He seems to have found acceptance among *savants*, and especially among physicians and naturalists. He employed his leisure in chemical studies, making numerous experiments in animal magnetism, then just brought into notice by Antony Mesmer. Though pursuing no lucrative calling and in the known receipt of no revenue, he always possessed abundance of money, which he spent lavishly. The credulous and believing may suppose that he obtained it by alchemical practices; others will believe that it was contributed by the Freemasons, Illuminati and other revolutionary societies of Europe. His kinsman, the Cardinal de Rohan, landgrave of Alsace, extended to him his friendship and gave him a home at his palace.

From Strasburg, Cagliostro next removed to Paris. He was here admitted into the most distinguished society, and it is said that, on one occasion he predicted, as is also recorded of M. Cazotte by La Harpe, the fate of numerous persons, prominent in public life, among them the king. Can it be that somehow the one has been taken for the other? Cazotte, though a royalist, had been one of the Illuminati, and other predictions of his are recorded.

The affair of the diamond necklace, which occurred in 1785, brought Cagliostro conspicuously before the public. Upon the accusation of the infamous Madame De La Motte, he and his wife were imprisoned in the Bastille and their property plundered. The particulars of this affair are matters of political and criminal history. After an imprisonment of six months he was brought to trial, together with the Cardinal de Rohan, and both were triumphantly acquitted. Madame De La Motte, for her perjury, was sentenced to be shaved, whipped, branded and imprisoned for life.

After his acquittal Cagliostro visited London, where he lived on terms of familiarity with Lord George Gordon. Following his usual custom, he practiced a lavish expenditure, maintained a close intimacy with the radicals and practiced the healing art gratuitously. The career of Lord George is well known. By this time Cagliostro had become the object of terror in all the courts of Europe. Everywhere revolution was scented in the air. The events in America had alarmed every monarch and the ferment in France, it was apprehended, was leavening every population of Europe, from the Mediterranean to the countries beyond the Baltic. Spies were employed everywhere by the conscience-cowed tyrants. Wherever Cagliostro went "detectives" followed him. Leaving London he visited different cities of Europe, but was always immediately warned to leave.

Coming to Rome in 1789 he was speedily arrested by the emissaries of the holy inquisition, on the charges of being a sorcerer, a heretic and a freemason. His wife was also incarcerated in a convent, where she soon after died. For eighteen months this famous man was kept in close confinement in the castle of St. Angelo. He was then brought before the secret tribunal. His chief accusers appear to have belonged to the Jesuitical fraternity. The documents produced against him at Rome in 1790 and at Zurich in 1791, accuse him of having practiced all kinds of imposture, of making gold by magical means and of possessing the alchemical secret of prolonging life; also of having taught the kabala and kabalistic arts; likewise, that he pretended to call up and exercise spirits, and actually did frequently foretell future events, doing this in small and secret companies, by means of a little boy employed by him, after the manner of eastern conjurers. He was also attainted of being a Freemason and it was charged that he acted in the character of agent and representative of Egyptian Freemasonry, and had heretically attached himself to all sorts of religions. But we do not find any allegation of complicity in the various revolutionary movements of Europe for which he had become notorious and universally feared. It was evidently the purpose of his murderers to disguise from the world as effectually as possible, the terror which had overspread Europe. Charles V. regretted that he had kept royal faith with Martin Luther; Cagliostro was in the hands of men by no means as scrupulous as that German emperor.

The sequel to this story is short. He was condemned, as a matter of course, and sentenced to death. This penalty was commuted to imprisonment in the castle of St. Leon. Here he was subjected to the tender mercies of the Holy Office. The torture was repeatedly inflicted, in order to extort from him the masonic and other secrets of revolutionary Europe; his limbs disjointed on the rack till they had been rendered useless. Finally, having learned, or failed to learn, whatever was desired to extort from him by confession, and reaction having set in over Europe, there was no further use for the unfortunate prisoner, and accordingly, in 1795, he was starved to death.

Despite the ignominy which has been assiduously cast upon his memory, there appears little against Cagliostro which might not have been, with equal plausibility, imputed to other celebrated men. His irregular birth necessarily predestined him to a life of adventure. But he was no more remarkable in this respect than Talleyrand, Machiavelli and other diplomatists. His magical attainments, which are, with such pains, paraded before the public eye, were not uncommon at that period. Learned men, from Raymond Lully and Roger Bacon till the present time, have prosecuted studies which their cotemporaries denounced as commerce with the infernal powers, but which are now regarded as more or less scientific or visionary. He professed to no power which he was not able and willing to communicate to other individuals. He employed the "magic mirror," but always before doing so addressed a prayer to God for a successful issue to the experiment. Lane and others have described similar



things in the East. He professed also to have sacred visions, through ascetic practices, conjoined with inward inspiration. He expressly declared, when subjected to the torture, before the Inquisition, that he never had any thing to do with the devil. "If," said he, "I am a sinner, I trust that a merciful God will forgive me." He declared very distinctly that he believed his Egyptian knowledge had nothing whatever to do with the Church of Rome, but related to the welfare of mankind. But no plea could avail him. His case was prejudged, He had been sentenced, to all intent, long before he was arrested. All that was desired was to extort from him the secrets of his associates, and to make a plausible case before the world. For a time this has succeeded.

Being an ardent cultivator of the physical sciences, there is no doubt that credulity invested Cagliostro with many endowments which he did not possess or profess. His medical knowledge, which excelled that of European physicians of the time, would speedily invest him with a reputation for miraculous gifts. We do not doubt his power to display apparitions, but we have our own *rationale* for such things, which we have neither space nor disposition to enlarge upon. Those who will believe any thing that is inside the Bible, will not, of course, regard us as credulous. Indeed, we consider that we resemble Thomas rather than the Roman centurion, if it takes mental and moral energy to evolve a robust faith. The weak, timid, superficial and half-taught, are always skeptics.

It is notorious that Cagliostro employed elixirs, red powder and kindred preparations. Perhaps they were extracts and compounds of powerful drugs. It is not impossible that they were more or less influenced by manipulation — or to speak right out, animal magnetism. Such was the oldest medical practice on record. Jesus is recorded, and likewise Paul, to have performed marvellous cures because "virtue went out from him." The temples of *Æsculapius* were hospitals where more or less dependence was placed on such agencies. Paracelsus, Von Helmont, Maxwell and others taught this and did cure accordingly, and now, when every sciolist is vain of the prodigious amount that he can disbelieve, animal magnetism has stepped over every obstacle. Our alternatives are to accept the evidence like men, or to doubt like fools.

If Cagliostro had been merely a charlatan, the Roman Inquisition would never have found it necessary to arrest him, to torture him for years in its dungeon-hells, and persecute him to the death. Such game would hardly pay the use of rack or thumb-screw. He was accused as Savanorola was, the Waldenses, Lutherans, Calvinists and all other religionists outside the church. For some reason he was a terror to despots, both sacred and secular. We suppose that it was because he was a republican. He had, however, a qualification that would forever disgrace him with the red bonnets of France. He was a scholar. The men who butchered Bailly and Lavoisier, and hunted Condorcet to the death, would never tolerate a man whose intellect and culture could never be leveled down to the altitude of the *sans culotte*. The experience of Thomas Paine, both in Paris

and the United States, illustrates the treatment which a man must undergo for knowing too much for his cotemporaries. It is always the stigma of democracy that it disdains social and intellectual elevation; it prefers to lay the mountains low to the filling of the valleys. It destroys or suffers to perish, the men who would be benefactors. Emperors are its outgrowth.

It was safer in the period of revolutionary excitement in the latter quarter of the eighteenth century, to render Cagliostro contemptible as an imposter and charlatan, than to let him be enrolled as a martyr. The burning of Bruno and imprisoning of Galileo had not checked the motion of the earth nor abolished the plurality of worlds. But men bold enough to face the cannon or tempt the fury of a wild beast, are often cowards before ridicule. So the tribunal calculated shrewdly in this weakness of men. Cagliostro was convicted of magical practices, such as modern scientists deride and affect to disbelieve, and so, of all whom he sought to serve and benefit, he is without an apologist. Whoever intimates that he was a *savant*, is placed in peril of ridicule. Yet he doubtless possessed medical and other knowledge which entitled him to respect, if not to veneration.

## TRANSACTIONS

OF THE

ECLECTIC MEDICAL AND SURGICAL SOCIETY OF MICHIGAN.

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ADRIAN, MICHIGAN, October 1, 1876.

*To the President and Secretary of the Eclectic Medical Society of the State of New York:*

The Eclectic Medical and Surgical Society of the State of Michigan having recently organized, and been duly acknowledged by the National Eclectic Medical Association at its late annual meeting in the city of Washington, D. C., transmit to you an announcement of those facts, and the accompanying synopsis of their proceedings.

V. A. BAKER,  
*President.*

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On the 20th of March, 1876, a committee, consisting of H. S. McMaster, M. D., of Dowagiac, V. A. Baker, M. D., of Adrian, and W. B. Church, of Marshall, addressed a letter of invitation to the several reformed physicians of the State of Michigan, asking their co-operation in organizing a State Eclectic Medical and Surgical Society. The following paragraph from the circular fully explains the purposes of the movement:

“In numbers and attainments the Eclectics of the State are entitled to a consideration which their present isolated condition precludes. They suffer also in reputation, in consequence of the number of uneducated men practicing quackery, under the name *Eclectic*. While we may be unable to rid ourselves wholly of the reproach they bring upon us, we may at least provide that they shall no longer receive the sanction of the State society. We believe that medicine is not only nominally but really one of the learned professions, and we desire to array the Eclectics of Michigan as a unit in favor of a high standard of qualifications for those who assume its grave duties and responsibilities. For the purpose of forming the nucleus of such a State organization, you are cordially and earnestly invited to attend a meeting of the Eclectic physicians of the State, at Kalamazoo, commencing on Wednesday, May 31, 1876, at 1 P. M.”

A large number of Eclectic physicians accordingly, in pursuance of the call, assembled in the parlor of the International hotel at Kalamazoo, on the 31st of May, 1876. The meeting was called to order by Dr. H. S. McMaster, chairman of the committee on invitation, and prayer offered by the Rev. H. F. Spencer, of Kalamazoo.

Dr. McMaster explained the object of the meeting, after which Dr. C. S. Maynard, of Paw Paw, was elected chairman, and Dr. H. W. Vanderhoof, of Coldwater, secretary.

The Chair appointed the following committees :

*On Credentials.* — Doctors R. Winans, E. Blackman and E. A. Curtiss.

*On Constitution and By-laws.* — Doctors H. S. Mc Master, J. D. Peters and O. E. Yates.

The committee on credentials reported the names of twenty invited members. Others expressing approval of the purposes of the convention were also awarded seats.

Dr. McMaster read letters from about forty prominent Eclectic physicians, unable to be present, pledging support and co-operation.

The committee on constitution and by-laws then reported a platform and constitution, and a code of by-laws, which were adopted and signed by all the Eclectic physicians in attendance. The following is the text of the PLATFORM :

I. Whereas, in every person there is an inherent curative force in diseased conditions, the tendency being to recovery without remedies ; that, therefore,

The physician can only assist the natural effort, for this removal of the cause of disease, by the use of such curative agents as tend to aid the vital forces, abridge disease and hasten cure ; and that all drugs which tend to depress the vital forces should be discarded.

II. We believe that the largest liberty should be accorded to each member of the profession in the investigation of truth, and that a desire for popular worthy progress, aiming to avoid only the errors and prejudices of others and of the past, must actuate every true physician ; and

III. We believe also that the great struggle of the present day in Medical Science is between the spirit of enlightened freedom on the one hand, which is seeking boldly for Truth in Science, and the Spirit of Conservative Despotism on the other, which aims to perpetuate opinions by the force of organized combinations, and to discountenance or suppress every attempt at reform not made within their own organizations, whatever may be its merits or its source ; and,

IV. We regard all combinations to proscribe and degrade any portion of the Medical Profession, merely on account of differences of opinion in Medical Practice, as contrary to the spirit of the age, and a serious crime against the true interests of the Medical Profession, against the welfare of community and against the Common Rights of Man ; and that, therefore,

V. It is incumbent upon each member of this society to treat all members of the profession with a spirit of liberality and courtesy ; to abstain from personal and disparaging remarks in reference to difference of doctrine, and to cultivate those amicable relations which admit of co-operation in the pursuit of truth, and upon these broad and liberal principles of progressive medicine we hereby organize ourselves into a State Eclectic Medical and Surgical Society.

The standard of membership is prescribed in the second article of the Constitution, as follows :

“SECTION II. — MEMBERSHIP.

The resident members of this society shall be regular practitioners of medicine and surgery in the State of Michigan, who shall have received the degree of Doctor of Medicine from a medical school or college legally empowered to confer such degree, and such other persons as have sustained a reputable practice as physicians and surgeons for ten years, with previous study, and no others; all of whom shall be elected by vote of a majority at any regular meeting of the society, their eligibility being previously reported upon by the Board of Censors.”

The society having now fully organized, Doctors McKinney, Blackman and Reed were appointed a committee on nomination of officers. The names of the following persons were reported, who were duly elected :

President, V. A. Baker, of Adrian; Vice-Presidents, M. V. B. McKinney, J. D. Peters, E. A. Curtiss, W. B. Beebe; Recording Secretary, H. S. McMaster, of Dowagiac; Corresponding Secretary, W. B. Church; Treasurer, E. Blackman; Censors for two years, O. E. Yates, P. W. Reed, R. Winans; Censors for one year, I. Clendenen, I. R. Dunning, P. B. Wright.

The president immediately assumed the chair, and declared the organization of the society complete.

A committee was appointed to take measures for procuring a special act of incorporation from the legislature; another to urge upon the legislature the equal claims of the different schools of medicine to State patronage, or the withdrawal of all support from the medical department of the university.

Delegates were also chosen to the National Eclectic Medical Association. These were admitted to membership in that body.

The standing committees having been duly appointed, the society adjourned to meet in the city of Jackson on the last Wednesday of May, 1877.

## NATIONAL ECLECTIC MEDICAL ASSOCIATION.

1876.

## SEVENTH ANNUAL MEETING.

The National Eclectic Medical Association of the United States of America convened pursuant to special notice of the executive committee, at Willard Hall, in the city of Washington, in the District of Columbia, on Tuesday, June 27, 1876, at eleven o'clock in the morning.

The president of the association, B. J. Stow, M. D., of Brooklyn, N. Y., took the chair and called the association to order.

Prayer was offered by Doctor Lewis H. Borden, of Paterson, N. J.

Dr. Robert S. Newton, in behalf of the local authorities, addressed the association, welcoming the members to the national capital.

The president then delivered the opening address, as follows:

## PRESIDENT STOW'S ADDRESS.

*Gentlemen of the National Eclectic Medical Association.*— With unfeigned pleasure, I welcome you to this, our seventh annual convocation. Our former meetings have been characterized by a degree of harmony and success for which those among us the most sanguine had not ventured to hope. Our united endeavors and fraternal co-operation will, I doubt not, render the present meeting the most successful one, in the way of advancing the interests of liberal medicine.

This is the year which will always be memorable in American history, as constituting the hundredth anniversary of the birth of the Republic. The centennial celebration, in which we all hope to participate, is itself a testimony to the world that free institutions and a government of the people are as active and capable as an oligarchy or despotism, for the promotion of enterprise, scientific research, art, mechanical ingenuity, commerce, agriculture, and whatever tends to the welfare of the human family. Our assembling here at the capital of our country will constitute some part of the history of this year, and it behooves us, as representatives of liberal medicine, to make such a record that those who follow us in the new century will have no occasion to blush for what we have done.

What the birth of the American republic was to the political world 100 years ago, the birth of the eclectic practice was to the medical world fifty years ago. The former was a *protest* against political, the other a protest against medical, intolerance. Many predicted the death of the young republic of commonwealths, and others have fore-

cast the death of our republic in medicine. But both have survived and prospered; and as we are this year celebrating the centennial anniversary of the former, there are doubtless those among us who will have a like opportunity to commemorate the centennial period of the other.

As a distinctive organization, as a new school of practice, as the advocates and exponents of liberalism in medicine, we, too, have declared our independence, and have maintained it. We are conscious of our power to uphold it in the future. We have the example of our country to inspire us, and, like her, we should turn our attentions directly to the improvement of our internal economy. It is not our vocation to devote our energy to fault-finding and condemnation of other schools of medicine. The eclectic is not an exclusive system or school of practice. No matter if others persecute those who associate with us or speak well of our science, our contributions to medicine, and our improved methods of treating the sick; nor though they vilify and ostracise those of their own number, with fierce bigotry, who venture to fraternize with us in a manly spirit. We have a higher and nobler end to attain. We must exhibit our liberality by being liberal ourselves. Every new proposition should be fearlessly inculcated. What scientific demonstration or plain common sense proves to be true, we should cordially believe and accept, even though it should require us to acknowledge that we have been in error. We must labor to elevate the standard of our profession. We should lay aside all merely personal ambition for place and power, and work, as we are best able, to promote the cause; and to do this effectively and deservedly, we must bury all-sectional jealousies and petty animosities beneath the ashes of their past.

Let us consecrate ourselves anew to our sacred enterprise. Our principles are broad and comprehensive enough to include all that upright and earnest men desire. Let us prove by deeds, rather than by words, that we are striving for the advancement of medical knowledge. Public sentiment throughout the country is steadily turning in our favor. Numerous are the practitioners in each of the other schools who employ our treatment in disregard of their own codes. The pharmacopœias and dispensatories are rapidly filling their pages with the remedies which we introduced into practice. Then we are in these respects the acknowledged pioneers. The work which we have been doing has been steadily accomplishing a good purpose. If we continue to labor to this end, with a generous and liberal spirit, we shall do much toward breaking down the differences between medical practitioners and medical systems, which now operate not only to promote unjust aims, but actually to retard beneficial scientific progress. But these clouds are dispelling, and I venture to predict that when the second centennial anniversary of our republic shall be celebrated, the present partisanship will have ended; that separate schools of medicine will be unknown, and the medical profession of that epoch will be established on principles as broad and liberal as those which fostered the thirteen little States of America and developed them into the powerful and prosperous nation, which, to-day, we are proud to call our own.

By reference to the list of committees and persons appointed to prepare papers and reports for this meeting, it will be seen that many subjects of the greatest importance to every earnest physician, will demand our attention. I entertain no doubt that these duties have been carefully performed, and it will rest with you, who are present on this occasion, to consider, carefully and dispassionately, every new idea that may be presented. Let your discussions be tempered by the spirit of moderation and mutual courtesy. Condemn nothing which you cannot show to be false or unscientific, while at the same time calling every thing to rigid account which cannot abide the test of investigation. In this way you can discriminate with certainty between the wheat and tares, reject the chaff, and aid most effectively in the actual advancement of medical science.

Time, however, now presses upon us. We must proceed without further delay to the business which has brought us together. While endeavoring to be strictly impartial, and at the same time energetic in the despatching of the business that will come before us, I must crave your indulgence in the performance of my duty as presiding officer of this association; and I now ask your co-operation in all matters that will tend to the success of our present meeting.

I now declare this Association open for the transaction of business.

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#### FIRST DAY — PROCEEDINGS.

The Secretary, Dr. A. L. Clark, of Illinois; not being present, Dr. W. Hope Davis, of Springfield, Illinois, was designated by the president secretary *pro tempore*.

The acting secretary read an unofficial account of the proceedings of the last annual meeting in part, including those relating to the modification of the constitution and by-laws of the association.

The roll of officers was called by the secretary, and the following were found to be present: President, Benjamin J. Stow, M. D.; vice-presidents, R. W. Geddes, M. D., O. H. P. Shoemaker, M. D., A. B. Woodward, M. D.; treasurer, James Anton, M. D.

Absent — Anson L. Clark, M. D., recording secretary; George C. Pitzer, M. D., corresponding secretary.

The treasurer presented his financial report.

#### COMMITTEES ON CREDENTIALS AND FINANCES.

The president announced the following committees:

*On Credentials* — Doctors H. W. West, of Massachusetts; J. A. Goodale, of Rhode Island; S. B. Munn, of Connecticut; Joel C. Hulbert, of New York; L. H. Borden, of New Jersey; A. B. Woodward, of Pennsylvania; Henry Parker, of Ohio; J. B. Denman, of Illinois; V. A. Baker, of Michigan; J. A. Munk, of Missouri, and O. H. P. Shoemaker, of Iowa.

*On Finance* — Doctors A. Wilder, W. R. Hayden, J. A. Munk.

Doctor Wilder, from the finance committee, reported that the committee had examined the accounts of the treasurer and found them correct.



Doctor Hulbert, from the committee on credentials, reported favorably the following applications and recommended the persons named as candidates for membership of the association, namely: E. D. Buckman, M. D., Philadelphia; Robert S. Newton, Jr., M. D., New York city; H. A. Hildreth, M. D., Lisbon, N. H.; L. P. O'Neale, M. D., Mechanicsburgh, Penn.; Samuel E. Mortimore, M. D., New York; C. Blackman, M. D., White Pigeon, Mich.

The persons named were then each and severally elected to membership, after which the president addressed them at length, and inducted them into their seats.

The association took a recess till 2.30 P. M.

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#### FIRST DAY—AFTERNOON SESSION.

The association having been called to order, Dr. Paul W. Allen, of New York, from the committee on theory and practice of medicine, made an elaborate report on Cerebro-spinal Meningitis.

A discussion followed in which the members present generally participated.

On motion of Dr. Robert S. Newton:

*Resolved*, That this association begin its regular session to-morrow morning, at nine o'clock, and that a recess be taken at ten, at which time the members shall proceed in a body to the president's house, to pay their respects to the President of the United States.

The association then took a recess till seven o'clock in the evening.

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#### FIRST DAY—EVENING SESSION.

The association convened in the parlor of Willard's hotel, the president, Dr. Stow, in the chair.

#### REPORTS AND DISCUSSIONS.

The discussion upon the subject of Cerebro-spinal Meningitis was continued for about an hour.

A verbal report upon Gynæcology was submitted from the committee on that subject, by Dr. S. B. Munn.

A discussion ensued which was becoming general, when a second report was made by Dr. V. A. Baker, from the same committee.

The association then adjourned to meet at the same place in the morning.

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#### SECOND DAY—MORNING SESSION.

The association met June 28, 1876, at 9 o'clock, A. M. pursuant to adjournment, the vice-president, R. W. Geddes, in the chair.

#### MEMBERS IN ARREARS.

After the call to order, the treasurer submitted, on the subject of "Members in Arrears," whose names had been dropped from the roll in consequence, the following recommendation:

"The centennial year is a good time for the association to act with lenity and liberality toward our negligent brethren, I therefore respectfully suggest that there be adopted such a modification of the by-laws as to provide, that for the period of months, all persons in arrears for dues over two years, no other cause existing to the contrary, be restored to membership on the payment of dollars."

The paper was referred to the committee on finance.

Several applications for admission to membership were received and referred to the committee on credentials.

#### VISIT TO THE PRESIDENT.

The hour of ten having arrived, the association proceeded in a body to wait upon Ulysses S. Grant, the President of the United States. Upon their arrival at the presidential mansion, the members were escorted into the reception room, and upon the appearing of the President, were severally presented by Dr. Newton.

President Grant then addressed them :

"Gentlemen, I am glad to meet you and only regret that your visit should be at such an unpleasant season. You can, however, understand the condition of the gentlemen at the other end of Pennsylvania avenue. I do not sympathize with them so much."

The members of the association then returned to the parlor of Willard's hotel.

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#### SECOND DAY — MORNING SESSION CONTINUED.

The president, Dr. Stow, took the chair and business was resumed.

Dr. Wilder nominated Dr. William Hitchman, of Liverpool, England, for honorary membership of this association. The nomination was referred to the committee on credentials.

The committee on finance, having in consideration the recommendation of the treasurer, reported back the same, as follows.

*Resolved*, That all persons heretofore members, who have been in arrears for annual dues for a period exceeding two years, shall be permitted to resume their former membership on condition of paying to the treasurer the sum of six dollars by the 1st of December, 1876.

After an earnest discussion, the resolution was adopted.

#### DR. POTTER'S LETTER.

The following letter was received from Dr. S. H. Potter, and on motion of Dr. Wilder, ordered to be included in the record of the association :

HAMILTON, OHIO, June 25, 1876.

*To the National Eclectic Medical Association, at Washington, D. C. :*

GENTLEMEN. — I deeply regret that circumstances beyond my control deprive me of enjoying the privilege of mingling with you and taking part in your annual transactions. Allow me to assure your honorable body of my hearty loyalty to its interests and perpetuity. As one of its originators and incorporators, I feel an increasing interest in the growth and prosperity of our National Eclectic Medi-

cal Association. While our State organizations are *essential* to our successful progress, our National organization is of superior importance, both in function and destiny. Make it live and prosper through your energy. Relying on the wisdom, prudence and experience of the members favored by good fortune in attending your meeting at the National Capital this Centennial year, I shall await, with no ordinary anxiety, the result of your labors, in the hope and belief that our best expectations may be realized in what you may accomplish for the honor and extension of your young, enterprising and growing cause. I need not remind you that the eyes of our whole profession are now turned toward Washington, and we are waiting with eager aspirations the most favorable results from the work which you are there to perform.

Fraternally.

S. H. POTTER.

The committee on credentials reported favorably the names of the following persons, and recommended their admission to membership, namely: R. Elton Warner, M. D., of Pittsburgh, Pennsylvania; J. L. Knowles, M. D., of Vandalia, Ill.; S. S. Stoner, M. D., Manheim, Penn.; C. W. Payne, M. D., No. 1347 Ridge avenue, Philadelphia.

The several candidates were duly elected, and afterward inducted into membership by the president.

Dr. R. S. Newton, from the committee on surgical diseases, read a paper on the *Achievements in Surgery made by Eclectics*.

Mrs. Rebecca Anton, M. D., from the committee on diseases of women, presented a paper — by title.

Dr. Henry B. West, from the committee on medical botany and pharmacy, was permitted to make a verbal report.

Dr. A. Wilder, from the same committee, presented a written report.

Dr. H. Wohlgenuth, of Illinois, from the committee on venereal diseases, transmitted a paper.

Dr. V. A. Baker, of the committee on gynecology, read his paper.

Dr. Clark, of the same committee, presented a paper — by title.

The committee on nominations of officers for the ensuing year, was announced next in order.

On motion of Dr. Wilder:

*Resolved*, That the committee of representatives of the several States be instructed not to name, as the time for the next annual meeting, a date between the first day of June and the first day of September.

The mover subsequently explained that he did not except to the earlier days of June, but that he protested against the holding of meetings during the hot season.

Dr. L. H. Borden, from the committee on diseases of children, offered a paper, the reading of which was deferred.

Dr. George H. Field transmitted a paper on the Status of Eclectic Medicine in Missouri.

The association then took a recess until 3 o'clock P. M.

## SECOND DAY — AFTERNOON SESSION.

The association convened pursuant to order, Dr. Stow, the president, in the chair.

A resolution was offered and rejected to present certificates to members that have not paid for the same.

The committee on nomination of officers and annual meeting, as appointed from the several States represented at the present meeting of the association, was announced as follows: Connecticut, S. B. Munn; Illinois, J. B. Denman; Indiana, H. W. Taylor; Iowa, O. H. P. Shoemaker; Massachusetts, H. P. West; Michigan, E. Blackman; Missouri, J. A. Munk; New Hampshire, H. A. Hildreth; New Jersey, L. H. Borden; New York, R. S. Newton; Ohio, Henry Parker; Pennsylvania, L. P. O'Neale; Rhode Island, J. R. Goodale.

The committee on credentials reported favorably the applications of William Paine, M. D., of Philadelphia, and D. P. Borden, M. D., of Paterson, N. J. Both the candidates were elected.

Dr. D. E. Smith, from the committee on diseases of the respiratory organs, transmitted a paper, which was read — by title.

Dr. J. R. Borland, from the committee on theory and practice of medicine, transmitted a paper, which was read by Dr. Woodward.

The committee on nomination of officers, etc., made the following report:

## OFFICERS FOR THE ENSUING YEAR.

*President* — O. H. P. Shoemaker, of Iowa.

*First Vice-President* — S. B. Munn, of Conn.

*Second Vice-President* — L. H. Borden, of New Jersey.

*Third Vice-President* — J. A. Munk, of Missouri.

*Recording Secretary* — Alexander Wilder.

*Corresponding Secretary* — W. Hope Davis.

*Treasurer* — James Anton, Lebanon, Ohio.

The next annual meeting of the association was appointed to be held in the city of Pittsburgh, beginning on the 6th day of June, 1877.

The report was accepted, and the officers as named were declared to be duly elected.

The officers elected were escorted to the desk by Drs. Newton, Parker and Baker. The retiring president, Dr. Stow, greeted his newly-chosen successor, who replied as follows:

*Gentlemen of the National Eclectic Medical Association.* — Most unexpectedly to myself, I have been chosen your president. I had no previous announcement of the matter, and therefore no opportunity for preparation. Accordingly, you need not hope or apprehend that I will attempt to address you at any considerable length. I cannot, however, refrain from acknowledging the good will and esteem which you have displayed to me, nor from declaring in return my deep gratitude for the honor which you have so unanimously conferred upon me. I may prize this honor the more because it is

made conspicuous by being conferred this centennial year and in the capital city of our great and prosperous republic—a republic founded upon the eternal principles of justice, liberality and positive reform, of which our school of eclecticism in medicine is the legitimate offspring, in harmony with the popular sentiment, in unison with the principles of the Declaration of Independence and in keeping with advancing science. In taking the chair as your presiding officer, I am fully and keenly aware of the responsibility which I am assuming. I promise you to endeavor to discharge the duties of the position impartially and acceptably, and shall ask and expect your co-operation, with the same unanimity which you have already exhibited in maintaining the harmony and promoting the interests of this association. Again thanking you for the honor which you have done me, and the personal regard and confidence which you have expressed, I await your further pleasure.

A resolution of thanks to the retiring president and officers was adopted.

#### PAPERS, ETC.

Dr. R. A. Gunn, from the committee on psychological medicine, transmitted a paper, which was read — by title.

Dr. H. G. Newton, from the committee on venereal diseases, transmitted a paper, which was read — by title.

Dr. J. H. Dye, from the committee on cutaneous diseases, likewise transmitted a paper, which was read — by title.

The committee on pharmacopœia offering no report, a debate took place in relation to the importance of the subject and the probabilities of obtaining such a work.

Dr. L. H. Borden read the paper which he had offered in the morning.

On motion of Dr. Parker:

*Resolved*, That the time for the presenting of papers from the several committees be extended to the 1st day of September, 1876.

On motion of Dr. R. S. Newton:

*Resolved*, That a committee, to be constituted of one member from each State, having membership in this association, be appointed to report a draught of constitution and by-laws at the next annual meeting.

Dr. Parker reported a case of vicarious action of the stomach.

The association took a recess till evening.

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#### SECOND DAY — EVENING SESSION.

The association held its evening session in Willard Hall.

The chair was taken by the president, Dr. Shoemaker, who introduced the orator of the evening, Professor Paul W. Allen, of New York.

Prof. Allen then delivered the annual address.

Remarks were made by Drs. Mortimore, Newton and others.

The association then adjourned.

## THIRD DAY — MORNING SESSION.

The association again assembled in the parlor of Willard's hotel at nine o'clock A. M., and was called to order by Dr. S. B. Munn, vice-president.

Dr. Newton called attention to the time proposed for the next annual meeting, which was simultaneous with the period of annual meeting of the Eclectic Medical Society of Massachusetts. He proposed to change it to the second Wednesday in May.

A general discussion followed.

On motion of Dr. Munk:

*Resolved*, That the whole subject relating to the annual meeting of this association be referred to the executive committee.

The president having assumed the chair, Dr. Newton offered the following resolution, which was adopted:

*Resolved*, That the constitution of this association, the by-laws and standing resolutions in force, directing the action of this body, be inserted in the next volume of the public transactions, together with a list of members, with their respective post-office directions, now in honorable fellowship.

## NATIONAL BUREAU OF CORRESPONDENCE.

On motion of Dr. Newton:

*Resolved*, That a national bureau of correspondence be appointed by the president of this association, consisting of at least one member from each State society, and one from each of the other States friendly to the purposes of this resolution, to continue in existence one year, and till another similar bureau shall in like manner be appointed to prepare and circulate memorials and cause them to be presented to Congress for legislation, providing that in the medical appointments under the authority of the Federal government, whether in the army, navy, pension bureau or elsewhere, each school of medicine shall receive equal favor, and that they shall be awarded a just and equal proportion of representation in all boards of administration, examination and analogous position, without being exposed to proscription or rejection on any pretext based on any so-called code of ethics.

The committee on credentials reported favorably the application of Charles S. Herron, M. D., of the city of Washington, D. C., and recommended his election to membership. The report was approved, and Dr. Herron unanimously elected.

The committee on credentials also reported favorably the nomination of Dr. William Hitchman, of England, for honorary membership.

Dr. Hitchman was then unanimously elected honorary member of the National Eclectic Medical Association.

The following persons were appointed the committee on finance, namely: Drs. Stow, Munk and Geddes.

On motion of Dr. W. Hope Davis,

*Resolved*, That all bills and accounts which may be rendered be approved by the finance committee before payment.

On motion of Dr. Anton,

*Resolved*, That the transactions of this association be published up to the present date.

The treasurer reported that there was in his hands, exclusive of bills, \$179.

Dr. R. W. Geddes, from the committee on the present status of eclecticism, read a paper on Liberal Medicine in Massachusetts.

Papers were read, by title, from Dr. Goodale, of the same committee, Dr. Henry Parker and Dr. Marmon; also from Dr. W. Hope Davis, from the committee on new remedies.

#### DEATH OF DR. J. W. MARMON.

Dr. Baker announced the death of Dr. J. W. Marmon, of Iowa, and offered resolutions of condolence, which were adopted, as follows:

*Whereas*, In the mysterious course of events, our esteemed fellow-laborer, Dr. J. W. Marmon, has been transferred from this to another form of existence, an event which, though afflictive to his friends and associates, was to him an exceedingly great gain; therefore

*Resolved*, That we take this occasion to testify to his excellent qualities, his exalted sense of right, his usefulness and goodness of heart, in all which he was a bright example.

*Resolved*, That we sympathize with his family in their sad bereavement, and with our brethren in Iowa at the loss of one of their number, whose virtues, talents and other endowments were a source of gratification and honest pride.

*Resolved*, That we rejoice, even in this hour of grief, that while we may see him no more among us, gratified that his name is worthy to be enrolled with those of our other departed fellow-laborers — men of whom the world was not worthy.

*Resolved*, That a copy of these resolutions, duly verified, be transmitted to the family of Doctor Marmon, with the assurance of our fraternal sympathy.

On motion of Dr. Newton,

*Resolved*, That the resolution adopted June 28, 1876, in relation to members in arrears, be reconsidered.

After debate, the resolution was again adopted.

On motion of Dr. Newton,

*Resolved*, That the executive committee is hereby authorized to publish 300 copies of the unpublished transactions of this association.

A bill, ordered by Dr. Stow, of one dollar and fifty cents, for express charges, having been duly approved by the committee on finance, was ordered to be paid.

On motion of Dr. Newton,

*Resolved*, That the secretary of this association is hereby directed to prepare for publication, by or before the next annual meeting, a list of the medicines, remedial agents and compounds first discovered and introduced by eclectic druggists and physicians, which are now manufactured, vended and employed by chemists, druggists and practitioners of the old school, as "regular" and "official," and the credit of their introduction and general discovery withheld from

those to whom it justly belongs, and that the aforesaid list be included in the transactions of this association.

A vote of thanks was then adopted to J. F. Cake, Esq., the proprietor of Willard's Hotel, and to his subordinates, for their uniform courtesy and good offices to this association and its members during the present session.

At this moment a communication was read from Mr. Cake, presenting the association with the use of Willard Hall, etc., without charge.

The secretary was directed to communicate to Mr. Cake the resolution just adopted.

The president, pursuant to order of the association, now declared this present session adjourned.

ALEXANDER WILDER, M. D.,  
*Recording Secretary.*



## ANNUAL ADDRESS

BEFORE THE

NATIONAL ECLECTIC MEDICAL ASSOCIATION AT WASHINGTON,  
D. C., JUNE 28, 1876.

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BY PROF. PAUL W. ALLEN, M. D., of New York.

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*Mr. President and Members of the National Eclectic Medical Association.* For months past our minds have been interested in the great centennial exhibition at Philadelphia. No man should call himself an American citizen, no lady an American woman, whose heart does not thrill with patriotism, in contemplating that glorious spectacle. It is glorious as the exponent of the industries of all the States and territories of this American union; glorious, as showing the agricultural and mining products of so many climates and soils of this great country; as showing what are our fisheries, what are our horses, what the fleeces of wool that clothe our people in the winter, what the bounteous and beautiful cotton for our summers, what the products of our foundries, mills and looms, what the handiwork of that sewing machine, which had never been thought of a hundred years ago, what are our arms, from the Rodman gun that carries a ball of 1,080 pounds with 200 pounds of powder to send it on its destructive mission, to the rifle that carries an ounce ball with Creedmoor exactness, what the civilization of our architecture, as shown in the dwelling, the school-house, the church, the store and the State house, what our arts, as shown in paintings, engravings, statues, models and machines, and, best of all, in our books, magazines and newspapers — for Americans are the only people of whom it can be said, that everybody takes the newspaper and everybody's child goes to school.

## AMERICA NOT ANOTHER EUROPE.

The halls at that exhibition, devoted to our national products and to the products of the several States, give us not only the evidence of our original, native talent, in a thousand variety of articles, but they equally show that the best talent of European mechanics has found its true development in our land of freedom and equality. Some one has said that the emigrants from a country are its most enterprising and talented citizens. The early colonists, on our eastern borders, at Jamestown and Plymouth, and New York and Philadelphia, were, to a large extent, of the best blood of England and Germany, and France; and our own latest transmigration to the north-west and to the south, and to California, has been largely made

up of the most go-ahead and keen-visioned of the descendants of those colonists. It is true, that our free institutions and our broad acres have attracted a few millions of Europe's uneducated people, and some of her criminal classes, but our social and school education will make most of them good citizens, working our national domain into millions of farms; interweaving the continent in a network of railroads; developing an educated and healthy and happy people, who shall have such a love for equality, that no privileged classes shall exist, no law of primogeniture ever be established, no king ever rule over us. Our governmental institutions are in every principle the antipodes of that system of nations which make up the map of Europe, and the approaching centennial is the development of that new system of liberty and equality, and fraternity, which it was reserved by Almighty God to establish in America.

The root-thought of our system is the individuality of every man; the inherent right to think, develop and act according to his own sense of duty and privilege — subject only to such laws as are for the protection of all, and the good of the greatest number.

#### ENGLAND.

In our childhood studies of history, we were taught, first of all, "to hate the British;" but our later studies have taught us, that with English colonization, whether in America or India, or in her many island-colonies, has always gone the establishment of trade, commerce, manufactures, the school, the church, the Bible and a system of English law. If, from self-interest, England conquered the natives and cheated them, she always introduced institutions which did good to all those nations.

And we welcome Englishmen and Englishwomen (for there is not a woman in the world whom we would be so glad to see as Queen Victoria), and Germans, and Swedes, and Italians, and Japanese and Chinese, and every other nationality to that exhibition, to which they have so bountifully and magnificently contributed. That exhibition will carry a thousand inventions, and new ideas of education, and travel, and social and home life, to every people in the world, and will do a work of enlightenment and freedom, and blessing to all.

#### THE CENTENNIAL FOURTH OF JULY.

The details of that exhibition, carried to the homes of all civilized people by the newspaper press, will only prepare them to receive with enthusiastic interest the accounts of that greater exhibition which is to take place one week from to-day — the celebration, by the entire American people, of American Independence. Philadelphia is its central spot, only because it was the birth-place of that celebration. The morning of the Fourth will awake every city, every village, every hamlet, every home and every heart to gratitude and joy. One hundred years of successful self-government by the people, is the motto for that day. And in this hour of spontaneous and exultant patriotism, how can we more clearly see our American progress, than by contrasting the homes, and dress, and social life of an hundred

years ago, with those of to-day. The homes of its millions are the true indices of its happiness and progress. Our homes are the development of what we know and what we possess. Has any other nation such homes as our people? No travelers record them.

#### THE AMERICANS OF THE PRESENT TIME.

But compare our present with our past. Our ancestors were nearly all farmers in the north and planters in the south. Between the Alleghanies and the Rocky Mountains, savages only lived, and the broad Pacific slope was unknown—a wilderness wild and a wilderness waste.

Log-cabins or other very humble dwellings were then the homes of our fathers and mothers; their food was the plainest and with little variety, and their garments were mostly home-spun and home-made. But now, houses can mostly claim well-arranged rooms, tastefully furnished, and our dress is elegant and artistic. Even the bridal dress was formerly plain, though sometimes rich; but the wardrobe of the fashionable bride of to-day is varied and beautiful. In truth, it is made in many looms, in widely distant countries, from a great variety of textures, and is manufactured by persons of many trades and occupations. Skilled hands, magnificent steamships, artistic fashion-designers, care-taking seamstresses, elaborate sewing machines—these, and many more agencies and talents, are brought into requisition to produce, and transport, and make up, those fabrics of silk, and linen, and velvet, and flowers, and kid, and gold and diamond, of the bride of New York or Washington, of Chicago or San Francisco.

#### HOW WE LIVE NOW.

Compare, too, the American dining-table of 1876, with that food, coarse in kind and small in variety, which mostly satisfied our ancestors of 1776. Now, the table of even the unpretending housekeeper is supplied and adorned from many lands. Our beef is, perhaps, from Texas or Chicago; our hams from Michigan or Ohio; our flour from Illinois or Missouri; sugar from Cuba or Louisiana; spices from Ceylon; tea from China or Japan; oranges from Havana, Florida or California; potatoes from Carolina, Bermuda or around our own homestead; vegetables from Dutch gardens, everywhere; silver dug out of Nevada mines or Mexican mountains; crockery from Bristol, England; table linen from Belfast, Ireland; knives and forks from Sheffield, England, or from Yankee-land; ice from Maine; honey from California. The epicure has his wine from France, or Hungary, or Ohio, or California, or the Lord knows where; and the temperance man "gets corned" with canned corn from Maine, or Delaware, or Indiana.

American life is no longer primitive or simple; it is complex and has many wants—educated wants and educated tastes; and our tables, our dwellings, our clothing, our means of transportation, our postal system, our telegraphs, our newspapers, magazines, books, pictures, music, sewing machines—each and all are only examples of a civilization, mostly developed in one hundred years, and all

representing a wonderful variety, and adaptation of talents and progress.

Artemus Ward, while traveling in England, was asked by a nobleman about his ancestors. His reply was: "I hadn't much ancestors, only one father and one mother." Our fathers and mothers did not boast of their ancestry, or assimilate to their models of either government or religion; but they were clear enough in their own ideas of human rights and duties, and brave and true enough to maintain them; and the government they created makes us that people, the most favored with comforts and blessings that the sun shines upon. Our civilization and prosperity are in advance of any known in history.

#### WHAT AMERICA IS TO BECOME.

Let us hope that such a people may have enough of the greatness of humility to see our faults in both social and political life; that the statesman may learn to legislate for the entire country, and not for his section; that Americans may be wise enough to drop political gamblers and thieves and take for their representatives high-toned and able men; that extravagance and luxury which have corrupted and destroyed so many nations may be looked down upon by all patriotic men and women; that that intemperance which, according to statements based on official estimates made by W. Young, of this city, the chief of the bureau of statistics, cost this nation, in 1872, \$735,720,048, as our annual "drink bill," and which, doubtless, cost us, by its loss of industry, its destruction of physical power, its shortening of the lives of laborers, its crimes and the resultant court and prison expenses, its insanity and its almshouses, enough more to make a total of at least \$1,200,000,000, may be removed. How can any nation waste \$1,200,000,000 per year and yet prosper? As a student of the science of political economy, I know of no other expenditure so enormous and oppressive to any nation, except alone the support of their standing armies by the leading nations of Europe. To save this worse than waste is a problem of far broader range and more comprehensive public policy than any now before the American people, and should be more deeply interesting to all who love the morality and consequent perpetuity and glory of this nation.

But we have faith in the American people, great faith in their intelligence, in their practical pecuniary sagacity, in their square sense of justice, in their foresight as to the public good, and the welfare and prosperity of the nation. The press and the pulpit, and the discussion of public affairs by right-minded public men will practically overcome any temporary evil, whether it be sectional selfishness, or extravagance and luxury, or official stealing, or intemperance, or that last fashion of trying to destroy, and displace and get ahead of any prominent man, of any party, in religious or professional or political life, by the malignant and systematic plotting of slander.

The public schools and the newspaper press of this nation will educate this people to a mighty and prevailing public sentiment to drop passing men and passing parties out of power and out of notice, just so fast as better men and better measures are needed. We believe,

most firmly and faithfully, that our people are to be a more intelligent people, and a better people; and our government a better and stronger government; that America is to be the model government which European nations will imitate just as soon as their intelligence and principle shall be sufficient to establish and sustain republics. One hundred years hence all Europe will be made up of a fraternity of republics.

“THE MEDICINE-MEN.”

From such reflections as to the welfare and glory of our nation, to which this Centennial hour has spontaneously forced our minds, we turn as American physicians to the development and success of our profession.

Where is medicine to-day? Have the discoveries of the century made it more an exact science? How much progress have we made, and how much more useful and successful can we be than were the physicians of the revolutionary period? And as we leave the first century of our nation's life and pass into its second century, is there a definite prospect of further improvement in medicine?

The advancement in all the arts and sciences relating to medicine in the past century has been remarkable, especially with the four thinking nations of the world, the Americans, the English, the French, and the Germans. The popular mind has no just conception of the amount of valuable knowledge added to medicine in the last two centuries.

Anatomy is almost perfected, and it is only in some of those finer details ascertained by the microscope that we can hope to learn any thing more.

In physiology, how much more accurately and fully we know the functions of the nervous system — of the lungs, heart, liver, kidneys and skin, than did Cullen and Hunter and Abernethy.

HYGIENE A RECOGNIZED MEDICAL DEPARTMENT.

Hygiene — the developed laws of health, is almost a new science. Andrew Combe was, so far as I know, the first to make for popular use, a systematic and logical statement of the relations of physiological laws to the preservation of health; and within the last fifty years more has probably been done to enlighten the human family how to preserve health than had been done in all the centuries of the past. In illustration of the newness of hygiene, allow me to state that when, in 1847, I was appointed to the professorship of physiology and pathology in the Eclectic Medical College of Virginia, I accepted the appointment on condition that hygiene should be added to the subjects taught from that chair; and thus, in America, in “Old Virginia,” and by an eclectic, and one of your own number, was established the first professorship of hygiene in any college in which the English language was spoken. Indeed, the word hygiene was not then in Webster's octavo Dictionary.

Eclectics have always made hygiene an important part of their treatment of disease. Very rarely have they exhibited medicines which did injury to the structure, or hindered the functional action

of any organ. It has ever been a leading idea in all our practice to re-establish all the functional activities of the various organs, and especially of the skin, liver and kidneys; and by this we have, as a part of the remedial treatment, overcome inflammation and fever, and eliminated blood poisons.

Allopathy has, since the publication of Williams' "*Principles of Medicine*," and especially for the last ten years, to a limited extent, adopted this rational method of practice; but for the quarter of a century before that, drastic and poisonous purgatives irritated and inflamed the alimentary canal; opiates benumbed the brain and shut up the secretions; antimony prostrated the heart power, and blood-letting took away the very life.

Eclectics have not only always largely overcome and eliminated disease by restoring physiological action, but they have done an inestimable good to the American people, as teachers of hygiene to their patients, and to their families in which they practice their profession.

Physiology and hygiene are now popular studies with the American people. We have not only text-books in our common schools and our higher institutions of learning, but every intelligent man and woman makes health a leading subject of thought and conversation and care. The race demands less sickness and less liability to sickness, and they mean to secure these results by studying the laws of human life. They sympathize with the sentiment of that famous epitaph at the infant's grave,

"If I was so soon to be done for,  
I wonder what I was began for."

#### STATE BOARDS OF HEALTH.

So impressed is the public mind with the value of health, and the means of keeping it, and the avoiding of disease, that they demand that government shall do something to enlighten and protect the public health; that State medicine shall be established by the several States, and by the general government. A State board of health was established in Massachusetts in 1869, and since that time a similar board has been established in Louisiana, California, Virginia, Minnesota, Michigan, Maryland, Georgia and Alabama, and all the other States will ere long follow this example. State medicine investigates the climate, and food, and the dwelling-house, and clothing and drainage, and malaria, and contagion, and it will secure intelligent and thorough study and public discussion, and also such legislation as may be necessary to protect the health of the people. This is to be one of the great works of the incoming century.

#### PATHOLOGICAL LEARNING.

The last century has added immensely to our positive and accurate knowledge of disease. Andral and Louis in France; Rokatsanski and Virchow in Germany; Baillie and Hope and Marshall Hall and Bennett and Stokes and Graves in our Fatherland — what treasures they have added to our data of pathological anatomy. What a flood of light has been thrown upon the structural diseases of the brain

and heart, and lungs and liver, and kidneys, and other organs! How much more definite, too, is our knowledge of fevers, their natural history, their classification, and their indications for treatment? Allopathists have made nearly all of these discoveries in pathology, and for them eclectics and homœopathics will ever be most deeply indebted.

#### IMPROVEMENTS IN OLD-SCHOOL PRACTICE.

In the practice of medicine allopathy has greatly improved in the last century, especially in the last twenty years. In this country, and in France and Germany, the theory and the practice of depletion has been mostly laid aside; in England less so. Fifty years ago, blood-letting, antimony, calomel and opium were the principal remedies for all inflammations, and for fevers. Prof. Hosack declared that they were the "four corner-stones of the temple of medicine." This was the best practice that medical scientists then knew. Sir Thomas Watson, in his *Theory and Practice*, taught the logic, the *rationale*, of these agents; how they might overcome congestion and inflammation and fever. He was the best reasoner who ever presented the logic of medicine from the allopathic standpoint, but he admitted, and so did all reasonable physicians, that these agents often failed in inflammations and fevers; and he showed how liable they were to do great harm, sometimes, in spite of the best judgment which could be used. In such diseases as lung fever and typhoid fever, scarlet fever, inflammation of the brain and dysentery, a large percentage of deaths was considered as unavoidable. So the colleges taught, and the authors and the best practitioners acknowledged. They believed most thoroughly what they practiced, that it was the best that could be done. They often saw the failure of their remedies, but they supposed that a considerable percentage of mortality could not be prevented. It was the unquestioned, the authoritative, the *regular* treatment, and no man was permitted without rebuke to question the practical wisdom of those physicians who followed this system.

#### HOMŒOPATHY IN EUROPE.

There was no reform in Europe, except that of Hahnemann, and his system was no reform, but a new system based upon a single idea, *similia similibus*, like for like. This raised a new order of men; it did not often secure the adoption of those already in the profession.

Homœopathy existed fifty years in Europe before the eclectic system was introduced, but its doctrine of cure, and its very minute doses, were such that it was not recognized as having a similarity to allopathic medicine, either in its theory or in its treatment. It had strong advocates, not numerous, and made no popular impression as that which might greatly change or revolutionize allopathy. Allopathy was as popular as ever, except with a very few, when the eclectic system was introduced in 1844.

#### ECLECTIC MEDICINE.

Eclecticism is a child of republican America. It was born of our independence; it declared its independence because of wrongs; it

was a necessity to save the lives of our people; it had its origin in the intelligent conviction that the prevailing system of depletion was destroying the right to live. The discerning and independent American mind got the conviction that, in many instances, people would be more likely to live if they took no medicine than if they took allopathic treatment.

All great reforms have their initiative work and their initiative men. Dr. Samuel Thomson, of New Hampshire, did a work in this direction. His agents and methods of treatment were very disagreeable but they did unlock the secretions; they did stimulate and support; they did most effectually equalize the circulation and thus overcome general fever and remove local inflammation. Two hours often arrested a pleurisy, and forty-eight hours broke up a raging fever. This destroyed that old doctrine in the public mind that a fever must run seven, or fourteen, or twenty-one days. It established a new treatment, based upon the doctrines of stimulation, relaxation, innocent arterial sedation and the elimination of blood-poisons, by the free secretions which the treatment secured. These doctrines and their resulting practice are now recognized as an integral part of eclectic medical practice, whilst the agents which Dr. Thomson used to secure this stimulation and relaxation are already, at least in part, superseded by others more agreeable and more efficient. Of the pioneers of eclectic medicine whom we all remember with gratitude, and whose achievements and memory we all honor, it is not my purpose at this time to speak. Their works praise them and this association is their monument.

#### CHANGES IN MEDICAL ORTHODOXY.

The history of medicine for the last 300 years shows a frequent succession of remarkable changes of belief and practice, severally urged and sustained by men of great talent, and that which was most firmly believed at one time has been again and again set aside and superseded within twenty-five or fifty years. A person studying this changing development might well be reminded of what Ralph Waldo Emerson says of the varied phases of philosophy: "I would write on the portals of the temple of philosophy, *whim*."

But there is no *whim* in arterial sedation, in the treatment of active inflammation or raging fever; there is no whim in equalizing the circulation; there is no whim in restoring the secreting power and function of the liver, kidneys and skin. Every physician in my presence knows by daily practical and positive experience the truth of these words—the actual and uniform success of these means. We have a *rationalis* which is logic; we have results which are a triumph. We have here, as applied to acute inflammation and sthenic fever, the "*fontes philosophias e quibus alia manant*"—the fountains of philosophy from whence other things flow.

#### BLOOD-LETTING, CALOMEL, ANTIMONY, ETC., WHERE ARE THEY?

But where, in the meantime, is the old school? What has become of the infallibility of their logic of medicine? What has become of



their former practice? Blood-letting is essentially relinquished by almost the entire profession; antimony is scarcely used at all; calomel is, with many, almost abandoned.

Thirty-three years since — one-third of a century — when I commenced the practice of medicine, practitioners, professors and authors denounced any man who did not rely upon these agents as having neither science nor sense. To-day they have essentially discarded these agents and the whole theory of depletion. Whisky stimulation, quinine support, opium stupefaction, and bread and milk stuffing, form a treatment radically opposite to the universal teachings and practice of those times. This latter treatment is, we believe, far from the best, but it is a wonderful advance for allopathists. By thus changing their minds they have at least proved themselves men; for that eminent wit and divine, the Rev. Sidney Smith, says: "That the difference between a man and a jackass is, that a man can change his mind but a jackass can't."

The most accomplished physician could not probably sustain himself to-day, in any city in this country, if he principally used the very agents which the physicians then "swore by," as their most reliable remedies.

In the administration of Mr. Jefferson, Mr. Crawford was for a time acting Vice-President. He died suddenly some forty years ago, and when the melancholy message was sent to this city, the words were: "Every thing was done for him that could be done — he was bled twenty-seven times!" And in the life of Prof. Benjamin Silliman, Sr., he states that when he attended lectures in 1803, in Philadelphia, Prof. Benjamin Rush said: "In fever, bleeding is the *magnum bonum Dei*" — the great gift of God! And a subsequent associate Professor with Mr. Silliman, the learned Prof. Tully, in lecturing upon antimony, in Yale College, said: "Gentlemen, this is a valuable remedy in lung fever, an efficient remedy, our best remedy. It has but one fault, once in a while it will kill your patient."

#### PHYSICIANS WISER THAN PROFESSORS.

But the question is suggested: who were the "wise men" thirty years ago? Eclectics have not changed; science and success were theirs, they had no need to change. Allopathy has essentially relinquished the whole system of depletion. Surely, we were wise, or the verdict of the century goes for nothing.

And here it is but simple justice to say, that the great body of the American allopathic physicians have, in their practice, been in advance of the Professors in their colleges, and greatly in advance of the leading English authorities in medicine. There has been, always, among all classes of American physicians, a vast amount of clear, independent thinking; they look at results, and they are convinced by results; and they would have advanced far more rapidly if they had been influenced less by English, and French, and German authorities. We have aped after European opinions, and authorities, and precedents, when there was really no essential unity of medical practice among those authorities themselves. Many physicians have

studied abroad, to learn practice from those who radically differ among themselves. Verily, this reminds us of Cowper's lines, in reference to the English artist who must study in Italy:

"How much the fool that's been to Rome,  
Exceeds the fool that's stayed at home."

The American mind is both logical and inventive; and can we not in medicine and in surgery, as in other things, reason and invent for ourselves? We have originated new ideas in government, and we have most triumphantly vindicated them by the success of our general government and of all our State governments. Fulton invented steamboat navigation; Morse invented the telegraph; Horace Wells discovered anæsthesia; Dr. McDowell introduced to the world the operation of ovariectomy; and the American Eclectics have introduced to the world a new logical and successful treatment of inflammation and of fevers.

#### THE SUCCESS OF ECLECTICS IN PNEUMONIA.

It is entirely true that whenever an Eclectic physician is called upon to treat an active inflammation or fever, within twenty-four or forty-eight hours of its commencement, he arrests it, cuts it short, prevents its natural pathological development. In rare cases he fails to do this, but even then his treatment is so efficient to control, limit, and modify the disease, that it is rarely fatal. Acute inflammation of the brain, lungs, pleura, liver, peritoneum and kidneys are generally cut short, aborted.

Pneumonitis, or lung fever, has long been the favorite disease to which teachers refer, to illustrate the processes and phenomena of inflammation and its treatment. Now, in nearly all sections of the land, in both city and country, lung fever has, for several years, been very fatal; but we are safe in saying that *eclectic physicians very seldom lose a case of this disease.*

#### STATISTICS OF TWELVE ECLECTICS IN CONNECTICUT.

After a recent meeting of the Eclectic Medical Society of Connecticut, twelve members held a conference for careful inquiry, as to the results of treatment during the past twelve months. Nearly all of these physicians were in extensive practice. Only one among the twelve had lost a case of lung fever, and that patient had been previously and gravely affected with dropsy of the chest. We allude to this specially, because we ought to put upon record our success in this inflammation, and in other inflammations.

In this conference a tabulated statement was made of the results of the treatment of other diseases. The same twelve physicians had, in the same year's practice, lost no case of anæmia; no case of cholera or cholera morbus; only two cases of cholera infantum; no case of convulsions; only one case of croup; only one case of delirium-tremens; no case of intermittent, remittent or typhoid fever; no case of diarrhœa; only one case of diphtheria, or erysipelas, or puerperal inflammation, or dysentery; only two cases of scarlet fever; and no case of either measles, small-pox, teething, tetanus or whooping-cough.

We make but one comment, and that of inquiry. Can those, who follow the standard of Hahnemann, or those who follow that of Watson and Wood, and Aitken, present any such statement of favorable results of treatment? If they can, we as eclectics, who desire to learn all that is good from all, would love to sit at their feet and learn. Think of twelve busy practitioners losing no case of fever of any kind in an entire year's labor among the sick; and only one case of diphtheria; one, only, of croup, and one, only, of erysipelas!

#### ECLECTICS IN CHRONIC DISEASE.

But our rivals will ask: "Do eclectics succeed well, when the inflammation or fever is not cut short, and when the case becomes one of prostration and sinking? I would like to write a volume on that subject, but can only say, that eclectics use tonics and stimulants with special success; and that, in my opinion, all schools of practice will soon recognize and use more efficient agents than quinine and whisky to keep up that brain-force and that heart-force, which are the two factors wanted to sustain life against extreme prostration.

Time would fail me to allude to our success in chronic affections of the blood, of the nervous system, of the lungs, liver, stomach and kidneys, which have made eclecticism so popular all over the land. Our success in all these chronic diseases has mostly originated from a special source — the study of new agents discovered by us among the medicinal plants of our own country. A large proportion of our physicians were, in the first place, students under allopathic physicians, and were graduates from their colleges. It would be natural and logical for us, never to reject the treatment suggested by our instructors, in any given case of disease, unless we believed that we had some better remedy. It is to these better agents that our thousands of practitioners have devoted themselves. We have differed only to improve. To differ, simply to differ or for criticism, or from prejudice, would neither be magnanimous, nor wise, nor politic. Our difference, in itself, is a protest against some agents that did harm, against other agents that were not successful, and in favor of numerous new agents, discovered by us.

#### INDEBTEDNESS OF OTHER PHYSICIANS TO ECLECTICS.

About 1,500,000 persons are constantly sick in this country, and not only thousands of them, but allopathists and homœopathists, are immensely indebted to the eclectics of this country, for the very numerous and very valuable agents which they have introduced to the profession. Homœopathic works and journals, many of them, do us ample justice; but allopathic journals and text-books rarely credit us with any of these discoveries.

These agents have made eclectic practice successful, beyond what the greatest minds in medicine dreamed of fifty years ago; for we have, with these new agents, gratefully accepted, from all schools and from every age and people, every past remedy which we thought really useful, thus adopting, in reference to therapeutics, that broadest catholicity of St. Paul, "whatsoever things are true."

## THE FUTURE OF MEDICAL PRACTICE.

But what shall we say of our future? With our limited vision into the next century of medicine, we distinctly recognize, for ourselves and those who follow us, several prominent subjects of important research and progress.

Perhaps one of the first in importance is, to ascertain, as far as possible, the nature of blood poison or zymotic disease.

If bacteria be the cause of these diseases, how can we, by any prophylactic treatment, prevent their existence, and thus prevent the disease? If the disease be already developed by them, how can we neutralize that poison and thus limit and arrest its effect?

If bacteria be the product of disease, how shall we so influence the blood, by chemical or other agents, that bacteria will not be further developed, or if developed, render this product harmless?

Possibly, we may discover that one class of bacteria develops diphtheria, another class scarlet fever; another class typhoid fever. If so, we may need different chemical or other special agents, for each of these classes.

Naturalists inform us that when certain animals are bitten by poisonous snakes, they render the poison harmless by eating certain plants which they instinctively seek out and partake of. If they cannot obtain these, they die; if they do obtain them, they live. Cannot science discover for the sick, what instinct has taught to animals?

Probably, we may have already some important hints in this direction. For instance, in 1870, Dr. Wilkes, of England, recommended sulphurous acid as a valuable remedy in typhoid fever, and several physicians have emphatically testified in its favor. We cannot speak of it from personal use, or from its use by any of our medical friends; but those who have used it, have thought that it acted by neutralizing the poison of the disease, and they testify that it both renders the disease mild in its development, and greatly limits its duration.

For nearly twenty years, I have principally depended on the tincture of *veratrum viride* in diphtheria. At first I used it to prevent the development of the diphtheritic membrane. The *rationale* was: All false membranes are the product of inflammation; so cut short the inflammation by *veratrum*, as an arterial sedative, and thus arrest the further development of the membrane. But after using this agent, in many cases with success, I specially noticed that if I left it off as soon as I had secured arterial sedation, the disease did not again return. If the disease-poison be in the blood, why does it not act and redevelop the disease? If all the work of *veratrum* be arterial sedation, why does not the inflammation return when *veratrum* is omitted? I could only account for this upon the supposition that *veratrum* must antidote the blood-poison of the disease. In every case of diphtheria since I have used *veratrum*, and it has been so entirely successful that I have rarely used any other internal remedy in diphtheria. And those physicians who have graduated from the colleges in which I have taught, and who have used *veratrum* in this disease, have come to the same conclusion as to its efficacy.

The sulphite of soda, salicylic acid and other remedies are agents familiar to your minds frequently exhibited to antidote zymosis. What a crowning glory to eclecticism it would be if we could discover one or more antizymotic remedies which would arrest measles and scarlet fever as we now cut short other fevers and inflammations! Most of us have cured chronic diseases of the skin and rheumatism, and we have permanently removed and cured some classes of tumors by such blood-purifying agents as *podophyllum* and *iris versicolor* and *phytolacca decandria*. Is it too much to hope that those who follow us in the next centennial will have learned to neutralize, with entire success, the blood-poisons of scarlet fever and measles and rheumatism and scrofula? One hundred years ago two-thirds of all the faces of the young ladies in any Sabbath congregation in England were pitted with small-pox. How few such countenances among the young ladies of England or of this country to-day! What vaccination has done as a prophylactic to prevent small-pox, may not our successors do to prevent, or quickly cure, all the blood-poison diseases, both acute and chronic?

#### Therapeutics and Surgery.

Another field of improvement open to our ambition and our humanity is that of therapeutics — the agents and principles of cure. As before intimated, we have done an immense work in this direction, but this is *the* science which is most deficient among all the medical sciences.

Homœopathy is devoting large attention to these studies, and allopathy is doing a good service, mostly through pharmaceutical chemistry, in adding to our remedies. But surgery is the field of medicine to which allopathists are now principally devoting themselves. Their journals, American and foreign, are being largely occupied with surgery, and their published volumes of "*Transactions*," both State and national, denote this. For instance, in the last volume of the *Transactions of the New York State Medical Society*, there are some twenty-nine "communications," but all of these, except seven, are devoted to surgery. There is no extended article on the medical treatment of a single disease, and the physician who carefully reads the volume will scarcely find one important suggestion of treatment for any disease, acute or chronic. On the contrary, the surgical contributions, both pathological and operative, indicate much originality, good logic and success. Eclectics are writing but few works on surgery.

In this extensive study of therapeutics, we must learn what remedies do not do as well as what they do. Many cases of disease are cured in their own natural development, uninfluenced by medicine. But the physician prescribes; there is a cure, and too often he ascribes the cure to his remedy. It is just here, we think, that those often mistake who ascribe great power to very diluted remedies.

We must study the comparative efficacy of different remedies. Let us suppose that there are 100 approved remedies in each class — that there are, for instance, 100 astringents and all of some

value. If we study them well, we can probably select ten which will be so efficient, and so specially adapted to the cases in which astringents are indicated, that we shall do far better to select the ten from the list and dismiss the ninety. Just so with the medicines of each of the other classes. We must devote more attention to the relative positiveness of the action of remedies. I have suggested to students, as they used a remedy in practice, to assign to it, in their minds, according to its action, its degree of certainty in a scale of five. The action of one remedy we may place in this scale of certainty as a positive remedy; a second as probable; a third as positive; a fourth as practical; a fifth as pre-eminent. Find out by repeated trials where, in this scale, any given remedy belongs, and adopt or reject it accordingly.

#### PALATABLE MEDICINES.

The civilization of medicine also demands far more attention to the study of palatable remedies. Many eclectics, and most allopathists, are here greatly in fault, and are limiting their reputation with the public. Nearly all remedies can be made pleasant by flavoring them, or otherwise concealing their taste; or, we can substitute other remedies which are both palatable and efficacious. Many medicines are thrown away because they are unpleasant, and many physicians are dismissed because they give them. This can be almost entirely remedied. For example: in a recent volume of *Clinical Lectures*, by that accomplished physician and logical thinker, Prof. N. S. Davis, of Chicago, there are about 110 prescriptions; nearly all of them must, as we may judge by the ingredients, be quite unpleasant; nearly all of them might be made palatable. The unfaithful exhibition of unpleasant remedies, and the practice of writing prescriptions so that our patients know and discuss and criticise what they take, do more to limit the practice of physicians and to render them unpopular than any other causes.

#### WOMEN FOR PHARMACISTS.

Would it not be far better for us, for the most part, to prepare our own remedies; or, if our duties are so pressing, to secure an assistant educated in pharmacy to prepare them?

Here, allow me to suggest, is a new field of labor for educated ladies. To such persons, how much less laborious and how much more agreeable this occupation than to enter into the rivalries and exposure and fatigue of the general practitioner. A thorough school of pharmacy for ladies, with full instruction in chemistry, botany and the practical compounding of prescriptions, would secure to ladies a valuable employment, and be of the greatest service to the profession.

#### WHAT GROUND HAS BEEN WON.

In closing, allow me to congratulate the members of this National Eclectic Association on what has been accomplished in that third of a century since we have been recognized as a distinct class of physicians. We have had, past and present, at least 10,000 prac-

titioners; we have published probably 100 works on therapeutics and materia medica and medical practice; we have now some ten medical periodicals, and half a dozen or more colleges, eighteen State societies have been incorporated by law, with the same rights and privileges as are enjoyed by the homœopathic and allopathic societies.

#### THE CODE OF ETHICS.

We have gained such hold upon the public mind that those who established their prospective *Code of Ethics* in 1847, are now for the first time, agitating the repeal of some of its worst features. The president of the American Medical Association, Dr. J. Marion Sims, in his annual address before that body in Philadelphia, June sixth, criticises the Code of Ethics with much justness and point. He says, "It compels men to do dishonorable things to promote an honest action." He criticises it also because it deprives physicians and surgeons of the right to obtain patents on their own valuable inventions, because it forbids the use of medicines whose chemical and therapeutic properties are well known, simply because they are patented — medicines so familiar to the profession as Henry's Magnesia, or McMunn's Elixir, a chlorodyne, and because that code even prevents physicians from engaging in providing bovine virus to other physicians.

Dr. Sims' advice amounts, practically, to letting the code alone, but letting it die. He says, "Here common sense and common interests have silently, almost imperceptibly, established a higher law, that overrides the code and leaves it inert." He further says, "I do not ask you to appoint a committee on the code. Let it stand as it is. Honorable men do not need its protection. Dishonest men are not influenced by its edicts. We must educate the profession up to a recognition of a higher law, the unwritten code regulating intercourse between gentlemen. This is the code that governs in England and France. The man that violates it is by common consent dropped out, ignored and allowed to vegetate in isolation."

Such liberality as this is attractive to every man of culture, and especially to those who, like the eclectic profession of America, have taken their position, not for the sake of contention, but for the sake of improved independent medicine.

Perhaps the allopathists will soon repeal that part of their code which has denied through a third of a century, that any man who disagrees with their depleting therapeutics is a physician, though he may have studied with an allopathic physician, and graduated from an allopathic college. Apply this rule to any other profession. Suppose, for instance, that a Presbyterian clergyman should be required, by a code of clerical ethics, to consider and speak of, and treat a Methodist clergyman, as not being a clergyman at all, because he was not a Presbyterian; or suppose that an Episcopalian clergyman should consider a Congregationalist clergyman as not a clergyman, and ostracise and refuse to acknowledge him, and should decline to jointly officiate with him to solemnize a marriage or to bury the dead. The public would justly look upon such a man as a bigoted monster, an outlaw against all courtesy and all Christianity.

## THE AMERICAN ECLECTICS.

Against all obstacles of public disbelief and professional ostracism, the eclectic of the United States have developed all its thousands of practitioners; carried its beneficent remedies into millions of homes; secured its State and national organizations, its hundreds of county societies, its colleges and its journals, and the approbation and patronage of an intelligent public; established a most remarkable uniformity of practice among its physicians in all sections of the country, without any designed concert of action; and, above all, originated a treatment so successful that it must attract the admiration alike of the scientist who examines its logic and the patient who is cured by its efficacy.

And here, in the capital city of our nation, named for him whose name is to us above every other human name, and where have been developed into constitution and law those great principles which make us the most intelligent, the happiest and the freest people on the earth, on this seventh anniversary of this association, and upon the opening morn of a new century of our country, we dedicate ourselves afresh to the cause of rational, inductive, independent and successful medicine.



## THE LAST HALF-CENTURY.

BY ROBERT S. NEWTON, M. D., of New York City.

The last half-century has been marked by the most wonderful discoveries in art and science ever known to the world. Notwithstanding all that has been asserted concerning the lost arts of antiquity, no Egyptian hieroglyphic, no Babylonian or Assyrian tablet, or Grecian or Roman legend, reveals the faintest trace, or conveys the remotest hint of the art wonders that characterize the present age. The same may be said in regard to the great reforms of the present time. Among all the magnificent ruins of the old world, no inscription can be found, nor the slightest vestige of information concerning any, that it was a house of mercy. No hospitals existed for the sick, nor asylums for the deaf, the dumb, the blind, the insane and the intemperate. There were prisons, and manacles, and chains, and instruments of torture, and armories filled with weapons to wound and slay, but among all the temples and palaces, nowhere could be found a sanitarium.

It was reserved for Christianity, whose Author "came not to destroy men's lives, but to save them," to care for the "poor and maimed and halt, and dumb, and blind," and to these later times to establish those reforms and benevolent institutions which have resulted in such incalculable good to mankind.

Among the enterprises of the last half century, not the least, by any means, is the reform of medical practice. This reform seems to have assumed almost as many phases as there are sects in christendom, yet it may be said that, like those sects, they all seem to be aiming for one great end.

### THE ECLECTIC PRACTICE.

Among these sects or divisions of the medical army is the one to which we have the honor to belong, and which bears the significant name of eclecticism. The very name commends itself to all who are in quest of truth and are governed by the apostolic maxim, "Prove all things, hold fast that which is good." Much has been said and written by scientists about natural selection — "the survival of the fittest," and however unwilling we might be to adopt the philosophy of evolution as pertaining to natural organisms, we can no more discard the general principle of natural selection, than we can reject the theory of definite proportions in chemistry. The Eclectic principle is founded in the constitution and course of nature, and whoever adopts it, in science or art, is destined ultimately to triumph.

Especially is this true when applied to medicine. The widest pos-

sible field is opened to the Eclectic. He surveys the whole field of materia medica and makes his selections. There is no solid, no fluid, or gas, of healing virtue, in all the world of matter, that is forbidden him to touch or appropriate.

Eclecticism has no procrustean bed of iron on which to place its followers. If the practitioner rejects a substance, it is not because the school to which he belongs has proscribed it, but because he regards it as deleterious and therefore objectionable as a curative agent. Whatever has been weighed in the balance of experimental demonstration, and found wanting, he casts away. In like manner, he explores the various theories of therapeutics, and chooses those which appear to be in accordance with a rational philosophy and common sense. No matter how high the authority, he boldly and almost audaciously canvasses every doctrine of pathology, hygiene and treatment of the sick.

#### CONTRAST OF THE OLD BIGOTRY.

He who will sacrifice his reason and common sense, and what is worse, sacrifice the lives of his patients, by a stolid adherence to what is called a "regular" practice, is, in no proper sense, a practitioner of the healing art, and is unworthy of the name of physician. That his patients die under the regular treatment may satisfy his conscience, assuage the grief of their friends, secure the support of his professional associates, and so protect the practitioner from the charge of malpractice.

One of Cooper's novels depicts a certain surgeon of the army of the revolution, complaining bitterly of an officer who in conflict with the enemy "did not cut scientifically." Had he with every blow of his sabre cut clean through the joints and severed the limbs, even to the smiting off the heads of the enemy, it would have been regarded as all right, and good military surgery; but such horrid mangling as he made of it was unendurable. So, when the patient dies under "regular" scientific treatment, a certificate from the practitioner is all that is required, and "not a dog dares to move his tongue."

#### EPIDEMICS LESS MORTAL WITH ECLECTICS.

A terrific illustration of this killing practice, baptized and made sacred by the designation of "regular," is furnished in the treatment of the cholera. That dreadful pestilence first appeared in this country in 1832, and slew its thousands. It was designated by the "regular" physicians of the old school of practice the *opprobrium medicorum*. The Boston Medical and Surgical Journal declared unequivocally that "the faculty did not understand the nature of the disease." Indeed, during the several epidemics when the cholera was treated by the "regulars," nearly, if not quite, one-half of the patients died, and it is also an undeniable fact, that where the patients were treated by eclectic physicians, the mortality was trifling. In Cincinnati alone, in 1849, out of 1,803 cases treated by eclectics, there were only sixty-five deaths—not five per cent—while under the treatment of the self-styled "regular physicians," upward of forty per cent fell

victims. The same results are witnessed in other diseases, particularly yellow fever, small-pox, scarlatina, pneumonia, typhoid and other fevers, not to mention the diseases which they vehemently and imperiously assert to be incurable, denouncing those who suggest otherwise; cancer, hydrophobia and tetanus. In the hands of a skillful eclectic, all these diseases yield, as a general thing, to treatment; but the mortality is frightful under the old practice.

Eclecticism has received no favors, certainly, not even the charity of common candor. It has been obstinately and bitterly opposed from the beginning. All the forces of the old school and its tremendous influence have been ruthlessly and unscrupulously employed to destroy this infant Hercules in the cradle and to place it under the ban of public opinion. Legal enactments shut out the eclectic from every field of public employment, as if he had not the common rights of a citizen; priest and barrister were called upon to add their anathemas to expel him from credit as an expert in courts of justice as well as in society and in the church; but eclecticism has survived.

By the test which other schools of medicine must be tried we are willing to be tested. Yet a comparison can be easily instituted between eclecticism and the old, self-styled "regular" school of practice in regard to the results of the different modes of treatment of diseases. It can be made in any of our cities, and the results may be ascertained by the bills of mortality. They would be shown more clearly if the comparison should be made during the prevalence of an epidemic. In the case of scarlet fever, in its malignant form, when treated in the "regular" mode, but few recover. The old-school practitioners lose a fourth and often a half of their patients, while the eclectic would consider himself unsuccessful if he lost two per cent. A distinguished practitioner declares his judgment that, of those cases which come under eclectic practice, one in fifty is an extraordinary high estimate of its mortality. Puerperal fever, which under the old-school treatment is attended with a terrible mortality, in the hands of a skillful eclectic rarely ever proves fatal.

#### "INCURABLE DISEASES" CURED BY ECLECTICS.

Among the diseases declared to be incurable, of which those of a cancerous nature head the list, it can be said that the eclectic practice is triumphantly successful, and that without the use of the knife. A grand specific, the application of which, in all cases of cancer and mortification is an eclectic discovery, in the hands of an eclectic physician, has affected the most wonderful cures.

Hydrophobia, it has been shown by eclectics, for the last forty years, can be cured by the use of certain simple remedies and appliances, yet physicians of the old school do not acknowledge or adopt the treatment. Sir Thomas Watson, of London, has authoritatively declared, that "neither art or nature has ever cured a patient attacked by hydrophobia." The most that has been attempted, therefore, has been to mitigate the sufferings of the patient by the administration of anodynes. It was the practice in England, not many years ago, to kill the patient as if he was a mad dog. Even now, a physician

will survey his patient writhing and howling in all the horrors of this dreadful malady, and refuse to relieve him by a treatment not adopted by the profession or "laid down in the books." Thus many lives are sacrificed to this Moloch of old-school practice.

#### ACHIEVEMENTS OF ECLECTICS IN SURGERY.

The progress made by eclectics in surgery, if not in advance of other collateral branches of medical science, is at least abreast with them. They have saved many a limb, and life too, that the remorseless knife had consigned to another fate. It may be said for the method of surgery practiced by the old school, that the rules are excellent. But I insist there is another form of practice which is infinitely superior. Instead of all the care about large openings, dividing membranous and tendinous structures, preserving dependent orifices, or making counter-openings for the exit of morbid and purulent matter, a higher skill is manifested in preventing their formation, and thus rendering these tortuous measures unnecessary. The powers of the bandage are so obvious, so simple and so successful in all these cases, superlatively beyond all other means in their results, that we are at a loss to imagine how any other rules than those which belong to the proper application of the simple roller, can by any possibility find approval in the mind of the surgeon. The most formidable injuries to joints, tendons and muscles, comminuted, compound and simple fractures, invariably yield to the influence of the bandage. Yet many of these must, under the old treatment, have had a serious termination.

Under the influence of the roller, severe gun-shot wounds have assumed the aspect of ordinary incisions, and heal kindly in a space of time usually required for the sloughing process to complete itself. All the incident evils, such as sloughing, immoderate flow of pus, fistulous formations, long continued illness and confinement, are done away with. The noxious and abominable lotions, salves and ointments leprous with mercury, arsenic, antimony and lead, have been laid entirely aside by the genuine eclectic; and we have, also, endeavored with greater or less success, to dispense with the cumbrous scientific apparel which served to embarrass rather than facilitate our purpose. The true surgeon does not make or seek to make himself celebrated by the display of costly instruments, and other paraphernalia for maiming and torturing the human body; but instead, labors in the most quiet, simple but yet effectual manner to protect and save his patient from mutilation.

In the treatment of fractures and dislocations, no surgical appliances can equal the dry bandage; a single dressing often proving sufficient without changing until all appliances are unnecessary. Those who use the wet bandage, are often annoyed and embarrassed by the necessity of frequent changing to avoid blistering and suppuration.

The ligature has been successfully substituted for the knife in the treatment of fistula and hemorrhoidal affections.

## SIR JAMES Y. SIMPSON'S GOLDEN VISION.

Sir James Y. Simpson anticipated a period when the practitioner would look upon the cure of some diseases as simply a series of chemical problems and formulas; when all calculi, necrosed bones, etc., should be melted down chemically, and not removed by surgical operation; when bleeding in amputations and other wounds would be stopped, not by septic ligatures or needles, but by the simple application of hæmastatic gases or washes, and thus healing the few wounds required in surgery, by the first intention.

## PLASTIC SURGERY.

Nothing, indeed, is too wonderful to expect in this age. We were startled not a little the other day by seeing an announcement in a New York paper of the marvelous progress made by Lesser, of Griefswald and Debruil, in plastic surgery. Especially worthy of note are the wonders wrought by Dieffenbach, of Berlin, who discovered the art of restoring lost noses and other organs, and making them almost as good as new. Always on the lookout for a subject, he once noticed a lady in society who wore a high muffled collar around her neck, evidently to hide a deformity. Requesting a private interview, he saw what was supposed to be a hopeless case, obtained her consent for an operation, and in a few weeks she graced the same circle with a neck as beautiful as that of any lady there. This wonderful operation came to the ears of a Polish countess, whose head was little more than a skeleton skull, the fleshy part having been almost entirely eaten away by scrofula. He first produced for her a nose and forehead, then cheeks, palate and lips, and even eye-lids. She was soon enabled to appear in society again, a new, if not a handsomer woman. Nose-making, or *rhinoplasty*, became the rage, and Dieffenbach restored a multitude of those lost ornaments.

It was regarded as a principle of this art that parts to be transplanted for the restoring of defective organs should not be totally separated from the original attachment. A little branchlet of skin it was supposed must be preserved, in order to keep up the stream of nourishment and nervous energy. But Reverdin, of the French Academy demonstrated that this is not necessary. He took pieces of skin from distant parts of the body, and even from the bodies of other persons, and placed them on open wounds and sores, where they soon became attached and constituted a part of the body.

This new art, it is said, is daily employed with success in the hospitals of Paris. The surgeon, with a pair of pincers, seizes a little fold of loose healthy skin, cuts it off so that the vascular parts are laid bare, and transfers it thence to the defective spot. It is then fastened down with strips of adhesive plaster. In about twelve hours the currents of blood begin to commingle, and in twenty-four hours the transplanted part has become a portion of the organism at its new habitat. In another twenty-four hours the outlines of the inlaid section begin to throw out shoots in order to form a seam-connection with the surrounding parts. In this way defective surfaces

of large extent can be covered by several small sections of skin, which will soon join by shoots, and fully cover the diseased surface.

#### MARVELS OF DERMIC SURGERY.

Ulcers on the legs, of considerable size and of years' standing, have likewise been cured by this method in a few months. Skin has been cut from amputated limbs, and Nusebaum actually used pieces taken from a corpse. Sections from a negro have been engrafted on the flesh of a white man. The place not only soon healed, but the pieces so obtained gradually lost their dark color.

Debrenil has surpassed even this. He made two sections from the back of a Guinea pig, and placed one on the foot and the other on the cheek of an old woman. In a very little time they adhered fast, and afterward the external hair and skin gradually peeled off, and left a clean, smooth, healthy surface.

#### PLASTIC SURGERY FOR THE EYES.

Several years ago an oculist undertook to correct the opacity of the cornea, by which the sight was totally intercepted. He removed it, and inserted that of an animal. This experiment upon the human subject was not successful. He was able, however, to transplant the cornea of one rabbit to that of another, and also into that of a cat. These experimenters are sanguine that they will yet be able to make men see through the eyes of animals when their own fail.

#### TRANSFUSION OF BLOOD.

Allied to these triumphs is that of the transfusion of blood. This is now done with success in Paris, and in several German cities. But it does not seem possible to mix successfully the blood of animals and men. Even the blood of different species of animals may not be intermingled. A pigeon was killed instantly by the infusion of the blood of mammalia, and fish blood is poisonous to other species. This is thought to depend partly on temperature, but mostly on the differences of atomic formation of the blood in different animals. The molecules of human blood are nearly round; those of the ox less so, and those of the sheep still less. In several instances life has been prolonged, several hours at least, by transfusion, and sometimes the patients have been entirely cured. In one case, the blood of the sick person was drawn off from one arm and healthy blood was infused into it from another.

#### PHYSIOLOGY, MICROSCOPY, ETC.

What has been said of surgery may be said of practical medicine. Chemistry has enabled us to understand more thoroughly the processes of nutrition, respiration, calorification, secretion and excretion, the aid it has rendered to forensic medicine in medico-legal practice, in detecting poison in the human system, and deciding as to causes of death by suicide and otherwise, are not among the least of its benefits.

The great attention which has been bestowed on microscopy, by which the mode of development of the germ, the organization and

growth of the different tissues, the process of repair, also inflammation, and other morbid processes, have been investigated. Experience and great caution are requisite in interpreting the phenomena revealed by the microscope; when directed by skillful hands its revelations are of the most useful character. Besides its great value to the physician, no one can hope to succeed in the study of natural history who is not accomplished in the use of the microscope. We may also enumerate among the modern achievements the progress made in experimental physiology, aided by chemistry and microscopy, the increased attention paid to comparative anatomy, and the study of morbid anatomy, not only in relation to the symptoms of disease during life, but to the various degrees of morbid developments, and the relations they bear to each other; the more perfect methods of investigating disease, by which its diagnosis has become more certain — the modes it discovered by pharmaceutical chemists of evolving the active principles of various drugs, enabling us to reduce the quantity, increasing the quality, thereby rendering them more convenient and less objectionable, and the practitioner less repulsive on that account.

Materia medica has been successful by the introduction of numerous medicinal agents, and by their aid many diseases which were heretofore difficult of successful treatment have been rendered more tractable. By the employment of anæsthetics an incalculable amount of suffering has been prevented and relieved. But time would fail to recount the improvements made, and now in progress, in every department of the healing art.

#### VITAL IMPORTANCE OF LIBERAL LEARNING.

He who enters upon the practice of medicine, with a mere smattering of scientific knowledge, and a bare acquaintance with eclectic principles and methods, deserves not the name of *eclectic*, and should not be allowed to wear its livery. The great aim of eclecticism is to lay the deepest and broadest foundations of medical education. A broad and liberal culture is indispensable; our medical colleges may be munificently endowed; our libraries may be filled with the choicest works on medical and general literature; our lecturers may be profoundly gifted and qualified; we may have access to all the hospitals; our legislatures may favor us with the most liberal enactments; we may have the most extensive patronage, but without study, patient and protracted — unless our students, during the period of preparation, consent to “live like hermits and work like horses,” we may hope only in vain that they will succeed as practitioners, or materially advance the cause of eclecticism. Better, infinitely, that our halls and lecture rooms should be empty than that they should be filled with the uneducated and undisciplined.

A distinguished ecclesiastic said, in reference to ordination to the ministry, “Lay no hands on skulls that cannot think and will not learn.” We would say, “Give no diploma to any one, no matter how many courses of lectures he may have attended, if he is not qualified by a solid education for the varied duties and obligations which

devolve upon the profession." A liberal education is at best but a mere foundation for a professional education, and no student should be allowed to matriculate who has not at least an equivalent of such learning. Eclecticism can maintain the prestige of its name only by thorough culture. Its individuality, its power, depend vitally on the intellectual status of its followers. Without such representatives, the eclectic school of medicine will be absorbed by the other schools, as its remedies and modes of treatment have been already, and so it will be numbered with the things of the past. But a strict adherence to the enlightened policy here recommended will not only avert that fate, but it will establish eclectic principles as the platform upon which all medical schools and parties may unite. Christians have prayed for the millennium, when the watchman on the walls of Zion shall see eye to eye, and universal peace prevail. Is it too much to expect a similar medical millennium? Physicians are, in theory at least, the guardians of the health of their patients. "The whole need not a physician." Benevolence should prompt them to preserve as well as restore health. Families should be instructed in the principles of hygiene, so that they may remove all causes of disease and observe such sanitary rules as are really promotive of health. The admonitory voice of the profession should be uttered, aye, thundered against certain fashions in dress, destructive alike to health and morals, and as offensive to a correct taste as they are deleterious. What is immoral is always destructive to health. We denounce and shudder at the torture required by the Chinese fashion of crushing the feet into small wooden shoes. Yet, cruel as this torture is, it perhaps does not affect the health and morals of the celestials, as do some of our fashions. Many of our fashionable ladies are sickly; many of them prematurely die. Low-necked dresses, compressed waists, wafer slippers, nights of dissipation, with the exposures incident thereto, are prolific causes of disease, and fill our cemeteries with the graves of victims, self-immolated, crushed under the murderous wheels of the Juggernaut of fashion. Our Christian ladies bow the neck and knee to the *demi monde* of a corrupt and godless city.

#### FEEs.

The physician should give his advice to the families under his care in whatever pertains to health, and it is their duty to render him a fee for that information. The lawyer expects a fee for his advice, although health and life are not concerned, but only a material interest of comparatively little value. Would it not be better for physician and patient both if the practice said to be pursued by the Emperor of China was adopted — if the former should be employed by the year? In that case, no matter how many visits he might pay, his visits would not be regarded suspiciously, as unnecessarily running up his bill.

Health should be insured as property and life are insured; and we have heard of an organization in Paris for insuring moral character. If the policy we have mentioned should be adopted, it would be the interest of the physician that his patient should be well and not sick.



As it is, nothing but motives of pure benevolence can prompt such a sentiment.

#### SOCIAL CRIMES AND VICES.

Another subject I feel constrained to notice. It is a matter which seems to us to be culpably overlooked and passed over by the practitioner. I allude to the too prevalent crimes—for crimes they are of great turpitude—of onanism, pre-natal infanticide and abortion, a trinity of vices of prodigious proportions. If the self-styled “regular physicians” connive at these crimes, or, what is worse, become *particeps criminis* in the commission of the latter two, let those who claim to be reformers lift up their voice. The fact is, the public conscience needs educating on these subjects. These are sins against nature and health, as well as against God. We do not impute to our old-school neighbors the charge of connivance at these sins. There are honorable exceptions. Some of them, in this respect, are above reproach. They would no sooner think of countenancing such vices than they would of becoming professional abortionists, and advertising as such. And here we would remark, that those papers which publish such advertisements, however cautiously worded, though paid for at the rate of a thousand dollars a line, are so far sunk and beyond the reach of public decency that a ray of light would not reach them in a thousand years.

These vices invade the very sanctuary of Christianity. A distinguished professor of an old-school college, in one of our largest cities, and himself a member of an Evangelical church, in good standing, made the following astounding declaration: “There are members of the regular profession in this city, of high standing, whose hands are bloody with the guilt of the crime of abortion, and abortion is committed by the wives of respectable citizens, who are taught to do so by their family physicians.” He further stated that he did not wish to confine his statement to the city, but would include the country at large. When we take into the account the fact that the pulpit is silent in regard to these sins, astonishment increases. One would think that they who are commanded of God to cry aloud and spare not, to “lift up their voice like a trumpet, to show His people their transgressions, and the house of Israel their sins,” could not be so faithless and so false to their high commission as to omit entirely any notice of these crying evils. There is one note in the gamut of the law which they never sound. It is wanting in the full, round, grand diapason. Learnedly and eloquently they discuss and enforce the commands prohibiting unfashionable sins, such as idolatry, image worship, profaning the name of the Lord, Sabbath desecration, irreverence to superiors, murder, theft, perjury and covetousness. But licentiousness and child murder go unreprieved. If these sins are treated upon at all by the clergy, it is done esoterically. You may find them in the larger catechism, and in systems of theology, but not in the homiletics. The medical profession seem to be required to supply this great omission of the church. Why, we ask, should it be thought more indelicate to expose and denounce the sins of

licentiousness than those of intemperance, gluttony, fraud, peculation, etc. ?

The work of unearthing frauds in the political world has begun. Why should the conservators of public morals be behind hand in laying bare the sins of the Christian world ? What we have said of the church and the pulpit will apply with equal force and appropriateness to the institutions of education. Instead of being, as many of them are, hot-beds of vice, they should be fountains of purity. The principles of Bible morality should be thoroughly inculcated in all our common schools, seminaries and colleges.

Medical practitioners have not all been dullards or laggards. Among the chief benefactors of our race may be ranked the physicians. Howard, whose name is a synonym of benevolence, was a physician. He not only spent his life and his large fortune in combating diseases in their most malignant forms, but fell a martyr to his noble enthusiasm. In times of dreadful epidemics, who stands so heroically in the breach and breasts the pestilential storm as the physician ? The members of the other professions flee from the deadly peril, but the physician leaves not his post. It is his to stand his ground to the last. His profession makes him brave.

When Napoleon was crossing the Alps, he asked his chief of engineers, who had made a reconnoissance of the dangerous passes, whether the route was practicable. "Barely possible," was the prompt reply. "Forward ! March !" was heard along the lines, and battalion after battalion followed their intrepid leader up the dangerous heights. He was not governed by the experience of the past, nor discouraged by circumstances. If he could not create circumstances, which he often seemed to do, he commanded them. So the true reformer looks difficulties calmly in the face. However formidable they may appear, he surmounts them like the eagle wheeling his flight,

"With his wing on the wind and his eye on the sun,  
He swerves not a hair, but bears onward, right on."

NEW YORK, *June*, 1876.

## EXPLORATIONS IN CELL-PATHOLOGY,

OR OBSERVATIONS IN REGARD TO

## THE CAUSES, CHARACTER AND TREATMENT OF CANCER.

From 1843 to 1877.

BY ROBERT S. NEWTON, M. D.,

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It is now more than a third of a century since I began my investigations in cell-pathology. The difficulties with which I had to grapple were numerous, and probably, but for the stimulus of professional ambition, sustained by a sanguine temperament, they would have turned me back. Physiology was then but superficially taught, and the explorations which have since approximated it to the position of an exact science had not been, in any considerable degree, completed. We even lacked the vocabulary by which to express what had been ascertained, and, as a matter of course, the language employed was too often obscure, if not misleading outright. Pathology was equally imperfect. The European authorities, except Rockittansky and a few others, had only begun the labors which have since made their names famous.

American students can therefore easily comprehend the impediments to investigation in any original direction. Besides, there has always been a disposition to disparage invention and to refuse a just acknowledgment to discoveries made by scientists in this country. Franklin was never cordially received by Englishmen in the matter of his observations of electricity. Watt was placed before Fitch and Fulton. In addition, there is an ungenerous practice among many Americans to underrate what is produced at home, or by English-speaking people, and to laud even to fulsomeness the same ideas when accepted by foreigners. Physiology and Pathology, as taught by Germans, is set before the same sciences and their facts as enunciated by Americans and Englishmen. Perhaps we have too little patience with this servility, but it is a culpable disregard of common justice and of historical verity, and the persons thus guilty would not hesitate to do other mean acts, or to commit actual crime to further improper ends.

We may as well import sewing machines from Europe, as being the original inventions and preferable to the American article, as to import European science whenever it is only of posterior date to American observations. We desire to underrate no *savant*, nor to deprive any man of his just claims, and certainly we wish not to arro-

gate personally what is the merit or property of another. Acting upon this principle, I now propose once more to present a statement of my investigations in the field of cell-pathology, in which I have good reason to believe that I both ante-dated and anticipated European pathologists, and especially Virchow, Lebert, Müller, Ollier and others.

In 1843 I began to investigate the subject of cancer, with a view to ascertain its curability. Of the various European and American authorities, for over 300 years, only four admitted unqualifiedly that a cure was possible. The general belief was that cancer was a constitutional disease, of which the local development was the evidence, and, as such, was incurable. Indeed, Dupare propounded the following as a summary of all the surgical treatment: "*Cancer is incurable; if it has been cured it was not cancer.*"

#### CANCER CURABLE.

Nevertheless I could yield my judgment to no such declarations *ex cathedra*. In respect to cancer I agreed with the late John Hughes Bennett, a man that many regard as a greater scholar and pathologist than Virchow, to whose dicta some are disposed to surrender the entire right of private judgment, not daring to express an idea till he has given it his stamp. Dr. Bennett, while acknowledging the great mortality of cancer, denied that it was necessarily fatal. He also declared it unpathological to talk of any disease as being *invariably* fatal or *invariably* curable; for the most innocent sometimes kill, and the most malignant sometimes terminate in cure. Indeed, he gave four cases in his treatise, published in 1849, "*On Cancerous and Cancroid Growths,*" where cancer had been found to have undergone spontaneous cure, explaining that this result might take place by the formation of a fibrous cicatrix, a fatty mass, or a calcareous concretion.

Indeed, Herodotus, "the father of history," has preserved the record of a cure of cancer, made by an Italian, or rather a Grecian, surgeon, some five generations before Hippocrates. Democedes, a native of Crotona in Greater Greece, and cotemporary with Epimenides, the Cretan who arrested a pestilence at Athens, was reputed the ablest physician in the known world. After having practiced at a stated salary of \$1,200 a year in Ægina, \$2,000 at Athens, and \$2,500 at Samos, he fell into the hands of Oroctes, the Persian governor of Sardis, and made a slave. He was finally conveyed to Susa, where he healed "the Great King," Darius Hystaspes, of a severe injury of the foot, and was immediately made the court physician, superseding the Egyptians, who had before taken professional care of the monarch. His next achievement was the successful treatment of a cancer upon the *Sultana*. The following is the statement of the historian:

"Moreover, within a little while it happened that Atossa, the daughter of Cyrus, who was married to Darius, had a *boil* form upon her breast, which after it burst, began to spread and increase. Now so long as the sore was of no great size, she hid it through shame, and

made no mention of it to any one; but when it became worse, she sent at last for Democedes, and showed it to him. Democedes said that he would make her well, but she must first promise him with an oath that if he cured her she must grant him whatever request he might prefer; assuring her at the same time that it should be nothing which she could blush to hear. On these terms, Democedes applied his art, and soon cured the abscess.\* He asked for permission to return to Italy. Atossa lived many years afterward and was able to raise her son Xerxes to the throne upon the death of his father.

#### MY EARLY INVESTIGATIONS.

Fortified by such an example from antiquity, and myself of an enthusiastic temperament, it was very natural that I should believe that what had been once done could be performed again. My attention had been called to the subject of cancer while I was a student in the University of the city of Louisville, Ky., and before I graduated in that medical school. In 1843 I began to investigate its pathology and other peculiarities, with a view to its successful treatment. In due time I became fully convinced, and have never since doubted the fact that *cancer is pre-eminently a local disease, and at the outset of its development is never a constitutional malady.*

Having begun the publication of a popular medical journal entitled *The Western Medical News*, I presented to the public from time to time, through its columns, the results of my investigations. I propounded my theory of the pathology of cancer in this publication in 1845. At that time the nomenclature of medicine was somewhat different from what it is now; still, no intelligent medical student of the present time will have any difficulty in comprehending my language. I quote the following paragraph:

"If it was a constitutional disease, cancer could be detected in the circulation before ulceration, as well as after this change had taken place. But the very best microscopists have failed in every instance to detect cancer in the circulation before softening, while they have found it in the blood after this change. Can a stronger evidence than this be wanted to prove the position taken? The substance of cancer-texture is of *Zoöphyte cysts*. The *cells—blastema—monad*—we regard as an independent organization—the origin and continuation of cancer—yet it subsists upon the system. The cancer has its own peculiar sensibility, and does not communicate it to the sensorium of the person diseased by this peculiar organization. It is generally found in parts with but little vitality, or where a disorganization or dissolution had been produced by some violent action, but not so rapid as to prevent its recomposition in some other animalized form, which will take place under certain circumstances, when heat or moisture are present. By this process, decomposition or partial change produced by outward causes, takes place in a part; and a new product, a living organization is the result."

\* Herodotus: iii., 183-184; Rawlinson's Translation.

## THEORY PROPOUNDED BEFORE THE FIRST NATIONAL ECLECTIC MEDICAL CONVENTION.

At the meeting of the National Eclectic Medical Convention, in 1848, I read a paper upon Cell-Pathology\* as relating to cancer. The following mention is made in the transactions:

"Dr. R. S. Newton, of Cincinnati, presented and read a paper on the subject of cancer, showing this disease to be primarily a local one. The origin is from entozoa or the cancerous animalculæ and it never becomes a constitutional disease as long as the system is able to resist its action. It has an inherent tendency to eat up or destroy contiguous parts, and does not extend by the power of assimilation; and as a general thing the powers of the system for a considerable time are not impaired. As he conceives the disease to be a local one, he also recommends it to be treated by local applications, such as will kill the entozoa — its body and the roots or branches which belong to it — these being the reproducing cause when the knife is used; and then by the suppurative process which takes place, the entire action of the parts is changed, and so by this method a large number of cases have been treated and radically cured." †

Again, I will copy from the Transactions of the National Eclectic Medical Association, May 21, 1850:

"Dr. R. S. Newton, one of the committee on surgery, referred to some of the improvements made and practiced by eclectic physicians, among which was the advantage of healing wounds resulting from surgical operations, by suppuration in place of the commonly practiced method by first intention. He then presented to the convention several morbid specimens which had been removed with the knife while the patient was under the effect of chloroform, and treated on the above plan, among which were several encephaloid tumors, one measuring twenty-four inches in circumference, and weighing seven pounds. He recommended the use of sulphate of zinc, to be applied locally in the treatment of mortification. For his full views on this subject he referred the association to a communication upon that subject recently published in the Eclectic Medical Journal." ‡

If any one is disposed to quibble at the designations *entozoa* and

\* The cell-theory of organization is a contribution from microscopic observation. Schleiden originated it in 1838; Schwann taught the existence of the nucleus. Henlé in 1841 pointed out the multiplication of cells by division and budding; and Barry their reproduction by the dividing of the parent-nucleus. Since that period, Nagel, Brown and Max Schultzé have demonstrated that the nucleus is the important part of the cell and performed the peculiar function of elaboration; and that the cell-wall is not an essential element of cell-structure. Beale and Heckel have gone further and taught that the *bioplasm* or germinal matter is all that is essential. Huxley accordingly asserts: "It is certain that neither the cell-wall nor the nucleus is an essential element of the cell in animals or plants. Bodies, unquestionably the equivalent of cells — true morphological units — are sometimes mere masses of protoplasm, devoid alike of cell-wall and nucleus;" in other words, not cells at all, but mere aggregations of living molecules.

† Western Medical Reformer and Eclectic Journal. — Vol. I, No. 2, Cincinnati, June, 1848. Proceedings of the National Eclectic medical convention. Synopsis of papers read and lectures delivered before the convention. Also, Transactions of the National Eclectic Medical Association, vol. V., 1876.

‡ Eclectic Medical Journal, May, 1849.

*animalcula*, they will find their criticism overruled by J. Hughes Bennett. "Various cells," he remarks, "possess different *vital endowments*. \* \* \* Glandular, epithelial, fibrous, cartilaginous or osseous growths may form from their local increase. Unusual colorations may be given to the textures, or obesity occasioned by multiplication of the pigment-cells in the one case, and adipose cells in the other. Not unfrequently a material is poured out from the blood in a fluid state, which coagulates in a molecular mass; and then a new set of cells, such as pus-cells, spring up in it, which break it down once again into a pulpy or diffuent mass, and at length by their own disintegration, allow the whole to be absorbed. Or, as in the case of cancer-cells, these new formations, by possessing independent powers of development, give origin to uncontrollable local and general growths of a fatal character. These various endowments constitute the peculiar vital properties of cells, and prove that each must possess powers of attraction and selection." "Each individual cell, like every molecule, is endowed with a distinct life of its own, but of a more complex character. It is born, grows, arrives at maturity, declines and dies. Many cells may even reproduce their own species, while others, by further development, are transformed into still higher forms of tissues."

#### MICROSCOPIC INVESTIGATIONS AT MEMPHIS.

In 1847, Prof. W. Byrd Powell had obtained from the Legislature of Tennessee a university charter for "The Memphis Institute." In 1849 the law, medical and commercial departments were organized, and I became one of the medical faculty. Among my colleagues was the eminent chemist and microscopist, Prof. J. Milton Sanders. I communicated with him upon the result of my observations in cellular pathology, and was not long in securing his co-operation. We had just procured a superior achromatic microscope, and resolved to employ it in our investigations. Prof. Sanders has since made the following statement, which I will copy:

"In the year 1849, while connected with the Memphis Institute, I first made observations of cancerous growths. Prof. Robert S. Newton, my colleague, had given much attention to this malady, and was very eagerly seeking information concerning it in every direction. We had just come into possession of an achromatic microscope, one of the best that could be procured in Paris, and at his suggestion I began a critical examination of cancer-cells. He had placed in my hands a copy of *The Western Medical News*, published in 1845, which contained his theory of cell-pathology. Our object was to determine, by microscopical examination, the accuracy of his theories and clinical observations. As he had a large number of patients suffering with the disease, we had abundant opportunities for our study. Daily, for many months, I examined the various tumors which he treated. Professor Newton often assisted me. He was at the time elaborating his peculiar theory of cancer. I was surprised at the extraordinary acumen which he displayed, as well as the accu-

racy of his opinions — which, indeed, have since been adopted by the ablest pathologists of the present day.

“It had required months of microscopical observation, together with such aid as could be obtained from physiological chemistry, superadded to years of clinical observation, to evolve the conclusion. The result of these explorations was, that cancer is not a constitutional disease — at least not till the morbid material has been absorbed into the circulation, and thus communicated its taint to the entire body. This was the theory, as Prof. Newton then and always declared it, in his lectures to the students at the college.

“The cancerous formation is unquestionably cellular, as the microscope plainly reveals. There are, however, other growths that resemble them. So perfect are the cells in the true cancer that one might almost mistake them for monads. Indeed, they are so deceptive that I have found myself actually looking for their fissiparous multiplication, so characteristic of monadic growths.

“I have listened repeatedly to Prof. Robert S. Newton’s expositions of his theory, and cannot possibly have mistaken his meaning. I have also read Prof. Virchow’s work, which sets forth the doctrine of cellular pathology as now generally accepted, and cannot but remark, with profound astonishment, the striking analogy and resemblance between the theory propounded by the *savant* of Berlin in 1858, and Prof. Newton in 1845. Indeed, they are identical in every essential particular; and they illustrate forcibly how persons of superior acumen and disciplined intellect will, by inductive reasoning and matured observation, arrive at like conclusions, even in a matter so obscure as the pathology of cancer. I should add, in this connection, that Prof. Newton used to teach that the predisposition to this malady was not hereditary. Up to the time of these investigations he had never met with more than one case of cancer in the same ancestry.”

#### VIRCHOW NINE YEARS AFTERWARD.

Prof. Virchow did not publish his lectures on Cellular Pathology till 1858. The work was translated into English a year or two later. How far he was original in the theory which he propounded is not now a matter of inquiry. But he certainly appropriated other ideas which had been propounded before him. When revising his English edition of 1860 he did not scruple in the boldest manner to claim for himself the discovery of leucocythæmia, after having read Dr. Bennett’s treatise on the subject; and that he had himself originally propounded the idea that “the lymphatic glands and the spleen are really immediately concerned in the production of the formed elements of the blood.”\* Yet Hewson had taught this doctrine before him; and when Bennett, in 1845, first propounded his discovery of leucocytes, Virchow hastened to oppose the idea, and to assert anew the doctrine of leukhæmia or white blood, as taught by Hippocrates.† He only yielded after Bennett had refuted his ideas, and then, with

\* Virchow: Cellular Pathology, English edition, 1860, p. 172.

† Virchow in Forriep’s Neue Notizen, November, 1845.



an assurance truly remarkable, pretended that he was himself the first who had asserted the existence of leucocythæmia.

Mr. Gulliver, who first set forth an exposition of Thrombosis and Embolism, refers to the German who plagiarized his work, and withheld, *sui generis*, all credit or even mention. He says: "Certain it is that many branches, which have been well cultivated and wrought out in this country, are afterward transferred to the continent, and published in books there, and then translated and brought back as novelties to us, in such simplicity — not to say duplicity — as to the real origin of the facts, that they are actually paraded as part and parcel of foreign genius and discovery."

I see no reason for the servile deference paid by many to a man, however learned and otherwise meritorious, who does not scruple or hesitate to plagiarize the ideas of others, and put them forth to the public as original with himself.

Virchow certainly was posterior to John Hughes Bennett on the subject of cancer-cells. As long ago as 1849 the latter published his treatise on cancerous formations, in which he asserted that "cancer is dependent for its power of growth, extension and redevelopment on the cells it contains."

#### CELL-PATHOLOGY EXPLAINED TO THE NEW YORK ECLECTICS.

Whatever honor these views and discoveries might confer, I have always been willing to share with my professional brethren. Like the apostle Philip on an analogous occasion, I sought to show to all doubters and questioners that a prophet might arise in Galilee, and good come out of Nazareth. I was disposed to exult that Eclectics had thus anticipated the men who reviled and persecuted them, and hesitated not to speak all manner of evil against them falsely. My personal agency and contributions were a subordinate matter. Yet I assert my right, like the great Christian apostle, "to boast myself a little."

At the annual meeting of the Eclectic Medical Society of the State of New York, held at Albany in 1868, I presented a paper on cancer, and, in the discussion which ensued, set forth the theory of cell-pathology at great length. Several reporters of the legislature and city journals were present, and made very full summaries. I will now collate the substance of my remarks from the Transactions of this society, Vol. II, published that year:

"Prof. R. S. Newton stated his views on the nature and treatment of cancer, in which he differs from the opinions held by the so-called regular school. He takes the ground that cancer is, primarily, a local disease, though it may affect the constitution subsequently, under certain circumstances. Another view of its pathology which has been held, regards it as primarily a constitutional disease; the local development being considered merely the evidence that it exists in the system. He reasons differently. Inasmuch as the blood and tissues take up the secretions of this cancerous organization, they may become involved in the disease. The blood becoming diseased in this way may develop cancer in different parts of the system.

"The belief of the present day is that every animal and plant 'must have a parent and progenitors ascending to the creation.' But this is not true, as illustrated by the hydatid, which 'affords the strongest evidence that the lowest orders may be spontaneously produced;' and that they afterward acquire powers of propagating their species. For it would be absurd to suppose that the eggs or seeds of hydatids were conveyed through the medium of the circulation to the parts where they are produced. Like cancers, they seem to be the effects of an injury to the organization where they are found. When one of these beings is formed, a progeny quickly appears, and there is no limit to the family.

"As long as cancer retains its life and health, there is no ulceration; but as soon as any part of it dies, softening takes place, and then it is followed by all the attendants of septicæmia.

"Cancer originates, like all other incipient organizations, in a point. Its substance consists of cysts containing a fluid, and evincing a contractile power, like hydatids—an acknowledged organization. It has a tendency to increase its animality, and assume the hydatid form and character. Like hydatids, it arises both spontaneously and from accident, and may be destroyed by proper means."

Dr. Newton said further: "These views were announced by me several years ago. Recently, Dr. Carmichel, of Edinburgh, has laid down the principle that cancer consists of a cell, monad, animalcule or cyst; and in no instance have these cells been found in the circulation before ulceration had occurred. Where ulceration and absorption had taken place, he was able to detect it by microscopical examination.

"Virchow recently published a work on cell-formations, in which he takes the ground that in the whole range of his microscopical examination, including indiscriminately all classes of patients, he never found a single case of cancer-cell, or any evidence of cancer in the system, except under the circumstances given, where ulceration and absorption had occurred. *These are conclusions I arrived at many years ago, and as far back as 1845 I published a paper upon this subject. Although these opinions were not much noticed at that time, I have lived to see my ENTIRE PAPER embodied in this European work.*

"There are different forms of cancer. The majority of cancerous growths, without reference to classification, can be cured by appropriate local applications. I rely entirely on the use of the preparations of zinc and iron, and have cured hundreds of cases by these remedies. There is one form of the disease, however, which cannot be successfully treated in this way. This form of the disease is known as encephaloid or rose cancer, or fungus hæmatodes. As a general rule, a patient having this disease will not live more than eighteen months, but where it is very minute, and develops itself slowly, it may go on to three and even four years.

"The encephaloid cancer has its own peculiar organization. It holds the same relation to the human system that the mistletoe holds to the oak. It lives and grows, and becomes strong just in propor-

tion as the system becomes weak and feeble. There is no parallel in organization or similarity of structure between the mistletoe and the oak upon which it grows. It is the same in the relation of this form of cancer to the human body. Although the patient may bleed to death with encephaloid or rose or bloody cancer, yet nothing can be injected back through the tumor into the system. It has its own nerves, blood-vessels and absorbents — its own peculiar anatomical organization.”

#### LETTER OF PROFESSOR BOSKOWITZ.

One of the most agreeable occurrences incident to my removal to New York, was the forming of the acquaintance of Dr. Herman Boskowitz, now the Professor of Institutes of Medicine in the Eclectic Medical College. He is a scholar of ripe attainments, a graduate of the University of Vienna, a personal friend and admirer of the distinguished Rokitanski. To his other merits and accomplishments, Prof. Boskowitz adds the most transparent frankness and simplicity of character, and the manners of the gentleman. Having read my views of cell-pathology, he frequently remarked their manifest originality, and the fact that I had anticipated the leading European writers on the same subject. Finally, in his characteristic impulsiveness, he ventured to set the fact before the public. He addressed a letter to Dr. S. B. Barlow, late a professor in the New York Homœopathic College, a gentleman possessing those qualities of fairness, candor, probity and courtesy which we have often found lamentably deficient in the homœopathic profession. Prof. Barlow replied, paying a noble tribute to the Eclectic School of Medicine. This correspondence appeared in the Brooklyn Daily Union of February 13 and 21, 1868.

Dr. Boskowitz says: “Prof. Virchow of Berlin has published a work on cellular pathology, which makes a great sensation in Germany. But Prof. Robert S. Newton had published, a long time before, in 1845, the same ideas, and indeed the whole system of cellular pathology, in the Western Medical News, at Cincinnati. *Ergo quod demonstrandum est.* He is over twenty years ahead of the German physicians.”

#### DEVELOPMENT OF THE CANCER-CELL.

Having given an extensive review of the earlier history of cell pathology, I will now treat more specifically upon the forming and peculiar phenomena of the cell structures themselves. They doubtless originate in the bioplasm, from the molecules, which, having taken a malignant activity, carry it to the primordeal cancer-cell, which further evolves a swarm of progeny.

The late John Hughes Bennett, in his General View of Diseases of the Blood, mentions the increase of albumen among the chief alterations to which the blood is subject, and gives as examples the disorders known as scrofula, cancer and morbid growths. The peculiar relation of the latter maladies to the scrofulous diathesis has been long remarked; and need not be further noticed. Many observers

have entertained the opinion that cancer was a form of scrofulosis, which might perhaps, as medical knowledge increased, be healed as other ailments of that character.

Bennett further remarks that when an exudation, instead of undergoing the vital transformations incident to inflammation, passes into cells and fibres, the former increasing endogenously, it is called *cancer*. These cells are round, oval, caudate, spindle-shaped, oblong, square, heart-shaped, or of various indescribable forms, produced by pressure on their sides. In size they vary from the  $\frac{1}{1500}$  to the  $\frac{1}{400}$  of an inch in diameter. The cell-wall, when young, is smooth and distended; when old, it is more or less corrugated and flaccid. Each cell contains at least one nucleus, often two or more. Most commonly there is only one, which is round, or more generally oval, and contains one or two granules or nucleoli. The included nuclei also vary in size, and may present all stages of transformation into cells. It is the unusual facility for endogenous cell-growth that communicates to cancer its so-called "malignity."

Between the nucleus and cell-wall there is a colorless fluid, which, at first transparent, becomes afterward opalescent, from the presence of molecules and granules. On the addition of water the cell-wall becomes distended by endosmose, and is enlarged. When acetic acid is added, the cell-wall is rendered more transparent, and in young cells is entirely dissolved, while the nucleus, on the other hand, either remains unaffected, or its margin becomes thicker, and its substance more or less contracted. These cells may originate, Dr. Bennett further remarks, either in an exudation or from the proliferation of cells previously existing. It is only in the former case, however, or when they become infiltrated throughout the texture of an organ, that cancer can be distinguished from glandular, epithelial, enchondromatous or other morbid growths. The superabundance of albumen, it will be perceived, affords the requisite facility for the peculiar cell production.

Paget assumes that before the formation of a cancerous growth, two conditions must exist for that object: 1. A certain morbid material in the blood; and 2. Some part appropriate to be the seat of growth incorporating that material — some place constituting a *nidus* in which the morbid material may enter into the peculiar structure or growth which we are considering. The former hypothesis would seem to involve the conclusion that children are born with the taint, and are possibly liable to attacks of cancer before birth. Yet no such instance is on record; and, indeed, children are seldom attacked. Mr. Paget accounts for this by the other proposition that there must also be "a seat of growth" at which the morbid material may evolve the morbid growth. He candidly acknowledges that we have no knowledge concerning the condition of the blood. The whole volume of the blood is not permeated; all the tissues are repaired as though every function was normal. There is not any thing in the blood that we can recognize as a cancerous formation. There are no cancer-cells nor visible germs of cancer in any form existing in the blood, which need only to be separated from it to make up or grow

into the cancerous structure. In advanced stages we may meet with some portions of it in the blood; but they have evidently been detached from some part of the cancer and carried into the circulation. Their presence in the blood proves nothing. It is fair to presume, therefore, whatever is the occasion of cancer, that there are no spores of it in the blood. It will not propagate like syphilis, or communicate infection like variola.

Lawrence gives the following description of the cancer-cell when seen in its most typical form:

"1. *The cell-wall.* — Outline delicate, often so faintly marked as only to be appreciated under certain adjustments of the light; generally spheroidal, but uncommonly more irregular; sometimes offering one or more caudate prolongations, and so giving rise to the most fantastic forms; very variable in size.

"2. *The nucleus.* — Outline strongly marked; ellipsoidal, sometimes spheroidal in shape; generally large in proportion to the size of the cell; its own absolute size tolerably constant, even in different specimens; has often a 'stumped' appearance, but may have a more granular aspect; contains one or more bright nucleoli, in the most typical specimens of unusually large size. There may be more than one nucleus; these polynucleated cells are held to be especially diagnostic.

"3. *The cell contents* are in the best specimens of a clotted, more rarely of granular appearance."

The vesicular character of the nucleolus, as contradistinguished from the mere *dot* which constitutes the nucleolus of non-malignant growths, is regarded as an important diagnostic fact. Sometimes the nuclei are the only characteristic elements observed. An almost invariable accompaniment to the cancer-cells are certain large, yellow or brown granular cells, which owe their granulated aspect to a large quantity of closely-packed fat-globules; these are held to be cancer-cells which have undergone a fatty degeneration.

The cancer-cell has been denominated *macrocyte*, from its large cyst-like cavity, and *thnetoblast*, or deadly germ. The latter designation, and that of *cancer-cell*, Lawrence asserts, can hardly be vindicated, as research has shown that the presence of this peculiar form of cell in a tumor is not absolute proof of its malignancy, and some malignant tumors have cells of different forms. Indeed, Virchow declares that he does not consider that cancer-cells should be regarded as a heterologous element. Hence these writers hold that while the so-called cancer-cell is to be found in the greater number of cancerous tumors, it is occasionally seen in growths that are not malignant; also that malignant tumors are occasionally without this peculiar form of cell. Hence the syllogism involves the conclusion that "the cancer-cell is not the *sine qua non* characteristic of cancer." European pathologists and their American pupils, therefore, give the microscope only an inferior position in determining the existence of this malady. "From observing a single cell under the microscope," says Vogel, "it is impossible to decide whether it is cancerous or not."

I do not agree with all these conclusions. I believe as I have elsewhere set forth, that the cancer-cell is the product of the causes which originate the malady. Webb declares that "the fundamental character of cancer is that of a malformed (aborted) and degenerating new formation of connective tissue." The cancer-cell is the outbirth of this peculiar formation.

#### HINTS IN REGARD TO TREATMENT.

Perhaps nothing, remarks Bennett, has more tended to revolutionize medical practice in recent times than this development of the cell theory. We observe that most of the great functions of the economy are carried on through the agency of cells, and that even pathological states are entirely owing to their existence, development and degeneration. That dreaded disease cancer owes its so-called malignancy solely to the power of endogenous reproduction possessed by its cells, while all alterations of texture, of nutrition, of secretion and of development are in truth connected with their history. The conditions or laws which regulate cell-life therefore become of immediate practical importance to the physician and surgeon. Thus the growth of cells is influenced by the same circumstances as influence growth in general. Cold and heat have long been recognized as the most powerful means of checking or hurrying forward the evolution of young plants and animals. Depending, as cancer does, on the cells which it contains, for its power of growth, extension and redevelopment, the retardation of the growth of the cancer-cell, when once formed, is to retard the advance of the cancer itself, and by rendering it non-productive we arrest its progress. As an elevated temperature, proper supply of moisture, room for expansion, and favorable localities, are all essential to growth in the vegetable and animal world, it would appear logical that the surgeon may retard and even resolve the growth of cancer by the due and skillful application of the influence of cold, dryness, pressure, etc.

When, however, the means to arrest its progress do not accomplish that object, the duty of the surgeon is to extirpate the cancerous formation. The first step, in the present state of our knowledge, is the excision of the morbid growth, and afterward the application of chemical or other agents to destroy the remaining portions. I do not say that the latter means will not alone affect the purpose, but their employment will involve a heavy tax on the physical powers, which many will be unable, or at least unwilling, to endure. Some cancer surgeons make use of the electric pile, often, however, without success. Dr. Alva Curtiss, of Cincinnati, states that he has dispersed cancerous formations by rubbing. Plasters containing oxalic and tannic acids, baptisia, red clover blossoms, sumach juice, phytolacca, all have been reputed to do the work successfully.

#### ZINC, AND ITS ANTISEPTIC PROPERTIES.

My own practice has generally been, as all my students and associates know, to excise the tumor, and then to apply the zinc sulphate

or chloride. Its affinity for albumen, the chief constituent of the cell-wall, renders it almost infallible, so far as the utter destruction of the morbid material is concerned. The potassa fusa, recommended by Dr. B. L. Hill and others, is equally so; but here the analogy ends.

The great peril from cancer is due to septicæmia, incident to the death and decomposition of the cancerous material. This, I early learned, was obviated by the action of the zinc.

I thus had the fortune, good or ill, according as we regard it from the humanitarian standing-point, or that of envy, to discover that sulphate of zinc was antiseptic, and was not only useful to arrest the ill consequences of the disintegration of cancer texture, but of other parts of the body. It would arrest gangrene, and so obviate that peculiar condition sometimes denominated "hospitalism."

It was in 1846 that I first noted this use of the zinc sulphate. I speedily made the fact public; and during the first months of the recent civil war, surgeons instructed at the Eclectic Medical Institute of Cincinnati, or otherwise conversant with our eclectic literature, employed zinc in the gangrene wards of the hospitals, with signal results. The old-school surgeons were astonished, and proposed at first to claim the discovery as their own, after their usual practice of plagiarism. But it could not be done. The books were at hand to indicate the source of the discovery. The other course was then adopted. The use of the zinc was forbidden; and so, although the soldiers suffered by the increase of mortality, an object was accomplished which the surgeons considered of greater importance. Antiseptic treatment was prohibited, and hated rivals prevented from obtaining the credit which they deserved.

Since that time, Prof. Lister, of England, has adopted antiseptic surgery, employing principally the spray of carbolic acid. He has diminished by it the mortality of the foulest hospitals of Great Britain, and others, copying from him, have achieved like results in the large pestiferous hospitals of continental Europe. He is "regular," and therefore there is no hesitation at adopting his innovation. But if he had been an American eclectic, his professional brethren would have chosen to let the gangrene patients rot on rather than suffer the carbolic acid spray to be employed. Nevertheless, one thing is true. One of those hated and calumniated eclectics was actually the first who discovered and employed successfully the antiseptic treatment of wounds and gangrenous affections. The difference was in the agent used, not in the principle. Indeed, zinc is preferable for the purpose to carbolic acid spray.

#### HOW TO PREVENT CANCER.

A knowledge of the pathology of cancer, it may well be expected, will result in the discovery of means to prevent its first development. Whether we know enough yet for that purpose is more than questionable. Till we know how cancer originates, we can hardly hope to prevent it from originating.

This much has been observed, that cancer and tuberculosis seem to be incompatible. Persons are reported to have recovered from scirrhus — almost, while consumption was actively developing; and Mr. Paget is confident that he has seen at least one instance in which active tuberculous disease of the lungs was arrested immediately before the appearance of a scirrhus tumor on the breast.

Dr. Bennett makes the following suggestions: \*

“As excessive cell development must be materially modified by diminishing the fatty elements which originally furnish elementary granules and nuclei, the circumstances which diminish obesity, and a tendency to the formation of fat would seem *a priori*, to be opposed in the cancerous tendency. Fat, however is essential to a healthy condition in the economy; and there will always be a difficulty in so regulating ingesta, as while, on the one hand, we prevent such an excess of adipose formation as not to favor excessive cell-growth, on the other, we may sufficiently contribute to the nutrition of the tissues. In most cases of cancerous and canceroid growths, however, it seems to me a prudent step to *diminish all those dietetic substances easily converted into fat*, including not only oily matters themselves, but starch and sugar.

“But there is another source of fat in the economy, originating in the secondary digestion of the tissues, which we may operate upon with greater chances of success. By preventing accumulation from this source, we not only invigorate the system and keep the functions in order, but cut off one of the supplies of that material which keeps up excessive growth. *This we can do by taking care that the excretory organs properly perform their functions, and that the matter excreted bears a full, or even increased proportion to the ingesta.* By paying attention to the function of the lungs, skin, liver and kidneys, and by promoting their action, we shall accomplish what is most necessary to obviate — a cancerous tendency, and the disposition of the disease to return. It may be stated that this is only saying, in other words, ‘attend to the general health.’ But health is too often judged of by the appetite, amount of ingesta, and robustness of an individual, rather than by a due amount of the excretions, and a spare but active constitution. *If a tendency to fat be antidote to tubercle*, as I believe it is, *spareness may possibly be considered opposed to cancer.* In the one case we should do all we can to bring nutrition up to and above the average; in the other, down to and below it.”

#### CONCLUSION.

The credit of first evolving the present methods of treating cancer successfully, and of elucidating its cell-pathology, every candid and intelligent man will perceive, belongs exclusively to the American eclectic school of medicine. In whatever the writer may have effected in these matters, he cheerfully abides the verdict of his professional brethren — those who love truth and justice, and cherish the honor of eclectic medicine in their heart of hearts. He was led by

\* See J. Hughes Bennett; *On Cancerous and Canceroid Growths*, 1849, p. 250.



providential circumstances to undertake the study in the earlier stages of his career. He speedily ascertained the fact that cancerous tissue has an essential vitality of its own; and, therefore, like any parasite, or like embryo or foetus, has an inherent power to nourish itself from the nutritive elements of the body which come within its range of operation. He soon learned that the cell-theory of Schwann and his ancestors accounted for the peculiar facts and circumstances of this extraordinary structure. Upon these ideas he elaborated a theory of cell-pathology, which has since been adopted, whether by plagiarism or otherwise, by the leading medical writers of Europe and America. He speedily became able to prognosticate whether any of these malignant growths were or were not within the reach of surgical skill. He was fortunate in the devising of a method of treatment that would generally prove successful, where the patient had not already become so impaired in general health, or poisoned by the ulcerous fluid, as to be incurable. He promptly communicated this knowledge to his students and professional brethren. Having done this much he cheerfully and confidently rests his case. Whatever of honor or credit may be awarded him, a liberal part will be sure to fall to the eclectic school of reformed medical practice, of which he is an humble member. The existence of that school depends on its contributions to medicine, surgery and hygiene of the sick-room; and to labor successfully for such objects is glory enough for any man deserving the name.

## TRANSACTIONS

OF THE

ECLECTIC MEDICAL SOCIETY OF THE CITY OF NEW YORK.

## OFFICERS AND MEMBERS — 1877.

## OFFICERS.

*President*, J. M. Comins, M. D.; *Vice-President*, S. E. Mortimore, M. D.; *Secretary*, Thomas B. Newby, M. D.; *Treasurer*, O. S. Gregory, M. D.

*Board of Censors*. — Dr. Robert S. Newton, Dr. W. H. Weaver, Dr. G. A. Gaillard, Dr. P. W. Allen, Dr. S. E. Mortimore.

*Advisory Committee*. — Dr. E. B. Foote, Dr. Mark Nivison, Dr. William Archer.

*Permanent Committee*. — Dr. P. W. Allen, Dr. R. S. Newton, Dr. Henry Newpher, Dr. R. E. Kunzé.

## LIST OF MEMBERS.

| Name.                                | Residence.                       |
|--------------------------------------|----------------------------------|
| Dr. J. M. Comins, president . . . .  | 345 Lexington avenue.            |
| Dr. S. E. Mortimore, vice-president, | 511 Third avenue.                |
| Dr. T. B. Newby, secretary . . . .   | 314 West Twenty-eighth street.   |
| Dr. O. S. Gregory, treasurer . . . . | 183 East Seventy-first street.   |
| Dr. Paul W. Allen . . . . .          | 104 East Eighty-fifth street.    |
| Dr. R. E. Kunzé . . . . .            | 606 Third avenue.                |
| Dr. G. J. Wolff . . . . .            | 251 East Tenth street.           |
| Dr. O. L. Desseldorf . . . . .       | 59 Whitehall street.             |
| Dr. W. D. Chesebrough . . . . .      | 228 East Twenty-sixth street.    |
| Dr. Maria B. Hayden . . . . .        | 437 Fourth avenue.               |
| Dr. E. B. Foote . . . . .            | 120 Lexington avenue.            |
| Dr. Mary E. Bond . . . . .           | 122 Lexington avenue.            |
| Dr. Julius Von Meyer . . . . .       | 248 West Thirty-eighth street.   |
| Dr. R. Bachman . . . . .             | Plainfield, N. J.                |
| Dr. Alex. Wilder . . . . .           | 565 Orange street, Newark, N. J. |
| Dr. George Newby . . . . .           | 121 West Sixteenth street.       |
| Dr. M. A. Miller . . . . .           | 58 Dey street.                   |
| Dr. D. A. Gaillard . . . . .         | 108 Spring street.               |
| Dr. Mrs. Gaillard . . . . .          | 108 Spring street.               |
| Dr. H. A. Newpher . . . . .          | 213 East Thirty-first street.    |
| Dr. A. E. Cooley . . . . .           | 368 Gold street, Brooklyn.       |
| Dr. Serphena Pratt . . . . .         | 349 Cumberland street, Brooklyn. |
| Dr. M. A. Blankman . . . . .         | 111 West Forty-first street.     |
| Dr. A. Lewis . . . . .               | 7 Beach street.                  |
| Dr. R. S. Newton . . . . .           | 137 West Forty-seventh street.   |

| Name.                            | Residence.                       |
|----------------------------------|----------------------------------|
| Dr. R. S. Newton, Jr. ....       | 137 West Forty-seventh street.   |
| Dr. H. G. Von Lilienshiold ..... | 33 Union place, Brooklyn, E. D.  |
| Dr. F. N. Wright.....            | 362 Bleecker street.             |
| Dr. N. L. Wright.....            | 362 Bleecker street.             |
| Dr. J. A. Roesch .....           | 345 East Fourth street.          |
| Dr. James E. Briggs.....         | 121 West Eleventh street.        |
| Dr. W. H. Weaver.....            | 104th st. bet. 9th and 10th avs. |
| Dr. Geo. D. McGauran.....        | 504 West Fiftieth street.        |
| Dr. Geo. W. Winterburn .....     | 46 East Fourteenth street.       |
| Dr. G. K. McDonogh .....         | 213 Sullivan street.             |
| Dr. Alfred T. Jones.....         | 16 Bond street.                  |
| Dr. C. A. Downing.....           | 244 East 117th street.           |
| Dr. John Fagan.....              | 275 Rivington street.            |
| Dr. Chas. H. Fossin.....         | 655 Lexington avenue.            |
| Dr. Mark Nivison.....            | 336 West Thirtieth street.       |
| Dr. W. H. Bowlsby.....           | East New York.                   |
| Dr. G. A. Sundmacher .....       | Twenty-third street.             |
| Dr. E. J. Bremer .....           | 314 West Twenty-eighth street.   |
| Dr. Thomas H. Newell .....       | 327 East Thirtieth street.       |
| Dr. R. Trenchard.....            | Bleecker street.                 |
| Dr. Wm. Archer.....              | 223 East Twenty-sixth street.    |
| Dr. C. H. Archer.....            | 223 East Twenty-sixth street.    |
| Dr. Geo. W. Boskowitz.....       | 137 Duffield street, Brooklyn.   |
| Dr. Thomas A. Granger.....       | 243 West Nineteenth street.      |
| Dr. Benj. Brandreth.....         | Cor. Canal st. and B'dway, N. Y. |
| Dr. G. A. Brandreth .....        | Cor. Canal st. and B'dway, N. Y. |
| Dr. F. Brandreth .....           | Cor. Canal st. and B'dway, N. Y. |

## CONSTITUTION AND BY-LAWS.

### CONSTITUTION.

ARTICLE I. This society shall be known by the name of the Eclectic Medical Society of the City of New York.

ART. II. The officers of this society shall consist of a President, Vice-President, Secretary, Treasurer, Board of Censors, composed of five members, and an Advisory Committee, consisting of three members. These officers shall be elected annually in the month of November, by ballot, under the majority rule, excepting in the choice of the Advisory Committee. In the selection of members to compose this body the nominations shall be made by the chair, and submitted singly to the vote of the society for confirmation or rejection, and a majority of two-thirds of the members present shall be necessary to confirm each nomination. The President, Vice-President, Secretary, Treasurer and the Chairman of the Board of Censors, shall constitute the Executive Committee, and attend to all business of the society not delegated to special committees.

ART. III. The regular meetings of the society shall be held on the third Tuesday of each month, at such place as custom may have established. No meeting shall be held during the months of June, July and August. The annual meeting for the election of officers

shall be held in the month of November. A special meeting may be called by the Executive Committee, or by six members uniting to issue such call, provided that, in either case, all members of the society are duly notified of the time and place of holding such meeting.

ART. IV. Graduates of regularly chartered colleges, and physicians, who have been engaged in practice for four years, each and severally being residents of the counties of New York or Westchester, shall be eligible as candidates for active membership of the society, provided they have not been rejected by or expelled from some other auxiliary society.

ART. V. Non-resident physicians of good standing, possessing the professional qualifications required for resident membership, shall be eligible to honorary membership, to secure which, sufficient evidence in support of their qualifications shall be presented to the Secretary, in person or by proxy; as may satisfy the requirements of the Constitution of the State society and of a majority of the Board of Censors, as to the general professional character of the applicant. The censors, in reporting upon these applications, shall, if requested, present to the society the evidence upon which they have acted in any particular instance; then the candidate may be admitted or rejected, according to the same rule hereinafter provided for the admission of resident members.

ART. VI. Propositions for membership may be announced by any member at a regular meeting. The candidate's name, when presented, shall be laid upon the Secretary's desk in writing, accompanied with the recommendation of at least one resident member, and shall be held by the Secretary subject to the order of the Board of Censors. All votes relating to membership shall be by ballot, and four-fifths of all ballots cast shall be necessary to elect.

ART. VII. Any member may be censured, suspended, invited to withdraw, or expelled, by a vote of two-thirds of the resident members present at a regular meeting, provided the proceedings be instituted and conducted according to the provisions of Article X of the By-laws. And it shall be the duty of the Secretary of this society to make known to the Secretary of the State Society the name or names of any or all who may for any reason cease to be members of this society.

ART. VIII. Every resident of the counties of New York and Westchester admitted to membership shall pay an entrance fee of two dollars into the treasury of the society, and affix his name to the Constitution and By-laws. It shall be the duty of the Treasurer furthermore, on the first of January in each year, to charge each resident member with annual dues to the amount of two dollars, and to call upon the members for the payment of the same, during the transaction of miscellaneous business, at the first regular meeting held in the new year. Non-resident members may be admitted to the privileges of active membership, excepting the one of voting, by the courtesy of the society and voluntary compliance with the rules imposed upon resident members, including the payment of entrance fee and annual dues. But the participation of any non-resident

member in the business affairs of the society may be terminated without previous notice by a vote of two-thirds of the resident members present at any regular meeting. The Secretary of the society shall be exempt from the payment of annual dues during his term of office.

ART. IX. No by-laws shall be adopted, nor assessments made upon the members, excepting by a vote of two-thirds of the members present at a regular meeting, or at a special meeting properly called. Nor shall any resolution be considered valid or binding unless ten of the resident members are present at the meeting when action is taken thereon.

ART. X. No change shall be made in this Constitution without the concurrence of two-thirds of all the resident members present at a regular meeting of this society, with a quorum such as is required in the provisions of Article IX.

#### BY-LAWS.

ARTICLE I. At the regular meetings of the society the following order of exercises shall be observed :

1. Calling the house to order by the President.
2. Calling the roll by the Secretary.
3. Reading the minutes of the previous meeting.
4. Reports of Censors on propositions for membership.
5. Balloting on candidates for membership.
6. Proposals of candidates for admission.
7. Transaction of miscellaneous business.
8. Reports of cases.
9. Reading of essays.
10. Discussions.

ART. II. Any member desiring to introduce a subject to the society for its discussion may hand the same in writing to the President, and if it meet the approval of the chair, the proponent shall be made the first essayist for the next meeting, making the proposed subject the title of his essay. The President may also appoint a second essayist, by the consent of the appointee, who shall be at liberty to write upon the same subject or upon any other topic he may select. If at the next meeting both are prepared with essays, the first shall lead, and if the second shall have written upon the same subject he shall immediately follow, after which discussion on both papers will be in order. If the subject of second essay shall differ from that of the first, discussion shall follow the reading of the first essay, after which the second essay will be in order. In case no member proposes a subject, the President may appoint two essayists, with the consent of the appointees, and the topics upon which they write, shall constitute the subjects for discussion, each essay being open to comment or criticism at the close of its reading.

ART. III. The President shall appoint a Permanent Committee of four, who shall prepare subjects for discussion, and have them in readiness for presentation when essayists fail to meet their engagements. When the essayists are called by the chair and do not

respond, the chairman of the Permanent Committee, or, in his absence, any member thereof, may propose a subject. The President shall submit it to a vote of the society. If rejected, another shall be proposed and submitted to vote, and so continued until an acceptable subject shall be named. Any member desiring to invite discussion upon a favorite topic may present the same in writing to the Permanent Committee, through whom it may be brought before the Society in the same manner as those subjects are which originate in this committee.

ART. IV. Essays must be brief. If the reading of any one essay occupies a length of time exceeding thirty minutes a point of order may be raised, whereupon the chair shall submit the question to the society as to whether or not further time may be occupied by the essayist.

ART. V. No member shall be permitted to speak more than once upon the same subject, nor be allowed to occupy more than ten minutes in so doing, excepting by special permission from the chair. The President, however, shall extend to the essayist or proponent the courtesy of an opportunity to reply at last to those who have reviewed the essay which he has delivered, or the subject which he has introduced.

ART. VI. Debate shall be governed by the usual parliamentary rules, Cushing's Manual being received as authority.

ART. VII. At each annual meeting of the society, the newly-installed President shall, while making customary appointments, name two members who shall act as a publication committee. It shall be the duty of this committee to examine the essays delivered before the society, select therefrom such as are of sufficient general interest to deserve place in any of the publications issued under the auspices of either the State or city society, and, if possible, secure for them such deserved publicity.

ART. VIII. After an essay has been read it shall be laid on the Secretary's desk, and shall remain in his custody till called for by a member of the publication committee.

ART. IX. Seven members shall constitute a quorum for the transaction of all unimportant business, reading of essays, discussions, presenting reports of cases, etc. But in acting upon all important matters, the provisions of Article IX of the Constitution must be observed.

ART. X. The Advisory Committee shall be recognized as the official guardian of the code of ethics. To render its power effective, it is hereby provided: That if at any time, any member of this Society, in the opinion of any other member, abuses the privileges guaranteed in the code of ethics, he may make complaint to the Advisory Committee regarding the same; that if, in the opinion of the committee, the complaint is well founded, it shall notify the accused member that his case will be heard at a meeting appointed by the Chairman of the Advisory Committee; that if the matter shall be satisfactorily settled between the Committee and the accused member, it shall not be brought publicly to the notice of the Society, nor affect the standing

of the accused member in the same; that if it be a cause of unsurmountable conflict of opinion between the accused and the Committee, in consequence of which the alleged offense or offenses can not be amicably adjusted, it may then be reported at the first regular meeting of the Society held thereafter; that after due consideration of the case at such meeting, a resolution may be offered that at the next regular meeting ballot shall be taken upon the question of censuring, suspending, inviting to withdraw or expelling the offending member, and requiring the Secretary to give notice to each member whose name is upon the roll, of the proposed action of the Society; that if, at this next meeting, two-thirds of the resident members present shall vote in favor of censuring, suspending, inviting to withdraw or expelling the offending member, the presiding officer shall formally announce to the Society the result of the balloting, and if it be in favor of expulsion, his name shall be forthwith stricken from the roll and his membership declared to be at that moment ended by announcement from the chair.

ART. XI. The name of the Society shall in no instance be used in any newspaper advertisement or in any book or pamphlet publication by any member, without the written consent of the Advisory Committee, after the matter shall have been submitted to this Committee for their examination. This consent may furthermore be reconsidered and retracted by the Advisory Committee at any meeting called by the Chairman of the same if the publication is such, in the opinion of three or more members, as to damage the reputation of the Society. In case of any such decision of the Advisory committee, the member feeling aggrieved may, if he chooses so to do, bring the question directly before any regular meeting of the Society, at which a vote of two-thirds of the members present for or against his privilege to use the name of the Society in any specified advertisement, pamphlet or book publication, shall be considered final.

ART. XII. Any amendment to, or alteration of these by-laws, shall be offered and laid over till the next regular meeting of the Society for its action thereon; two-thirds of the votes cast being necessary for its adoption.

# MINUTES

OF THE

PROCEEDINGS OF THE ECLECTIC MEDICAL SOCIETY OF THE CITY  
OF NEW YORK, FOR THE YEARS 1875 AND 1876.

January, 1875.

The regular monthly meeting of the Eclectic Medical Society of this city was held on Wednesday evening, January 20, 1875, Alexander Wilder, M. D., President, in the chair.

The following gentlemen were proposed for membership, viz.:

Dr. Hans Gustav Von Lilienshiold, Dr. Franklin N. Wright, Dr. John A. Roesch, Dr. James A. Briggs, Dr. John B. Overton and Dr. Wm. H. Weaver.

The bill of thirty-two dollars, the amount this Society is indebted to the State Society, was handed to Dr. Newton for adjustment.

Dr. Foote reported a very strange case of extra-uterine pregnancy occurring in the person of Mrs. Charles Kuter, of North Bend, Wisconsin, and resulting in an abdominal tumor. The case is a very singular and important one, and the doctor is deserving the thanks of this Society for the trouble he assumed in corresponding with Dr. Humphrey, of Wisconsin, so as to be enabled to present a history of the case, in all its details, to the Society. The report was followed by discussion upon the subject of extra-uterine pregnancy, by Drs. Allen, Von Meyer, Foote, Newpher and others.

The reading of essays being next in order, Dr. Vincent Zolnowski, who had been appointed as essayist at the last meeting, read a very interesting essay on the "Application of Cold Water in Fevers." This was followed by an essay on "Aconite as a Local Anæsthetic in Tetanus, and in Filling Teeth." This latter essay elicited considerable discussion, which was participated in by Drs. Newton, Kunze, Von Meyer, Newpher and others. The chair appointed Drs. J. B. Mix and R. E. Kunze essayists for the next meeting.

On motion, the society adjourned.

H. A. NEWPHER, M. D.,  
*Secretary.*

February, 1875.

The regular monthly meeting was held at the College building, on the evening of the seventeenth of February, Alexander Wilder, M. D., in the chair.

The following gentlemen were duly elected members of the society:



Drs. G. Von Lilienshiold, F. N. Wright, J. A. Roesch, J. E. Briggs, J. B. Overton and W. H. Weaver.

Dr. E. C. Ovens was proposed for membership.

Dr. Josephine B. Mix, who had been appointed essayist at the last meeting, read an essay entitled "Women as Physicians," which elicited quite an animated discussion, in which Drs. Mortimore, Mix, Blankman, Cooley and several others engaged.

Dr. Kunze's essay not being fully prepared, the reading of it was deferred until the next meeting.

Dr. A. E. Cooley was then appointed as additional essayist for the next meeting.

On motion, the society then adjourned.

H. A. NEWPHER, M. D.,  
*Secretary.*

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March, 1875.

The regular monthly meeting was held on the 17th of March. In the absence of the President, Dr. Blankman was appointed chairman *pro tem.*

Dr. Von Meyer, Secretary of the Board of Censors, presented the following report: The Board of Censors met at the college on the 15th day of March. Andrew Brummel presented an affidavit setting forth that he had studied under a physician and practiced two years. As he failed to pass an examination, he was advised to attend college two years. Daniel M. Brosman presented an affidavit, also a diploma from Buchanan's College, in Philadelphia. The latter, however, was, according to his own statement not legitimately obtained, and the Board declined to grant him a license. Mrs. Catharine Klennert, a midwife from Germany, for eight years in New York, requested a license as midwife, and, her papers being found acceptable by the Board, a license was granted her. Several applicants were referred to the next meeting of the Board.

(Signed)

J. VON MEYER, M. D.,  
*Secretary.*

The Secretary of the Board of Censors further reported that the application of the candidates proposed at the previous meeting had been laid over for further action. The name of Charles H. Fassin, M. D., residing at No. 655 Lexington avenue, proposed by Dr. Newton, was referred to the Board of Censors.

The essayists, Drs. Cooley and Kunze, being now called, the former was found to be absent, but the latter responded in the presentation of an interesting report of the provings of *Cereus Bonplandii*, or Queen of the Night. He said that this variety of cactus is such a positive remedy in the cure and palliation of cardiac disease that one must observe its action in order to appreciate it fully. He further referred to its effects in the treatment of aneurism of the aorta.

Dr. Newton followed in some general remarks on aneurism. He thought that where the disease was not caused by some local injury it

resulted from a weakness of the pneumo-gastric plexus, and a relaxation of the tissues. He believed that the brain was the seat of this disease, and of a vast majority of all human ailments.

On motion, the meeting adjourned.

E. B. FOOTE, M. D.,  
*Secretary pro tem.*

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April, 1875.

The regular monthly meeting was held on the evening of April 21st, Dr. Wilder, President, in the chair.

Dr. Von Meyer made the following report in behalf of the Board of Censors:

"At a regular meeting of the Board of Censors, held Monday evening, April 19, 1875, Charles H. Fassin, M. D., having been proposed for membership in this society by R. S. Newton, M. D., was passed, and is hereby recommended for membership.

(Signed) J. VON MEYER, M. D.,  
*Secretary.*

On ballot, Dr. Briggs acting as teller, Dr. Fassin was duly elected to membership.

The name of Dr. John Fagan was received as a candidate for membership in this society, and was referred to the Board of Censors.

Attention was called to an article in the Medical Record of this city very uncomplimentary to the Eclectic Board of Censors. Dr. Foote made a motion that the matter be referred to the President, Dr. Wilder, to ask of Dr. Shrady, the editor of the Medical Record, some adequate explanation or apology for the article in question. Carried.

Drs. M. A. Miller and W. H. Weaver were appointed essayists. The society then adjourned.

H. A. NEWPHER, M. D.,  
*Secretary.*

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May, 1875.

At a meeting of the Eclectic Medical Society of the city of New York, held May 19, 1875, at No. 223 East Twenty-sixth street, the following business was transacted. Dr. Alexander Wilder, president, occupied the chair, and Dr. Wm. Archer was appointed secretary, *pro tem.*

Dr. Wilder reported the execution of the duty imposed on him, relative to Dr. Shrady's imputation, in his periodical, against the censors of this society, stating that his request for a retraction of the same remained unheeded.

The following candidates for membership were proposed: Drs. McGauran, G. W. Winterburn, Alfred T. Jones, John McLeish, Geo. McDonogh, Elij. S. Adams, Chas. Winterburn, Louis Drescher, Miss O. Downing, E. Von Santon and John Fagan. Drs.

Wright and Winterburn were appointed tellers and a vote was taken resulting in the election of all the candidates proposed.

The society was addressed by Drs. Newton and P. W. Allen, claiming that eclecticism was more scientific in the treatment of pneumonia than that of the allopathic system.

Remarks were also made by Dr. Newton showing the advantage of eclectic practice, in cases of diphtheria, over all other systems.

Dr. Blankman claimed that the reason of the great mortality in the city of New York, was the consumption, as food, of partly decayed vegetables and defective sewerage.

Drs. Wright and McGauran were appointed as essayists for the next meeting.

The society then adjourned.

WM. ARCHER, M. D.,  
*Secretary pro tem.*

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September, 1875.

The regular monthly meeting of the Eclectic Medical Society of the city of New York, was held at No. 223 East Twenty-sixth street, on Wednesday, September 17, 1875, Dr. A. Wilder, president, in the chair.

The board of censors made no report as there had been no meeting.

The president requested the treasurer to inform the society as to its financial standing with the State Eclectic Medical Society, as regards the payment for the printed volumes of transactions that have been furnished this society. He also desired him to furnish to the society a list of all the members in good standing rendered necessary in consequence of the fact that this society will have to pay to the State society, fifty cents for each member. He also called his attention to the necessity of prompt collection of all dues owing to the society by its members.

Dr. Newton then made a motion that, on adjournment of the meeting, it adjourn to meet on the second Wednesday in October, in consequence of the fact that the meeting of the State society occurs on the twentieth of said month, at the new college building No. 1 Livingston place. The motion was seconded and carried.

Reports of cases being next in order. Dr. Von Meyer reported two very interesting cases, the first being one of indurated and enlarged liver, resulting from hepatic tumors and characterized by anomalous symptoms. Post-mortem examination revealed a liver weighing twenty-two pounds, entirely diseased, complete absorption of the stomach, a calculus in the right kidney, etc. The second case reported was one of ruptured uterine. These cases elicited considerable discussion, in which Drs. Newton, Allen, Newpher, Wolff and others participated.

On motion the society adjourned.

H. A. NEWPHER, M. D.,  
*Secretary.*

October, 1875.

The regular monthly meeting of the society was held at the College building, No. 1 Livingston place, on Wednesday, October thirteenth, Dr. Alexander Wilder in the chair.

The Board of Censors made no report.

Dr. Newton proposed Dr. Mark Nivison for membership in the society.

Dr. McGauran moved that the Treasurer should report by name a list of those members who had fully complied with the requirements of the Constitution. (Carried.)

The Treasurer then read a list of the members in good standing, about forty-two in number.

The President announced that this number of members entitled the society to send seven delegates as representatives to the State society, and asked the pleasure of the society as to the manner of their appointment.

Dr. Foote moved that the appointment be made by the President. (Carried.)

The following members were thereupon duly appointed as delegates: Drs. C. H. Fassin, Geo. D. McGauran, F. N. Wright, A. Lewis, J. E. Briggs, V. Zolnowski and W. H. Weaber.

On motion of Dr. Foote, the following members were appointed as alternates: Drs. D. A. Gaillard, J. McLeish, E. Von Santon, C. Winterburn, J. Fagan, G. W. Winterburn and J. B. Overton.

On motion of Dr. McGauran, the duty of naming a certain number of the delegates for election to membership in the State society was referred to the President.

Reading of essays being next in order, Dr. McGauran responded by reading an interesting essay on the "Therapeutic Value of Alcohol." The doctor read only one-half of his document, reserving the other half, which he had not fully prepared, for the next meeting. The essay elicited considerable discussion, in which Drs. Newton, Newpher and others participated. Dr. F. N. Wright was appointed essayist to report at the next meeting.

On motion, the society then adjourned.

H. A. NEWPHER, M. D.,  
*Secretary.*

November, 1875.

The annual meeting of the Eclectic Medical Society of New York was held at the College building on Wednesday, November 17, 1875, Dr. Alexander Wilder, President, in the chair.

The chairman announced that as this was the annual meeting of the society, the election of officers for the ensuing year was in order.

A committee of five members was, on motion, appointed by the President to make nominations, viz.: Drs. Newton, Lewis, Jones, Wolff and Archer.

The committee having retired to deliberate, the chairman of the

Board of Censors made the following report: "The candidate for membership, Dr. Mark Nivison, who was proposed at the last meeting of the society, has been found duly eligible by this Board."

On motion, Dr. Nivison was then duly elected a member of the society.

The committee on nominations made the following report: "We nominate,

*For President.*—Alex. Wilder, M. D.

*For Vice-President.*—Albert Lewis, M. D.

*For Secretary.*—Mark Nivison, M. D.

*For Treasurer.*—W. H. Chesebrough, M. D.

*For Board of Censors.*—R. S. Newton, M. D., Wm. Archer, M. D., J. M. Comins, M. D., S. E. Mortimore, M. D., and G. I. Wolff, M. D."

The above report was accepted, and the committee discharged.

The society then proceeded to elect officers. All the nominations made by the committee were confirmed.

The President then appointed the following committees:

*Permanent Committee.*—Drs. E. B. Foote, H. A. Newpher and Wm. Archer.

*Publication Committee.*—Drs. J. M. Comins and G. W. Winterburn.

*Advisory Committee.*—Drs. R. E. Kunze, M. B. Hayden and F. N. Wright.

Upon inquiry by the chair as to the number of copies of volume 8 of transactions of the State society which this society desired to take, Dr. Newton moved that twenty-five copies be ordered.

The President appointed Drs. Albert Lewis and McGauran essayists for the next meeting.

On motion, the society adjourned.

H. A. NEWPHER, M. D.,  
*Secretary.*

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December, 1875.

The regular monthly meeting of the society was held at the College building, December 15, 1875, the President, Dr. Alex. Wilder, in the chair.

The name of G. A. Lundercher was proposed for membership and referred to the Board of Censors.

Copies of the last volume of transactions of the State society were distributed to members who wished to purchase the same.

The President read an article from one of the daily papers to the effect that, at the last meeting of the Homœopathic Society of the City of New York, the Board of Censors of this society were charged with licensing persons to practice medicine that they had refused, and that such action was irregular and illegal.

Dr. P. W. Allen asked the President if there was such a law in existence that one medical society could not license a person who

had been rejected by another society. To this inquiry the President replied that there was no such law.

Dr. Briggs moved that a committee be appointed to investigate this matter, to report at the next meeting. Carried.

The President appointed Drs. Briggs, Kunze and Allen members of such a committee.

The essayists begged to be excused, as they were not prepared.

Dr. M. A. Miller reported a very interesting case of labor.

Dr. Wilder reported a case of extensive burns and treatment.

Dr. P. W. Allen made some very interesting remarks on obstetric cases that had occurred in his own practice.

The President appointed Drs. A. Lewis and P. W. Allen essayists for the next meeting.

The Treasurer and Secretary were appointed a committee to perfect a list of the members of this society.

On motion, the society then adjourned.

M. NIVISON, M. D.,  
*Secretary.*

#### January, 1876.

The regular monthly meeting was held at the College building January 19, 1876. Dr. Alex. Wilder, President, occupied the chair.

The Secretary called the roll of members. More than a quorum being present, the meeting was declared duly open for the transaction of business.

The names of Drs. N. Pfeifer and Wm. H. Bowsby were proposed for membership, and were referred to the Board of Censors.

The President submitted a bill of \$8.25 for printing postal cards, which was allowed and ordered to be paid.

Dr. R. E. Kunze, chairman of the committee to investigate certain charges made by the Homœopathic Medical Society of this city against our Board of Censors, made a lengthy report, which was received, and, after considerable debate, laid upon the table.

Dr. Paul W. Allen read a very interesting essay on Pneumonia, after which, additional discussion of this form of disease was engaged in by Drs. Newton and Allen.

On motion, the society adjourned.

MARK NIVISON, M. D.,  
*Secretary.*

#### February, 1876.

The regular monthly meeting of the society was held on the sixteenth of February, Dr. A. Wilder, President, in the chair.

In the absence of the Secretary, Dr. J. McLeish was appointed Secretary *pro tem.*

A communication was received from the Secretary of the State Eclectic Medical Society requesting the action of this society in

regard to a resolution that all certificates of license be issued by the State society, and that they should hold good for one year-only.

Moved and carried that this matter be referred to the Board of Censors to report at the next meeting.

The society then took up the special order of the evening, viz. : The report of the committee appointed to investigate certain charges made by the Homœopathic Medical Society of this city.

Moved and carried that this report be laid on the table.

Dr. Jones was granted the privilege of reading a paper in reference to his examination by the Allopathic Medical Society of this city.

Dr. F. N. Wright was appointed essayist for the next meeting.

On motion, the society adjourned.

J. McLEISH, M. D.,  
*Secretary pro tem.*

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March, 1876.

The Eclectic Medical Society of the city of New York held its regular monthly meeting on the evening of the fifteenth of March. Dr. Alex. Wilder, President, occupied the chair.

A quorum being present the Society was declared duly organized for the transaction of business.

The Board of Censors made no report.

Dr. McLeish proposed the name of Dr. O. Ellison, of Keyport, N. J., for membership. Referred to the Board of Censors.

The Society then listened to a very able and well-written essay read by Dr. F. N. Wright, on the effect produced on the human system by the use of tobacco.

Dr. Wilder followed in some remarks upon the subject suggested by Dr. Wright's essay.

Dr. J. McLeish was appointed essayist for the next meeting.

On motion the Society adjourned.

MARK NIVISON, M. D.,  
*Secretary.*

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April, 1876.

The society held its regular monthly meeting at the College building on Wednesday evening, April nineteenth. Dr. A. Wilder, President, in the chair.

The roll was called and a quorum being present, the minutes of the last meeting were read and approved.

The Board of Censors reported favorably on the names of Drs. W. H. Bowlby, G. A. Sundmacher, E. J. Bremer, Thomas B. Newby and Robt. S. Newton, Jr., whereupon all of the above-named gentlemen were duly elected members of the Society.

A motion was made and carried that a committee be appointed to investigate the late transactions of the Board of Censors.

The President appointed as such committee Drs. Allen, Roesh, McGauran, Gregory and Mortimore.

Dr. McLeish read a very interesting essay on the Preservation of Health.

The President announced the names of Drs. Briggs and Roesh as essayists for the next meeting.

On motion the Society adjourned.

MARK NIVISON, M. D.,  
*Secretary.*

June, 1876.

The regular monthly meeting of the Eclectic Medical Society of the city of New York was held at the College on the evening of June twenty-first.

The President, Dr. A. Wilder, occupied the chair.

After roll call, to which more than a quorum responded, the minutes of the previous meeting were read and approved.

The names of Drs. J. W. Rock, G. W. Lovatt and G. W. Boskowitz were proposed for membership and were referred to a special Board of Censors, who reported favorably in regard to all the candidates.

On motion all the above-named gentlemen were duly elected members of the society.

It was moved and carried that when this society adjourns, it shall stand adjourned until the third Wednesday in September.

Dr. Ovens was granted further time to prepare an essay.

After some very interesting remarks on salicylic acid and other remedies, the society adjourned.

MARK NIVISON, M. D.,  
*Secretary.*

September, 1876.

The regular monthly meeting of the society was held at the College Wednesday evening, September twentieth. Dr. A. Wilder, President, occupied the chair. The Secretary being absent, Dr. R. S. Newton, Jr., was appointed Secretary *pro tem*.

The President stated that as the State society would meet next month, it was necessary to know how many members we had in good standing, so that it could be determined how many we should have to pay dues for.

Dr. Foote moved that the Secretary address a card to delinquent members, asking them to pay their dues, and that those who did not respond be dropped from the roll of membership. Dr. Newton remarked that the Secretary had no authority to strike out names. Dr. Foote then amended his motion to the effect that those who did not pay up their dues by October fifteenth, be suspended from membership. Carried.

Dr. Newton moved that the New York State Eclectic Medical Society be invited to hold their meeting in the College building. Carried.



It was ordered that the Secretary prepare a new and complete roll of the members of this society.

The President appointed Drs. Jones, Lillienhold, Gaillard and Boskowitz delegates to the meeting of the State society.

Dr. Newton, Jr., read a very interesting essay on "Cancer and its Treatment."

After remarks by the members on this subject, the society adjourned.

R. S. NEWTON, Jr., M. D.,  
*Secretary pro tem.*

October, 1876.

The Eclectic Medical Society of the city of New York met at the College building, October 9, 1876.

A quorum being present, Dr. E. B. Foote was elected Chairman and Dr. G. W. Boskowitz Secretary *pro tem.*

Moved, by Dr. D. A. Gaillard, that members of this society be invited to be more punctual in attendance. Carried.

On motion the treasurer was instructed to pay to the treasurer of the State society, the sum of twenty-two dollars and fifty cents for annual dues of this society to the State society.

On motion the sum of fifty dollars was also appropriated for the purchase of volume IX, Transactions of the New York State Eclectic Medical Society, and that one copy be delivered to every member of this society whose annual dues are paid up to date.

On motion Dr. Boskowitz was made a committee to confer with Dr. Wilder in regard to appointing delegates to the State society, and further, that he notify all persons so appointed.

On motion the society adjourned.

G. W. BOSKOWITZ, M. D.,  
*Secretary pro tem.*

November, 1876.

A regular meeting of the Eclectic Medical Society of the city of New York, was held at the College November 15, 1876. Dr. Wilder presided.

The following communication was received from the secretary of the State society:

"Dr. A. WILDER:

"DEAR SIR.— For your own guidance and for the instruction of the Eclectic Medical Society of the city of New York, I transmit such rulings of the State society, passed at its last session, October eighteenth and nineteenth, as I deem worthy of your attention and consideration. Please present them to your society at its next meeting:

"*Resolved*, That the constitution be interpreted that the jurisdiction of the auxiliaries of this society be paramount in their respective districts, and that hereafter it be illegal and invalid to receive

members in one society who reside within the boundaries of another, and have there been rejected as members.

*Resolved*, That physicians living in the jurisdiction of one society, whether members of such society or not, cannot legally connect themselves with any other auxiliary society, unless they have first obtained permission from the society in whose district they reside

“The resolution passed at the meeting held October 20, 1875, requesting auxiliary societies hereafter to grant licenses to practice medicine for one year only, was repealed.

“Article three of the by-laws was amended to read, ‘any member, except a non-resident of the State, ceasing to belong to any auxiliary society, shall thereby cease to be a member of this society; but any member who shall have been dropped or excluded from membership for any alleged cause, shall have the right to serve a notice upon the president of this society, who shall cause a review of the proceedings in his case, and the decision of this society, whether to set aside or to confirm the judgment rendered, shall be final.’

“Your society has ordered fifty copies of volume IX of Transactions, etc., but only three dollars have been received in payment for them; upon receipt of forty-seven dollars, the remaining numbers will be delivered.

“The State society congratulates you upon your flourishing condition and sincerely hopes that your prosperity may continue.

I am yours truly.

J. E. DANELSON,

*Secretary.*”

November 13, 1876.

The above communication was received and ordered to be incorporated in the minutes of the society.

On motion a committee of three was appointed to revise the constitution of this society, so that it shall not conflict with the constitution of the State society.

The president appointed Drs. Nivison, Foote and Allen on the above committee.

It was further moved and carried that this committee be empowered to submit general amendments of the constitution.

A statement from the treasurer, Dr. Chesebrough, was submitted, which, on motion, was recommitted for one month for revision.

A motion was made and carried that the treasurer be given one month to prepare a report of the receipts and expenditures of all moneys that have come into his hands from the society, and that a special auditing committee of three be appointed to assist him in making such report.

The president appointed Drs. Kunzé, Gaillard and Weaber on this committee.

This being the annual meeting a committee was appointed to nominate officers for the ensuing year.

The committee made the following nominations:

*For President.* — Dr. J. M. Corvins.

*For Vice-President.* — Dr. S. E. Mortimore.

*For Secretary.* — Dr. T. B. Newby.

*For Treasurer.* — Dr. O. S. Gregory.

*For Board of Censors.* — Drs. R. S. Newton, Sr., W. H. Weaver, D. A. Gaillard, P. W. Allen and S. E. Mortimore.

On motion the rules were suspended and all the above nominees were elected by acclamation.

Dr. Wilder appointed Drs. Allen and Kunzé a committee to conduct the president elect to the chair, and then made a short address on retiring from office. Dr. J. M. Comins, the newly-elected president, delivered a brief inaugural address thanking the society for the honor conferred upon him, etc. After the vice-president and secretary elect had taken their seats, a motion was made and carried that the secretary notify the officers elect, who were not present, of the fact of their election.

A further motion was made and carried instructing the secretary to prepare an abstract of the minutes of the transactions of this society for the last two years, and place it in the hands of the secretary of the State society for publication.

The president appointed, as essayists for the next meeting, Drs. Nivison and Mortimore.

It was moved that the board of censors review the membership of this society. Carried.

A motion prevailed that the appointment of permanent committees be deferred until the next meeting.

On motion the society adjourned to meet the third Wednesday in December next.

MARK NIVISON, M. D.,  
*Secretary.*

December, 1876.

A regular monthly meeting of the Eclectic Medical Society of the city of New York was held at the College building, on Wednesday evening, December 20, 1876. Dr. J. M. Comins, President, occupied the chair.

A quorum of the members of the society was present.

The minutes of the last meeting were read and approved.

Dr. W. Archer proposed Mrs. Dr. H. E. Archer as a candidate for membership.

The committee appointed to revise the constitution reported that they had made such alterations as were necessary to prevent our constitution from conflicting with the constitution of the State society; also so as to include Westchester county in the jurisdiction of this society.

Dr. Nivison, in behalf of the committee, then read the constitution as amended.

Dr. Newpher moved that the constitution, as reported by the committee, with amendments, be adopted. Seconded and carried.

It was moved by Dr. Foote that the Secretary be authorized to

have 100 copies of the constitution and by-laws printed, together with a list of the members. Carried.

The Secretary reported that in accordance with a resolution passed at the last meeting, he had prepared an abstract of the minutes of the society for the years 1875 and 1876, and had sent it to the Secretary of the State society.

Dr. Mortimore spoke of the efficacy of Avon's Root, a decoction of one ounce to a pint of water; also of the Garden or Giant Celandine, as a remedy for phthisis pulmonalis.

Discussion arose as to whether Dr. Bowsby was a member of this society. It was found that Dr. Bowsby was duly elected on the 19th of April, 1876.

The committee appointed to examine the Treasurer's account, made the following report:

"This is to certify that we have investigated the accounts of Dr. Chesebrough, and find that on the 27th day of February, 1875, he had in his possession \$262.89, and at that time the said sum was taken from his trunk and from his possession, at the house situated at No. 248 East Thirty-eighth street, in the manner of which we are totally ignorant. Further, we find that the said Dr. Chesebrough has in his possession, belonging to this society, the sum of twenty-eight dollars and twenty-five cents, to date.

(Signed.)

"WM. H. WEABER, M. D.,

"RICHARD E. KUNZE, M. D.

"Committee.

"NEW YORK, Dec. 20, 1876."

It was moved by Dr. Mortimore that the report of the committee be adopted, and that they be discharged from further duty. Carried.

It was moved by Dr. Newby that the late Treasurer be directed to pay over the balance of funds in his hands to the Treasurer-elect. Carried.

The President made the following appointments of committees for the ensuing year:

*Advisory Committee.*—Dr. E. B. Foote; Dr. Mark Nivison; Dr. William Archer.

*Permanent Committee.*—Dr. P. W. Allen; Dr. R. S. Newton, Sr.; Dr. Henry Newpher; Dr. R. E. Kunze.

Dr. Mortimore read a very able and interesting essay on the subject "What is Diphtheria?" Discussion ensued on the subject suggested by the essay. Dr. Newpher inquired what acid existed in tincture pinus canadensis. Answer by Dr. Mortimore—tannic acid. Dr. Foote said he had read that diphtheria was caused by infusoria. Dr. Bowsby said that he used in his practice baptisia and chlorate of potash to cure this disease. Dr. Kunze relied on an alkaline treatment; he used a solution of chlorinated soda.

It was moved by Dr. Allen that we discuss diphtheria more fully at our next meeting. Carried.

Dr. Alexander Wilder, who had just arrived, proposed the following amendments to the constitution:

*Resolved*, That article 3 of the constitution be changed, by substituting Tuesday evening for Wednesday; that no meetings be held during the months of June, July and August, and that the annual meeting for the election of officers be held in the month of November.

*Resolved*, That article 8 be amended so that the Secretary of the Society be exempt from the payment of annual dues.

*Resolved*, That article 6 of the by-laws be amended by the substitution of Cushing's for Jefferson's manual.

It was moved by Dr. Foote that Dr. Wilder's amendments be received and acted upon at the next meeting. Carried.

The President appointed Drs. Nivison and Allen essayists for the next meeting.

Received from Dr. Danelson thirty copies, volume IX, Transactions of the New York State Eclectic Medical Society, for which thirty dollars was paid to him from the funds of the Society.

On motion, the Society now adjourned.

THOMAS B. NEWBY, M. D.,  
Secretary.

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January, 1877.

A regular meeting of the Eclectic Medical Society of the city of New York was held at the College building on Wednesday evening, January 17, 1877. The President, Dr. J. M. Comins, was absent, and, on motion, Dr. Wilder was elected Chairman *pro tem*.

The Secretary called the roll, and it was found that a quorum of the members was present.

The minutes of the last meeting were read and approved.

The Board of Censors made no report.

Dr. Von Lilienshiold proposed Dr. John E. Burris as a candidate for membership. Referred to the Board of Censors.

Dr. Wilder spoke of the case of Dr. Bowlsby, and, on motion, it was referred to the advisory committee, to report on the facts.

Dr. Wilder then proposed the following resolutions:

*Whereas*, The Eclectic Medical Society of the State of New York, to which this society is auxiliary, at its annual meeting in 1868 adopted resolutions protesting against the practice of certain so-called medical colleges in conferring the degree of Doctor of Medicine upon persons who have neither attended full courses of lectures, nor otherwise acquired a suitable knowledge of medical science — utterly condemning the wicked bartering of medical diplomas — and refusing to acknowledge the validity of degrees and diplomas so granted; and

*Whereas*, The said State society, at its annual meeting in 1872, did adopt the report of a special committee duly appointed to investigate the matter, setting forth that the Eclectic Medical Society of Pennsylvania was guilty of such offense, and characterizing it as "a great wrong," "a wicked fraud upon the community," outraging the name of the medical profession, stigmatizing the name of Eclecticism and disgracing the name of our common country; and

*Whereas*, The said State society, at its session in 1872, did denounce the conduct of James Buchanan, Joseph Sites, Henry Hollenback and William Clark, members of the Faculty in said college, in becoming parties to the diploma-traffic, as unbecoming, unprofessional and damning in the extreme, and ordered their names to be stricken from the roll of membership of said society; and

*Whereas*, The National Eclectic Medical Society, at its annual meeting in 1871, also adopted resolutions declaring that certain men of the country calling themselves eclectic doctors had sold the diploma of Doctor of Medicine to persons unauthorized to receive it, and pronouncing unqualified condemnation of such unlawful and wicked proceedings, as well as against all doctors and colleges concerned therein; therefore be it

*Resolved*, That the Eclectic Medical Society of the City of New York hereby reiterates the sentiments and declarations thus set forth, and does accept and adopt them as a part of the fundamental law of this society.

*Resolved*, That our constitution be accordingly so interpreted as to exclude all persons from becoming members on the ground of holding such a diploma; that the Board of Censors are hereby instructed to report the name of no such person favorably for membership, and that any action in contravention of this resolution, whether by officers or members of this society, shall be void from its inception.

*Resolved*, That the secretary be instructed to present a report of the proceedings of this meeting, including the foregoing preamble and resolutions, to the Secretary of the Eclectic Medical Society of the State of New York, during the present week, together with a roll of members, that the same may appear in the next-published volume of transactions.

These resolutions were unanimously carried.

The amendments to the constitution and by-laws proposed by Dr. Wilder at the last meeting, were read, and on motion were adopted.

A bill for minute books, roll book, stationery, etc., was presented by the Secretary, amounting to eight dollars and ten cents, and on motion was ordered to be paid.

Dr. Mark Nivison read an interesting essay on Nitrate of Amyl as an antidote for poisoning by Gelseminum.

The subject of diphtheria was then taken up for discussion.

Dr. Wolff made some remarks on his system of practice. He recommends the following:

|    |                 |          |
|----|-----------------|----------|
| ℞  | Ferri Sesquiox. | 3j.      |
|    | Sacchari Alb.   | ʒj.      |
| M. | Divide in pulv. | No. xij. |

He recommended senna, manna and Rochelle salts to be made into a cooling drink. For a gargle, liquor calcis, and to be taken internally, also Tartaric Acid, diluted with water and sweetened, to be used as a gargle.

Dr. Weaver said that in this disease heroic treatment must be used.

He recommends the use of Sulphide of Soda, Tr. Actææ Rac. and Tr. Pinus Canadensis. In severe cases he thought it was well to use Quinine, Tr. Ferri Perchloridi, Sulphide of Soda and Brandy. For a gargle, Mur. Acid, ℥ ij, Potassæ Chlorat. ℥ j, Aquæ, ℥ ij.

Dr. Von Lilienshiold recommended the use of Salicylic Acid to be introduced into the throat in fine powder. Allow no water to drink after this.

Dr. Nivison recommended the use of Tr. of Lobelia, Veratrum and Gelseminum. As a local application he prefers the Tr. of Pinus Canadensis and Chlorated Potash. He said he had used a solution of the Chlorinated Soda, but found it inferior to the above.

The Secretary reported that there were fifty-two members in good standing in the Society.

On motion the Society now adjourned.

THOMAS B. NEWBY, M. D.,  
*Secretary.*

## TOBACCO.

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By F. N. WRIGHT, M. D., of New York city.

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I wish to call your attention for a few moments to a habit which has become the besetting sin of the day, and, of all oral indulgences, is the greatest enemy of physical life. The habit I refer to is the use of tobacco. This is the most potent enemy of right physical, if not right moral, character which is making popular warfare against the interests of the American people. There is no foe to human society that is so enticing, so enslaving or so invincible. The question is often propounded, "for what was tobacco made?" It is asked evidently for the purpose of proving that because it is a *natural* production it is proper to use it for smoking, chewing and snuffing. But is every thing that is made, or, in other words, that is a natural product—every thing that grows on the soil—to be used as a luxury? If so, opium grows, and, therefore, should be chewed, or otherwise habitually used. Deadly-nightshade and henbane are productions of nature, and should these, therefore, become habitual luxuries? Tobacco, doubtless, with other kindred poisons, was intended for medicinal purposes. It is one of the most powerful agents that grows. It is one of the very strongest of poisons. It possesses about three times the power of opium in the same form. Tobacco is a narcotic and stimulant. Its character in this respect resembles that of opium, but, as just stated, is greater. It gives an unhealthy stimulus to the nervous system, which is followed by a narcotic or deadening influence. Its narcotic and paralyzing power is not easily discerned while its stimulus is kept up, nor is the reacting and debilitating influence of alcohol detected while some degree of its intoxication is continued. But let any one long accustomed to the stimulus of tobacco cease to use it for forty-eight hours, and he will probably have a fair experience of its narcotic and destroying power. The whole nervous system will be found prostrated, the power of muscular exertion greatly diminished, and the mind exceedingly deranged and prostrated. It gradually supplants the vital energies of the body. Natural vitality is being driven out and the narcotic stimulus of tobacco is taking its place. Genuine vitality is being dispersed and wasted and a counterfeit is being furnished. Instead of a healthy electric fluid circulating throughout the nerves, instead of a healthy vital force pervading the nervous system, there is found the deadly narcotic power of this poison sending its exciting and paralyzing influence into every nerve of the body. Tobacco destroys life by its direct attack on the vital forces; in other words, the nervous circulation or electrical currents of the body. It strikes



a deadly blow upon the very foundation of animal vitality. Its first attack is on the nervous system, and then, through the medium of the nerves, it sends by degrees its destroying power into all the fluids and solids of the whole body. Look at its exhibitions in those who, for the first time, use it. See what awful prostration of the nerves follow. See how the powers of Nature rouse themselves to repel the attack. Not only extreme prostration of the nerves of the stomach ensues, but we find that organ rousing all its crippled energies to oppose the attack, by vomiting up the deadly foe.

It is one of the most unnatural and poisonous things that can be taken into the mouth. Its principal chemical ingredient is Nicotine. It belongs to the same order of poisonous plants with Thorn Apple, Henbane and Deadly Night-shade. Tobacco as truly intoxicates the nerves and brain as does Alcohol. The word "intoxicate" is derived from the Greek words "en" and "toxon." The toxon was an arrow dipped in poison to render its wound more certainly fatal. He who had received this into his flesh was intoxicated. He, too, who receives any other poison into his system has a measure of intoxication proportioned to its power and quantity. Tobacco being a more powerful poison than any other used by the known world as a luxury, it therefore more powerfully intoxicates the system than any other. Though it is not now pushed to an extent which results in immediate insanity like alcohol, yet its tendency is that way. The degree of morbid excitement which it produces is not generally known.

The smoking of a single cigar will create such a degree of fever as to increase the number of the pulse from fifteen to twenty beats in a minute. The pulse which beats naturally seventy strokes per minute, will be increased to eighty-five or ninety. Such, too, is the effect of chewing. No one can be constantly provoking such a febrile action of the system without gradually exhausting the forces of physical life. The habit of using this article tends to lessen its immediately perceptible effect. But what is the true philosophy of this? How is it that a man by habit can use such a quantity and not kill himself outright? The answer presents a fearful truth. It is this: The habit of using it tends to stupify and paralyze the immediate sensibility of the nervous system to its properties. The more it is used the less vivid are the nervous susceptibilities to it. This deadening process is going on as long as the tobacco continues to be used. And in the latter part of life, if not before, its deadly workings will more clearly develop themselves in local diseases, or in the form of a broken constitution. The habitual use of any poison will produce analogous results. Habitual opium-eaters so overcome the susceptibility of the nervous system to an immediate recognition of the narcotic power of this drug, that they only perceive its stimulating properties, and verily think they are made better by its use. So, too, persons may for a long time continue taking arsenic till they can bear a quantity that would destroy the life of two or three persons who should divide the same quantity between them for a first dose. In like manner as the continuance in crime tends to stupefy

the conscience, so the continuance of poisons to the body blunts its susceptibility to impressions. Want of conscience, or its obtuseness by oft repeated crime, does not relieve the weight of real guilt, nor do oft repeated poisons to the body diminish their intrinsic power. Though unseen for a time their inundating forces upon the foundations of health and life will finally manifest themselves. Although men paralyze the susceptibility of their nerves to its perceptible power, yet its poison is there, and takes permanent lodgment in the system. The habit of using it does not lessen its really poisonous property, but only the susceptibility of the nerves to take cognizance of its presence and destructive potency.

The use of tobacco, as already stated, not only strikes a deadly blow on the nerves, but sends its essences throughout all the fluids of the body. The tobacco flavors, denoting the presence of its essential properties, can be detected in the blood taken from a tobacco user's veins. Every drop of blood that passes through his heart, that circulates through his arteries and flows back through his veins, is flavored and impregnated with the essence of this drug. From this tobacconized blood the secretions of the various glands and membranes of the whole body are made; so that every drop of the fluids of the whole system becomes saturated with it. It has already been stated that the proper place for tobacco is upon the list of medicinal agents. But it has too often been proposed for such a purpose where it was exceedingly ill-advised. Medical men have often shown themselves, in this respect, great novices in science and in matters of common sense. This article has often been prescribed where the remedy was infinitely worse than the disease. Many have said: "Tobacco was recommended to me by a physician to cure a watery stomach." The first objection to its use in any such case, or, indeed, in any other case by mouth, is, it never cures the disease. The second objection is, it is never taken like other medicines and then laid aside. All that can be done or that is generally needed in such a case is abstaining from the cause which produced and prolonged the difficulty, and giving nature a chance to relieve herself of the disease. Instead of advising this, some medical men have not only allowed their patients to continue the unlawful burden upon nature's back, but have piled on an additional and heavier one in the form of habitual drugging with tobacco. And yet they never in this way obtain a cure. A man takes this so-called medicine for forty years, perhaps, but gets no cure. Let him cease tobacco and he will find his disease still in existence. Tobacco only covers up the fire, but never puts it out. He has taken the doctor's medicine faithfully, many times a day, for forty years, but has yet gained no cure. How long would a man of common sense take the physician's prescription of any other medicine, and finding no cure be willing to continue it? Should he be willing to take ipecac, calomel or jalap thirty or forty years, eight or ten doses per day, without any signs of cure? Tobacco allays the morbid state of the stomach, not by creating a healthy action, but by creating a greater morbid action. The tobacco disease is so much greater than the one for which it was taken, that it puts the former

complaint into the shade; it merely covers it up, where it is not noticed till the tobacco is discontinued.

There is no medical man that will deny that tobacco must, in all cases, whether used as a luxury or preventive, or cure, create, of itself, a morbid action of the system. It would be strange policy for the world to adopt that for fear of some disease which might come, we must create some disease to forestall it. Following this reasoning, men have used tobacco and alcohol for the professed purpose of warding off contagions and epidemics. But such a course is an outrage on nature, reason and science. If we want nature to stand her ground through thick and thin, let her have her own way unmolested; do not abuse her in any way; do not disturb her healthy functions; create no morbid actions in any of her departments. She is bound to make the best efforts to ward off disease and maintain her healthy condition. Let her do it in her own way. If she falters or is overcome, then, and not till then, give her help. While she can stand on her own feet all help is hindrance. If we are afraid of disease, obey all the laws of nature, and we are in the best possible condition to remain in health.

Tobacco destroys health in several ways. One way is, by its immediate attack, as already shown, on the nervous system; it gives an unnatural impetus to the circulation; it excites unwonted speed of action which it has no power to sustain. In this respect it acts like any other stimulant. Stimulants of any kind are unnatural agents; they push on, but cannot support the electric forces of the animal economy; they excite temporarily, but exhaust ultimately; they push nature beyond her wonted speed and then leave her to react and fall back into ultimate exhaustion and debility. Besides its stimulating properties, tobacco possesses a powerful narcotic agency. Like opium, after its exciting properties are exhibited, there follows a stupefying quality. This preys powerfully, yet often for a long time imperceptibly, on the brain and nerves. It is often very difficult to get men to perceive this effect. While they keep themselves excited by its stimulus, they cannot easily recognize its stupefying and paralyzing powers; but let them cease for a little space to use as before stated, and its paralyzing influence will manifest itself.

Tobacco also enters into the circulation and destroys the properties of the blood. It enters into the secretions of all the glands. Hence, tobacco users are often found having diseases of the liver, kidneys and other glandular organs. The secretions of the mucous membrane which lines the mouth, stomach and bowels are often severely affected by it. In this way, together with its prostration influence on the nervous and muscular coats of the stomach, and its agency in producing torpidity of the liver, many a case of chronic indigestion has occurred, even in persons of active habits, where nothing else could have produced it. Not only is dyspepsia, with its train of thousand ailments, produced by its effects on this continuous mucous membrane which lines the mouth, stomach and bowels, but piles, of the severest character, are often suffered. Such is the sympathy of this membrane, one portion with another, that the paralyzing influence due from

tobacco on the membrane of the mouth is transmitted to its opposite extremity, and develops itself in the form of piles. Cases have not unfrequently come under observation, where men have seemed as yet to enjoy health in all respects, except that of extreme suffering of this kind, and this from no other apparent cause than the use of tobacco. In such cases all attempts at cure without removing the cause would be like trying to prevent a man's hand from blistering while he was holding it in a flame of fire. This poison disturbs the natural tone of all the solid parts of the body. It is diffused throughout all the matter composing the system. It so disturbs the natural secretion and deposit of healthy matter that where the flesh sustains an injury by cuts or bruises, it cannot as readily heal as in cases of healthy flesh. The more perfectly healthy the habits of the person who has sustained the injury of wounds, the more easily and rapidly will they heal. But where a morbid state of the fluids, and consequently of the flesh by such a powerful agent, exists, the healing of wounds is liable to be greatly retarded. The same rule obtains also in the healing of bones. In addition to its deadly work on internal organs, and the general circulation of the fluids of the body, its effects are found on the surface. The skin is constantly impregnated with it, and is giving off its essences through the exhalent vessels. The perspiration, whether sensible or insensible, is tintured with it. It prepares the skin to imbibe other hurtful agencies from the atmosphere; and not only this, but the skin of the user of tobacco is constantly giving off influences detrimental to those who are in close contact with him.

The man who uses it—other things being equal—is more liable to be affected by any atmospheric disease. The morbid condition of the skin, as well as internal surfaces, exposes the system to miasmatic and epidemic influences, which otherwise nature could wholly or comparatively ward off. Tobacco injures the constitution materially, also, by perverting the healthy activity of the glands of the mouth. These glands are made for a specific purpose; to supply saliva, to be mixed with the food intended for nourishment of the body. While the food is being finely masticated by the teeth, these glands throw out their fluid, and it becomes intimately mixed with the fine particles of the morsel, and prepares it for the labor of the stomach. Without the intimate mixture of this fluid with the finely broken particles of the food, it is impossible that what we eat shall fully answer the purpose for which it should be taken. The organs intended for its digestion cannot faithfully perform their several offices upon it. They cannot extract the proper amount of nourishment from it. The food consequently passes through the system without imparting that amount of nutrition for which nature has designed it. Tobacco usurps the whole service of these glands, and stealthily carries off their secretions from their appropriate purpose. It causes the chewer to throw away this health-sustaining, life-preserving fluid. He is spitting away an essential element of his vitality. This shows the great value of saliva for the purposes of life and health; its great service in the digestive process, and the extraction

of nutrition from food for the support of the body; and its importance in preserving the tone and vigor of the digestive functions. Tobacco perverts this divine arrangement. It brings these glands into unnatural exertion. It not only stimulates them by acting on their nervous susceptibilities, but acts on them by mechanical pressure. The act of chewing, whatever may be the substance, calls these glands into action by the motion of the jaws, and when the muscles of the mouth are at work these glands are constantly secreting their fluid. This keeps the masticating apparatus constantly at work. So these glands constantly labor. They never find time to rest, and their fluid is constantly flowing. This makes a very great draft upon the system. This secretion of course is formed from the blood, and costs the system an amount of this vital fluid which it cannot afford to spare. The essence of tobacco in chewing or smoking mixes with that portion of the saliva which is not expectorated, but passes through the digestive organs into the circulation, so that it not only impairs the saliva for subserving the purposes of healthy digestion, but enters with all its properties into the rivers and streams of life.

Tobacco has already been charged with striking its first and heaviest deadly blow upon the brain and nerves, and it is from these directly that the germ of the future being proceeds. Whatever tends to enervate these and adulterate their vital fluid, sends proportionate debility and derangement into the foundations of vitality of the being that proceeds from them. The user of alcohol and tobacco, in keeping his brain and nerves constantly saturated with narcotic, must inevitably transmit a measure of their deadly influences into the physical, and also indirectly into the moral, systems of those who are begotten by them.

Tobacco-using tends to destroy by exciting the generative organs beyond their proper balance, and must transmit that influence also upon posterity. The creating and fostering of any unnatural stimulant tends to this result. The use of alcohol and of tobacco increases the activity and excitement of these organs, operating with peculiar force upon the base of the brain, which controls this part of our nature. Undue excitement here tends to debase character, because, while this portion is under excitement the just balance between the animal, intellectual and moral qualities is destroyed. While the animal nature is under excitement the sensibility and activity of the intellectual and moral faculties are diminished. Those accustomed to this excitement are the less cultivated in intellect and morals; because, while the electrical currents are called urduily in this direction they are drawn away from other portions of the brain. It is a fact, well attested by observation, that the inveterate consumers of the article in the latter part of life have often found the natural powers of the genital organs completely prostrated, so that the natural offices pertaining to them have been found entirely wanting. So long has the nervous system been excited, and especially that portion of it which is connected with this faculty, that the nerves of this portion of the physical being have become so paralyzed as no longer to be able to comply with the original dictates of nature.

Long-continued morbid amativeness has exhausted its power of development. The medical faculty has been greatly in fault on this subject. They have not brought their knowledge of the laws of life and of the real properties of tobacco to a bearing. They have recommended this dreadful poison as a medicine, without counting the cost, and they have not cried aloud against the extensive habit of tobacco-using as a luxury. They have not been ready to perceive and declare the deadly doings of this article in their patients, where this has been an important, if not the only, cause of complaint.

## PRESERVATION OF HEALTH.

By J. McLEISH, M. D., of New York city.

Men have ever been prone to depart from the promptings of nature in relation to their physical and moral training. Indeed, from the varied innovations forced upon those natural laws, designed for the regulation of our physical existence, our lives may be justly called artificial.

We appear to live in the vain expectation of superseding the innate functions of nature by art and science, and thus free ourselves from the responsibilities, physical and moral, which were imposed as a penalty of transgression, by reason of which we suffer from the many ills which cluster about and render irksome our present term of life. Instead of reaching the allotted period of four score years and ten, we terminate a troublesome existence before half the extent of our allowance has expired — borne down by the weight of our own inventions and consigned to a premature grave, martyrs to an hereditary monomania for unnatural habits and customs, which were gradually acquired and have been constantly gaining strength from the period when they first encroached upon patriarchal simplicity, and may be considered the source of the many complicated diseases with which we are constantly afflicted — withholding the freedom and purity of those impulses designed for the control of our unnatural appetites, substituting stimulation, which produces for a short time excited action and pleasurable emotions, but when withdrawn reaction takes place, and the system is depressed in ratio with the over excitement, and should the stimulation be continued or constant, the powers of the body are gradually exhausted, requiring in the ratio of depression an increase in the amount of stimulation, and thus the powers are unnaturally called forth and destroyed.

But habits have become so firmly incorporated with our physical being by hereditary transmission, and these constantly forming under the influence of an unhealthy imagination, that it would require the passage of several generations to restore, in an apparent degree, the principle of the original stock of health entailed upon our race with its attendant happiness.

Since the days of Hippocrates, the reputed father of medicine, much time has been devoted to the investigation of the functions of the body, for the purpose of obtaining a knowledge of the changes produced by disease as it exists under various forms, and the causes that give it origin, with a view of arresting its progress by forming a correct basis for medication.

But physicians, in devoting their time mainly to the study of disease and its treatment, have in a measure overlooked the more important duty that devolves upon them in their choice of a profession, by neglecting to improve the opportunity afforded them when treating the *cause* of disease, of learning and treating the method of *prevention*. Had they from the first inculcated with the same zealous care the knowledge that they were able to draw from the cases presented for treatment, of the method to be adopted in order to avoid the danger of disease, they would have been as much relied upon for the advice necessary for the *preservation* of health as they are now upon the prescriptions made in sickness. And we may readily suppose from our knowledge of the mechanism of the human system, and the combined functions of the numerous organs that comprise it, that we should enjoy a degree of health far above the present standard had we received the benefit of the knowledge which might have been obtained from the experience of the numerous generations which have flourished since the days of Hippocrates. But we have been little benefited by the wisdom of our ancestors in the art of preserving health, as the causes of disease are constantly multiplying by inattention. We are born with its impress and the vitality of life is constantly sapped by doses, from the cradle to the grave.

*Living fast* is an expression in common use, and it is grimly true. A man can live through a life which would, with care, have served him half as long again, and die worn out at sixty, when he might have lived to ninety, but his physiological capital is spent long ere his time — has been *anticipated*, in fact — and he ceases to exist; his account is closed. Again and again do we read and hear of men brought down in their prime by diseases at first regarded as trivial, and the life gone ere it was well realized that it was endangered. Men of good physique and constitutions apparently unimpaired, sink in the day of trial, because their resistive power is reduced and diminished by premature exhaustion. There is no longer the power to resist and withstand disease, which normally exists, because the reserve power which would have enabled them to make a successful stand has been already spent and utilized, and the "body bank of force has been too much drawn upon already to have a practically sufficient reserve left in it. In plain English, the person is physiologically bankrupt." The accelerated pace at which we live is telling upon us all. We all, in one way or another, are living too fast, and we cannot live both fast and long.

The question naturally arises here, but how is the condition of matters to be remedied? In order to ascertain what is most conducive to the improvement of man's health, it is absolutely necessary that we should investigate his normal condition and discover the agencies that are most instrumental in impairing it. The full development of the organization, the complete performance of all the organic functions, and the enjoyment of an agreeable condition, may be considered as approximating to that desirable state of existence — perfect health. The same has also been defined "as the natural and easy exercise of all the functions, constituting a state of actual plea-



sure, in which the usual, the permanent and natural condition of each organ and of the entire system, is pleasurable." Dr. Johnson states that this might be true if we were in a state of nature, but in our present condition there is often a negative rather than a positive quality — an immunity from suffering rather than the "pleasurable" condition described by the author above quoted.

All experienced medical writers incline to this conclusion with regard to the health of man in his present situation. Hence his offspring must be considered as in a comparative state of health, for "the sins of the father are visited upon the children." The infant brings with it predispositions to disease peculiar to the parents, which are developed in its progress through life, modified or aggravated, as circumstances may determine.

The manner in which associations as formed and individuals linked to individuals by inheritance illustrates well the influence which can be exercised by one person over others. It behooves a man above all things to see that his children and their descendants are not to suffer from sin or folly upon his part. Nor is it sufficient that such care be exercised after the determination to marry and "settle down in life" as he terms it, has become his purpose. The life led before this is not without its influence, and long ere the idea of marriage has crossed the mental horizon, disease may have been incurred which will poison the springs of domestic comfort, and blast the health of the unoffending, and, as yet, unborn offspring. The doom pronounced by outraged nature is not to be averted, and the early excesses of the father may be branded on the physique of his child, years and years after the folly has been repented of and almost, it may be, forgotten. Not only is this true of *actual, tangible*, physical disease, but it is true of the mental peculiarities. "I will visit the sins of the fathers upon the children, unto the third and fourth generation of those that hate me," is as real now as it was when first announced, and the grim and terrible truth conveyed in these words is as marked now as ever. The results of the father's life, moral or other, are indeed felt by his descendants, and the offsets weigh upon them in inherited tendencies and inclinations. It is indeed a grave matter that what is acquired by the parent may be inherited in the child, and so a vice or a habit may be perpetuated. The passion for intoxicating liquors is sometimes hereditary, and so several generations may pay the price for an acquired vice. Habits of growing drunkenness in parents have the effect of inclining the children to grow up instinctive drunkards, and the first children born ere the habits are confirmed are *free* from the vice which holds the *younger* children just in a disgraceful thralldom.

How frequently does an idiot member of a family live; a constant reminder of the debauch in which his existence commenced and in other cases how do the physical deformities of his children tell of vices long past, lost indeed in the lapse of time, in the thoughtless days of his father's youth. Nor, indeed, need there be mere physical illness or disease in the results of inheritance in order to affect the bodily health. The life led by the parents will exercise an effect upon

the health of the children, and if the father lives fast, the effects of his premature decay will be manifest in the constitution of his offspring.

The relation between the mental and physical forces of the system is so close, that excesses in the latter seriously impair the former, and excesses in the former still more seriously impair the latter; for instance, too much mental exertion at any period of life is inimical to health; those engaged in scientific, mechanical, mercantile, political or other pursuits requiring great mental exercise, naturally experience physical disability. But the depressing passions consequent upon failure; an exalted condition of the mind created by great excitement and a morbid tendency to excitability, which may be prompted by a desire to imitate others who indulge in constant excitement, are most injurious of all.

These present examples of intemperance of the most insidious character which manifests itself in encroachments upon the necessities requisite to the maintenance of good health; in the rejection of food of a proper kind at stated times and in the loss of sleep at the period for rest, or in taking sleep at irregular hours. And it is these encroachments added to excessive nervous excitement, that is deteriorating the constitution of man and giving us at the present day a weak degenerate race.

There is consequently to be found in every rank of society a depression of the nervous system, which tends to produce debility and to induce a gradual failure of the physical organization to perform its wonted functions.

Parents of well developed physical proportions often impair their physical organization by excessive mental exertion and anxiety or exhaust their powers by extraordinary efforts made in the fascinating and successful pursuit of ambitious, designs, either of which will entail an enfeebled progeny.

Like consequences also result from irregular habits of living, these indulgences are unfavorable to the vital forces which are essential to the production of a vigorous and healthy progeny; and their ill effects are quite apparent in many wealthy families of our large cities, the number of whose children who arrive at manhood or are even born being very limited when compared with those of mechanics or laborers whose physical powers are increased in proportion to the force required at their work.

It is of great interest to us all that we should fully understand the means whereby the health of mankind can be improved. When we scrutinize the health of those within our cognizance it is painfully apparent that their organization is almost always defective. Some constitutions yield to circumstances which occasion no change in others. Many persons pass through life in the enjoyment of tolerably good health and strength, but who nevertheless, as we have remarked, transmit to their offspring a constitution that yields to morbid influences.

Judging from what is daily presented to our observation, we feel assured that it would contribute much to the improvement of our

health, and that it would also redress many of the ills of our life if it were made a part of our general education to convey a knowledge of the structure and functions of the human body, and of the various agents, both beneficial and otherwise, by which we are surrounded, from the cradle to the grave.

It must be admitted in this enlightened age that the study of man is most important. To acquire a knowledge of our own nature, and of the circumstances which surround us, is not only interesting, and the possession of such information enables us to escape much unnecessary suffering.

The subject must be considered not in one particular alone, but in all. The intellect, the body, must be studied separately and together. Many of the grievous ills which mark our course through life must be ascribed to defective education, to deteriorating circumstances, and to want of determination on the part of parents to maintain a restrictive government over themselves and their children.

The starting point, toward the alleviation of physical suffering, is a close study of the laws which govern our organization; for if these laws are violated we cannot hope for a continuance of good health. Outraged nature's laws know nothing of the plea of extenuating circumstances. If a certain course detrimental to health be pursued, its effect cannot be obviated. A life of severe self-denial and rigid care may alone permit of a continuation of the existence imperiled by the follies of youth. In youth, the habits and the walk of life of the individual exert a decided influence upon the system, and often predispose it to disease, and its not infrequent consequence, an early death. The constitution becomes broken, and an after life of invalidism alone intervenes between this and the final change.

The extrinsic influences which bear upon health, and indirectly upon longevity, are in action incessantly, and the life will tell in the long end. The awards of nature are sternly just, and the consequences, call them punishments if you will, are in strict proportion to the offense. Constantly and uninterruptedly are the forces in action around us, which will, in addition to one's own habits, determine the question of health, or the absence of it, and, with the latter, the ultimate question of survivorship. The constitution may not only be subjected to open and visible assaults, leaving distinct traces of themselves behind, indelible and never to be obliterated, but it may also be insidiously undermined.

A suffering process may, and too often does, go on until the foundations of health and strength have been utterly destroyed, and a sudden collapse is the first outward intimation of the fact. Nor does such a sapping go on without the consciousness of the individual if he would but listen to the ominous warnings — but whether there be consciousness or unconsciousness, and whether the latter be simple or from voluntary effort, it matters not—the work is pressing steadily forward, as the result demonstrates. Even when life is approaching its close, health and life are not altogether removed from the action of the habits of the individual himself. It has been beautifully said that “the line of health has on each side a margin, within which it

may vibrate, according to disturbing causes, without actual illness resulting. Without that margin is another, permitting of still further oscillation, compatible with life, but not with health; this is the limit of possible recovery. The oscillations may approach the outside of the margin, and yet the equilibrium be recovered; the nearer the margin is approached the greater the danger. Beyond that outer margin life is permissible for a little time longer, but the equilibrium is too rudely shaken ever to recover itself." "The margin of each boundary is more easily reached after repeated and persistent assaults upon the health, and consequently lesser exciting causes of disease become serious. An oscillation arising from some disturbing cause which would, in health, scarcely extend beyond the first margin, will reach far into the second margin, if those limits have been previously reduced; and a disturbance which would scarcely have amounted to sickness, now reaches into serious illness. A ruder oscillation, which, in a healthy person, would not exceed the limits of possible recovery, in another extends beyond that margin, and death quickly follows." Such is an explanation of the suddenness with which many apparently healthy persons succumb to what is regarded as scarcely serious disease.

This forcible illustration demonstrates pointedly the great importance of caring for the health all through life; not only for the enjoyment of health, the avoidance of the discomfort of illness, but also for the maintenance of the existence of the organism.

Whatever has a tendency to enfeeble or arrest the vital energies of the system is injurious; whether it be cold, grief, want of proper nutriment, over-anxiety, excessive excitement or labor, long continued activity of the brain in literary pursuits, when the brain absorbs more than its share of the vital currents; every excitement that draws on the nerve force beyond its legitimate and proper requirements is a direct and positive source of evil, and sooner or later brings with it a terrible brood of pains and penalties, and these influences are painfully operating upon all classes of people at the present time. "The millionaire anxious about his investments, the mechanic wrestling to complete his engagement with a profit, the laborer struggling to provide for the wants of an ever increasing family, suffering from the result of deprivations, and lastly, the reckless politician and the pursuer of pleasure and vice, all suffer from their irregular habits." And it is these people who are the parents of those feeble children, the majority of whom so fearfully enlarge our bills of mortality, while the survivors constitute our rising generation.

To insure physical improvement, these apparent ills must be obviated. It should be understood that we have power, by hygienic treatment, to control these physical infirmities, and it should be carefully impressed upon the minds of parents that by *their own efforts* they may mitigate a vast amount of suffering to which their children are predisposed. Many of the ailments to which childhood is subjected may be mitigated, and great improvement in the health of offspring may be obtained by careful training, which is an obligatory duty enjoined upon parents.

The welfare of the rising generations demand that parents should awaken to a knowledge and just appreciation of these facts ; that those who subject themselves to pernicious influences may be induced to have at least regard for their children, and seek to save them from the inevitable result of such conduct, ill health, and save themselves from the remorse attendant upon entailing suffering upon their offspring.

Aside from the benefit that would naturally accrue to themselves from the improvement in their own physical and mental well-being ; the satisfaction afforded by the slight investment required to establish the foundation will amply repay them for the sacrifice of every thing that would in the slightest measure tend to raise their spirits or bodily functions above their natural standard of action.

In order to obviate the influences of hereditary physical infirmities, careful hygienic training must be commenced in the earliest periods of childhood ; careful culture will do much to modify, as irregularity will assuredly aggravate the consequences of a faulty organization ; in early youth is laid the physical and moral foundation for the habits of after life.

The physical and moral powers hold the same relations in life that the mainspring and balance wheel hold in the motive power of the watch ; one gives the stimulus of action, while the other gives character and correctness to the motion and its indications, and from their mutual dependence the slightest variation of the one imparts a portion of the derangement to the other, and in accordance with the intentions and ability of the maker is the perfection of his work.

In like manner the parent has the power to improve the physical and moral condition of their children, and in the earliest stages of their life will observe the kindling of latent desire as the world opens to their view, and at this stage should commence the combined influence of physical and moral restraint.

Pope never penned a truer line than that in which, under a beautiful figure, he compares the influence of early habits upon the mind to the directive agency of extraneous causes operating upon the sapling —

“Just as the twig is bent the tree's inclined.”

While the tree is in its tender youth, in the budding spring time of its existence, it is the season to cultivate, train and prune it. In childhood and early youth the powers of observance are keenly alive and retentive, and all that takes place around them is garnered for the direction of future life ; indeed it is the polar star of existence, the guide to sorrow or happiness, which is in a measure optional with those to whom its training is intrusted.

If parents could but lift the veil which shrouds the future, and see the misery they are entailing not alone upon themselves, but also upon those who derive their being from them, by their violation of nature's laws, their sinful habits and vicious indulgences, if they could but foresee the sorrows, the suffering and misery which they are garnering up for their declining years, how few would persist therein.

Very few have ever persistently followed a course of sinful self-indulgence and evil practices, without sometimes waking from the terrible dream to find themselves hopelessly the victims of the power they worshipped.

“ Alive by miracle, if still alive,  
Who long have buried what gives life to live,  
Firmness of nerve and energy of thought.”

## EXTRAORDINARY CASE OF DIFFICULT LABOR.

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BY M. A. MILLER, M. D., of New York.

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On a Thursday in last August, in the afternoon, I was requested to visit a Mrs. M. J. K. I was informed that she had been taken with labor on the preceding Monday evening; that the liquor amnii had passed off with the first irregular pains; and as the head of the child did not advance, it was deemed best to call in the family physician (see note).

I found that the presentation was right, but the pains were not sufficiently strong to expel the child, and it was apprehended "that there was want of space, owing to a defect of form." Means had been applied to excite the throes of the uterus and it was hoped that they still might, if rendered sufficiently active, accomplish the delivery. The pains had ceased altogether and she had a convulsive fit, some short time before I saw her, yet she retained all of her mental faculties and great strength of body, to an astonishing degree. I expected to have found her in a stupor, with more or less of mental derangement after the fit.

The physician in attendance informed me of the means he had employed and that they all proved unavailing. On examining her situation, I discovered the os tincæ fully dilated with the head of the child down in the basin of the pelvis, and was convinced that the labor was not impeded by any malformation of its structure.

It appeared evident to me, that from the shock the vital powers had received from the convulsion, it was necessary in order to save her life, that the delivery should be effected at once. I recommended the use of forceps, and was told that they had been used some four or five times before I arrived. In the meantime, as her pulse was much depressed and she had begun to show prostration, it was thought proper, with a view to prevent the recurrence of the convulsion, to rouse her by administering some nervine stimulants. Repeated attempts were made with the forceps to extract the fœtus, but all was useless. The head would seemingly yield a little, but by the continued application of force, the cranium would give way and slip from the blades.

On examination afterward it was discovered that the head occupied the same place as before. I became satisfied that the delivery was impracticable with forceps. I introduced my hand, to turn the child and deliver by the feet. But, to my utter astonishment and fear, I reached a part so tightly inclosed with the uterus that, with the utmost exertion of the hand, I passed my fingers between it and the body of the child. It seemed to me that when the head seemingly

yielded to the forceps it was the uterus with its contents that was drawn down toward the pelvis, and, what surprised me after all these attempts, the contraction now extended itself in an increased degree to the os tincæ. My fingers became numb; I could scarcely move them for some hours after withdrawing my hand. From manual examination and combined circumstances I inferred that it was a case of what is usually called "the hour-glass contraction," met with often in the retention of the placenta, but never apprehended by me as a cause of failure in delivery.

From the prostration and exhaustion of the system, I considered the case beyond the reach of human means of relief. It was then suggested to call in Dr. W., who responded with promptness to the call. Chloroform was given to relax the system, and the forceps again used, but with the like failure of former efforts. After some sixty-five hours of terrible agony to the patient she passed away.

Mrs. K. was twenty-six years of age, of low stature, small-boned, extremely fat, and in a healthful condition. This was her first pregnancy, and her health was unimpaired during gestation.\*

Mrs. K. had a good appetite; seemed very fond of cheese, often eating from a quarter to a half pound at a time. Her bowels became constipated, and, from the advice of some friend, she took a cathartic, and was threatened with an abortion. I was sent for, but, being confined to my bed from an hæmorrhage, and thinking that it was only a fancied sickness on her part, I said she might come to me, which she did in a short time. On examination I found really cause to fear that she would abort. I questioned her closely about her habits, and to know if she had done aught to bring on this condition, and then learned of her having taken some powerful drastic, ignorant of its action, and almost demented at the thought of losing the fruit of her womb.

I succeeded in saving her from its loss, and, while treating her, I seemed to feel that it would be better for her did she lose it. I told her, then, that as she was married, and away from the care of her father, I would rather her husband should get another physician for her. She told her mother that I had refused to attend her. The mother called on me to know my reasons for it. I explained them, and the mother was satisfied, and pleased her by telling her that I would go to her daughter as a friend and neighbor if her daughter wished for me, and if the physician consented.

Did I know any thing of clairvoyance I should say that I foresaw what she went through and suffered. I gave such a demonstration of her future condition, so plain a picture of her case, to her mother and a cousin, that they have asked me several times since how I could know this.

I was sent for, as a friend, as she had constantly asked for me all

\* I had been the family physician in her father's house for some four years before her marriage, which was just ten months the day she died. I was informed by the young wife and her mother that she was pregnant, and the "coming event" was looked forward to with the greatest of pleasure. "As I had been to the wedding, so I was to receive the first born."



of the day. The two physicians who were in attendance asking also that I be sent for, and they would willingly have thrown all responsibility of the case on my womanly hands and character, and, by so doing, screen their own ignorance, or throw the reproaches of her family on me.

I do not hesitate to say that I truly believe that the woman might have been saved, at the sacrifice of the child, some forty-five or fifty hours before. Yet I know these physicians worked hard and did all for her that *they knew how*. I induced the husband and other relatives to allow one of the attending physicians and myself an examination of the body. This gentleman and myself opened the body some two hours after her decease, and examined the state of the uterus, and found the deductions I had made, from manual attempts, entirely confirmed. The uterus was elongated, forming a tight case over the breech of the child, which felt hard to the touch through the external integuments. On opening these some excessively noisome effluvia escaped, evidently produced by incipient putrefaction. It was closely contracted on the body of the child, presenting inequalities corresponding to its shape.

It occupied the left side of the cavity of the abdomen, pressing the intestines to the right side. Near the neck and shoulders of the child the uterus had the appearance as if a circular band, about an inch wide, had been tightly drawn around it. The stricture had a prominence on each side, forming, as it were, a groove in its course around that part of the uterus. It was this which I felt in my endeavors to pass my hand over the back and shoulders of the child.

This fixed contraction, as with a cord, bound fast the foetus, and presented an insurmountable barrier, defying all the efforts that were used at delivery.

The foetus lay in its natural position, with its breech uppermost, the knees bent and feet drawn close to it. It was a male child, weighing twelve pounds, and perfect in form. From the elongated state of the uterus and the close contraction of its parietes on the body of the child, it would appear as if, in the parturient organism, the longitudinal fibers acted feebly, perhaps impeded by the resistance occasioned by the stricture, if it existed antecedent to their action, or, perhaps, overcome by the more powerful contraction of the circular fibers. In this way the energies of the uterus must have been exhausted in fruitless efforts, and the consequences which followed were inevitable. In reviewing this case we may be led to consider, in reference to practical inference, whether this irregular contraction of the circular fibers of the uterus might not have been caused in some measure by a peculiarity of its organic conformation, and what would be the effect of a copious abstraction of blood (old times) and the administration of ergot, in the early stages of labor attended with such circumstances.

I have never read, heard or met with a similar case, nor did it ever occur to my apprehension that an irregular contraction of the uterus, of such a character, might frustrate its functions in the expulsion of the foetus.

## DISEASES OF THE EYE.

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Read before the Eclectic Medical Society of the city of New York,  
By ROBERT S. NEWTON, JR., M. D.

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My attention has been repeatedly attracted to the circumstance of the scarcity of reliable data concerning the treatment of diseases of the eye, in the eclectic school. We can peruse all our leading journals scarcely ever seeing a case reported, or if one has chanced to slip in, upon reading the report through, we will usually find appended the name of the periodical from which it was selected. I have often been asked by hospital associates, if we ever treat any ophthalmic cases. It is to be deeply regretted that so little attention is paid to so important a subject. With the extensive materia medica, this purely distinctive feature of our school, we could compete with, if not excel, the present system of ophthalmic practice. That our school is doing itself an injustice in not progressing with the times, and especially with our contemporary schools, is apparent to all. We come to take the lead, and if the old practitioners and pioneers of the school will not represent us, then the younger men must take their places, labor in the field of advancement until we can be as proud of our work as our rivals are of theirs. It is an error that the younger men of the school should be so reticent in the presence of these older practitioners, who are apt to relapse from their advancement and truly wonderful progress in the past, and allow the present to glide away without making that same effort that was so characteristic of their work twenty years ago; in truth, their work is accomplished. I do not mean to imply that they are ready for interment, far from it; but that it is time for the younger men to step forward and take part in the work which, before many years have rolled away, will devolve upon them entirely. I have thus earnestly presented the subject before the society, in hopes that our meetings in the future will not be devoid of interest by there being no essays or reports of cases; if each member does his duty to himself, we would hold daily instead of monthly gatherings.

I propose in this and subsequent papers to present the most frequently met with diseases of the eye, with special reference to their eclectic treatment. My paper this evening will be upon "Trachoma and Pannus, their eclectic treatment." Trachoma or granular lid is a condition that is familiar to all. I only refer to it as a cause of pannus, which is one of the most intractable and discouraging diseases (that is under the present plan of treatment) that we meet with in ophthalmic practice. The so-called granulations are the

papillæ and follicles of the conjunctiva, enlarged by inflammatory deposits; by their prominence they cause squinting and blinking of the lids, which produces constant pressure upon and irritation of the cornea, giving rise to the vascularity known as pannus. Without entering into details I will briefly review the plan of treatment followed at the New York and Continental hospitals. To attempt to cut the entire crop of granulations away at once, would be liable to produce permanent curving of the tarsus, producing ectropion.

Within the last two years I have seen six cases where the same condition, namely, eversion of the lid, was produced by the use of nitrate of silver. The ordinary astringents, as alum, lead and tannin, are inert. In fact, under this plan of treatment, Trachoma is chronic.

I suggest the use of the Susqui Carbonate of Potassa, applied in substance every other day, or as fast as new crops of granulations show themselves. This appears to act by chemically saponifying and dissolving away the hypertrophied tissue; this is to be followed by the use of the warm ulmus poultice. There is nothing to apprehend in the inflammation produced by the Potassium. If there is much agglutination of the lids, apply mild zinc ointment. If much pain is complained of, or there is considerable swelling, the eye can be kept bathed with:

|   |               |       |       |    |
|---|---------------|-------|-------|----|
| ℞ | Hydras. Can., | grs.  | xx.   |    |
|   | Sulph. Zinci, | grs.  | v.    |    |
|   | Tr. Gelsem.,  |       | ʒ i.  |    |
|   | Tr. Arnica,   | gtts. | xx.   |    |
|   | Aquæ Dis.     |       | ʒ iv. | M. |

If the case shows excessive chronicity, the following use as a Collyrium:

|   |               |       |        |
|---|---------------|-------|--------|
| ℞ | Hydras. Can., | grs.  | xxx.   |
|   | Tr. Capsici,  | gtts. | x.     |
|   | Tr. Acon.,    |       | ʒ ij.  |
|   | Aquæ Dis.     |       | ʒ iij. |

Pannus is characterized by a superficial vascular opacity of the cornea, occupying more or less of its extent; the opacity usually commences at the periphery of the cornea, and encroaches upon the center. The vascularity of pannus differs from most hyperæmic conditions in that the vessels come from the conjunctiva as branches or twigs; upon reaching the cornea they pass over its margin, ramify and anastomose on the surface until they form a complete network of vascularity with transparent spaces of cornea between their larger branches, sufficient for vision. As the vessels increase in size and number by encroaching upon these spaces, they become opaque, producing total loss of vision when the fundus is perfectly healthy. In the acute form of pannus there is considerable lachrynation and ciliary neuralgia in the intense conjunctival injection. If the disease is very protracted, the eye loses its sensibility, except when exacerbations occur. The surface of the cornea becomes gradually more opaque, rough and irregular, its epithelial layer becomes thickened, so that it resembles the cuticle; this roughness is produced by loss of

substance, which may occur entirely, thus denuding the cornea, or in points and patches. This loss of substance is an unfavorable complication, as it may extend deeper, and extensive ulcers form, leading to perforation of the cornea, and subsequently to synechia or staphyloma. After pannus has existed some time, the cornea becomes thinned, and yielding to intra ocular pressure, bulges forward, thus losing its normal curvature. This fact is important, for even after the cornea has become transparent vision will be imperfect owing to this faulty curvature giving rise to astigmatism.

*Causes.*—The most prolific source of this disease is Trachoma, or granular ophthalmia, in fact, in most all cases where the opacity is confined to the upper half of the cornea, if you evert the lid they are readily seen. These granulations, by their prominence, produce irritation by the constant friction upon the cornea. Among other causes may be mentioned inverted lashes which, following every movement of the lids, continually scrape the surface of the cornea; cretation of the meibomian glands by presenting an uneven or rough surface when passing over the globe; purulent ophthalmia by the direct contact of pus favoring the exposure of the corneal layer to irritants by producing loss of substance.

*Pathology.*—This disease, which is of common occurrence, is regarded as being due to growth of neo-plastic beneath the epithelium; these cells undergo a tendency to be developed into connective tissue and to have blood-vessels appear in this new structure. I propose, by the peculiar pathology which I shall present, though radical it is based upon extensive observation, to demonstrate how a successful mode of treatment can be followed out. The question that presents itself is from where comes the innumerable cells that infiltrate the inflamed tissue immediately after its irritation. Cohnheim relates the following remarkable observation: He introduced finely powdered aniline blue in the lymph sac of a frog, then irritated the cornea with caustic and found that numbers of wandering cells containing aniline blue gradually collected at the cauterized point; hence the cornea is that upon irritation white blood corpuscles wander from the vessels into the tissue; these white blood corpuscles constitute the inflammatory infiltration and subsequently the inflammatory exudation or primary connective tissue. From this new formation of connective tissue it is probable that many of the cells which new growths originate are these migrated white blood corpuscles referred to. The next step in the development of these cells is the increase in their protoplasm and division of their nuclei, thus forming many new cells either by division or germination; then comes the development of these young cells into the tissue precisely similar to that from which they originated. This is epithelium from epithelium, corneal from corneal; hence it is that we have the new growth similar to the contiguous tissue. Now, if the relative position of component parts of the cornea are in any way altered, either by pressure or an increase of its natural tension, it presents an opaque milky appearance. Thus from this new growth of cells, producing crowding, we have a cause for the opacity of the cornea. We have next to consider what relation this develop-

ment of cells has to the increased vascularity of the cornea, premising that it is a law of development that in the growth of new tissue it is always either step by step accompanied, or else shortly followed, by its own system of vessels, hence the appearance of these vessels, histologically considered, are normal. The cornea is a non-vascular tissue, the capillaries terminating in loops at its margin, but under this increased irritation what takes place? Why, to supply this tissue the walls of the vessels send out shoots which communicate with the vascular loops of the surrounding borders; by this, however, there is only a scanty union. The complete anastomosing taking place not by dilatation of the vessels, but by interstitial growth of the walls of the vessels. So with each exacerbation, new vessels are being constantly formed from the increasing neoplastic growth of cells, until, in the chronic cases, we have that characteristic, fleshy appearance of the anterior segment of the globe, which is likened to raw meat or wash-leather.

*Treatment.*—What must our treatment, or in fact any successful plan of treatment, have for its object? Namely, but one, and that to destroy the vessels and prevent their ramifying upon the cornea. Let me here contrast the following treatment, which emanates from the Royal London Ophthalmic, suggested as one of the plans which the surgeons are acquainted with, for effecting this result. We have a case where the lids are partially or wholly curved, and after exhausting every resource of his art, the surgeon still finds the patient's cornea permanently opaque, and traversed in every direction by vessels; for such desperate cases, a seemingly desperate remedy, namely, inoculation, consisting in the production of a fresh attack of purulent ophthalmia, by applying to the conjunctiva some of the morbid secretions from the eyes of a person suffering under the acute form of that disease. This treatment is extensively used in Germany, and is being revived in this country, the object being that the new disease will cause such a change as to produce wasting of the vessels of the cornea and hence ultimately restore its transparency.\*

By my method we obtain two results: 1st. We deprive the blood vessels of the cornea of their supply, which, from histological structure of the cornea, it is seen that they are abnormal, hence by this we reduce the vascularity. 2d. By completely depriving the cornea of its vascularity, we deprive the tissues of their abnormal nutrition, thus reducing the tendency to new formations, and thereby obviating its concomitant opacity of the cornea, which is produced by displacement of the corneal elements. If, upon averting the lids, granulations are found, examine closely and see if you detect any vessels running over the margin of the cornea; if you do, take a Von Graefe or Wecker cataract knife, and cut each vessel horizontal to their axis on

\* In a letter written by Robert S. Newton, Jr., M. D., dated London, December 17, 1876, he says, speaking of the system of inoculation, "I have seen in the London Ophthalmic Hospital some of the most brilliant results follow this plan, though not always successful; yet, when it does succeed, it is wonderful in its results, and the successes are frequent enough to allow its maintenance in the category of dernier resorts."

the conjunctiva, thus completely dividing them. As new vessels appear from day to day, continue to cut them until you have absolutely destroyed their continuity. What takes place after we have severed these vessels running to the cornea? Why, it is followed by the disappearance of the newly-formed vessels, whose walls fall together, and they become fine connective strings. The cells assume the flat form of connective tissue corpuscles or disappear. Possibly some of them remain as wandering cells, and return again to the lymphatics. Thus, by this retrograde metamorphosis, the cornea is left perfectly transparent. If there is pain or sense of heat produced by the cutting, I recommend

℞. Hydras Can., grs. xv.  
 Tr. aconiti, ʒ ss.  
 Sol. atropine, ʒj.  
 Aquæ, ℥ij. M.

Atropine should always be used, as it acts as anodyne to tissues, allaying their irritation and diminishing intra-ocular pressure. Use mild zinc ointment to the lids nightly. All conditions indicating deranged function are to be met, as there is some periodicity to the attacks. I usually give sulph. quinine and phos. iron. Keep the bowels open; never allow constipation to take place.

## DIPHTHERIA.

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BY S. E. MORTIMORE, M. D., of New York city.

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I have waited patiently during, and subsequent to, the recent epidemic of diphtheria along our North Atlantic coast, for a solution of the mystery which hides the pathology of this most malignant disease.

Among all the literature of the past and present which I found available I have sought for an explanation of certain conditions which accompany this disease, and find that if the authors of the numerous articles on this subject were as well-informed as could be desired, they have failed to place the matter *clearly* before the minds of their readers.

At the period of incubation of this disease, the first symptoms presented by authors is that of extreme lassitude—lassitude to such an extent that those of active temperament will sleep while sitting in a chair. Then follows soreness of the throat and swelling of the glands, after, or during which, the pseudo-membraneous deposit is discovered. Lassitude, however, is *not* the *first* symptom of incubation. The mother or nurse will tell you that *the day before the lassitude appeared* the child was in the *best possible* health; indeed, she had never known the "little one" to enjoy such *perfect* health; that it was wildly exuberant in spirit, demanding restraint to prevent mischief from creeping into its pastime. If the throat had been examined at this time there would have been discovered upon the fauces numerous papillæ, raised slightly from the surface, whose center appeared as yellow spots, the epithelial layer of the mucous membrane inclosing, at these raised points, a thin icherous fluid. If these papillæ *do not* break there will be no pseudo-membraneous deposit, but if they do break, to such an extent will the deposit take place, and as they become confluent so will the ulcer be formed.

These papillæ may be distinctly seen on the mucous membrane, immediately about the edges of the membranous deposit, during the period of its progression.

Every practitioner who has given this subject attention is aware that the same deposit (pseudo membranous) which appears in the throat has been observed on the hand of a patient, when the cuticle is accidentally denuded, immediately before or at the time of incubation of this disease. But few know of this condition and deposit being found in the vagina and about the cervix uteri:

The period of catamenia marks the attack of diphtheria as particularly malignant. One case was reported to me where the vaginal condition occurred simultaneously with the difficulty of the throat.

The slow convalescence was attributed to the non-appearance of the menses, until it was discovered that the uterus was swollen and painful to the touch. Upon examination with a speculum the attending physician found the os uteri occluded by something not unlike the mucus plug of pregnancy, but, being satisfied that pregnancy did not exist, he concluded that to the recent attack of diphtheria the occlusion was due, and that the contents of the uterus must be retained menstrual flow.

The fact here mentioned establishes the fact that diphtheria is not a local but a constitutional disease, and that local treatment cures by accident and not design.

A fact as remarkable as any presented during the study of this morbid condition, is this: Where there had been success in the treatment of this disease among the "old school" practitioners, I found it shrouded in a great deal of doubt, some believing it to be a local, others a constitutional difficulty, but all agreeing the best treatment to be the application or administration of one or more of the following remedies: Mercurii Binioidid, Mercurii Sol., Argenti Nitras, Potassæ Bichrom., Tr. Ferri Perchlori., Sodæ Chloras, Potassæ Chloras and Acidum Carbolic.

Exploring the writings of the Homœopaths, I found them possessed of a specific "dilute nitro-muriatic acid," applied locally, and administered generally, and it certainly has and will affect cures, in a manner prompt and pleasing both to the patient and his medical attendant.

Last, but by no means least, I turned to the practitioners of our own "school," and found specifics in profusion. I desire you to note the fact that all the following remedies are *acids* or *contain acids*.

Prof. Robert S. Newton remarks: "If there is a specific for any disease it is Kennedy's Fluid Extract of Pinus Canadensis, applied locally and administered generally." Where this remedy has been "pushed," I have never known it to fail — save in one instance, and that through the gross neglect of the attending physician during the early stage of the disease. Expecting much from this remedy, it was administered, even in the state of collapse in which the patient was found when the first dose was administered. I was satisfied, in observing its action then, that, had the patient had the benefit of this remedy twenty-four hours sooner, she would have recovered. I can ask for nothing better in my practice.

The next best remedy given me by an eclectic physician was: dilute Nitro-Muriatic Acid, fifteen to twenty drops, in about three ounces of water, a teaspoonful to be administered every half hour, if necessary. In nine cases out of ten this remedy will work with as much certainty as the Pinus Canadensis, there being this difference in favor of a choice between them: the latter contains a tonic property which the Nitro-Muriatic Acid does not.

The next best remedy given was, dilute Sulphuric Acid. Never, so long as I shall live, will I forget the justifiable enthusiasm of the gentleman who first called my attention to this remedy, for he had reason to be proud of his success. As he shook my hand "good-bye,"



he referred again "to the greatest of all God's blessings.—dilute Sulphuric Acid, in diphtheria."

Following these come Salicylic Acid and Cream of Tartar, with a local application of Labarague's Solution of Chlorinated Soda, the use of which remedies cannot be too highly commended.

As the greatest success in the treatment of diphtheria is obtained from the application and administration of an acid, or acid salt, is it not probable that the whole pathology of this disease is dependent upon the presence of a peculiar alkali in the blood, which, when neutralized by the acids administered, secures success in treatment; or, perhaps, upon the presence of a substance not an alkali, but that which acts *as a base* to an acid, producing the morbid influence? May not this "base," when in combination with an acid, be rendered incapable of further injury? So strongly was I impressed with this being a fact that, during the treatment of some cases, after I had cleared the throat of the membranous deposit, I have stopped my acid treatment to observe its appearance, and subsequently renewed treatment successfully. Such tests point strongly to the possibility that the pathology of this disease is dependent upon the presence of an alkali or other basic substance in the blood, causing a constitutional disease by blood-poisoning. Indeed, the cure of some mild cases have come under my notice by means of the use of *Phytolacca Dec. Baptisia Tinct.* and *Ignatia*, the best known antiseptics in blood-poisoning.

Let me give a case in practice to illustrate the treatment: Mrs. T., æt. thirty-two, of this city; sanguino-encephalic temperament. First noticed a swelling of tonsils, accompanied by a slight sore throat, after which the salivary glands began to swell, accompanied by extreme lassitude, and white patches appeared upon the fauces. She became alarmed and sent for her family physician who, with these symptoms, in conjunction with an active pulse, was correct in his diagnosis of diphtheria, and ordered the following treatment:

℞ Tr. Aconiti,  
Tr. Belladonnæ aa. gttss. x.  
Aquæ Crotoni, ℥ iij.  
M.

Sig: Take one teaspoonful every two hours, and

℞ Potassæ Chloras., grs. viij.  
Aquæ Crotoni, ℥ iv.  
M.

Sig: Use a teaspoonful as a gargle every hour.

The next morning all the symptoms remained; the lassitude was aggravated, and the membranous deposit extending. He changed the gargle to

℞ Potassæ Bichrom., grs. vj.  
Aqua, ℥ iv.  
M.

Sig: Use one teaspoonful as a gargle every hour.

The arterial sedations were continued as before.

The next morning, being called in consultation, I found the patient with pulse 120 per minute; membranous deposit covering fauces and extending to posterior nares, and involving the soft palate; shortness of breath and complaining of great general debility. Prescribed:

R. Fl. Ext. Pinus Canad. (Kennedy's), ℥ ij.  
 Aqua (Fervens), ℥ iv.  
 M.

Sig: When cool enough use one teaspoonful as a gargle, after which let the patient swallow one teaspoonful; use in this way every hour. For diet, use milk punch.

The next morning I found the throat entirely cleared of pseudo-membranous deposit; breath less oppressive; diphtheritic condition much improved, but patient suffering from nervous irritability that prevented her from sleeping. She declared she would surely die if she could not sleep soon. In this emergency I prescribed, in addition to the other medicine,

R. Tr. Gelsemini, gttss. xx.  
 Aquæ, ℥ iij.  
 M.

Sig: One teaspoonful every hour for four hours, then every two hours.

I ordered milk punches as strong and as often as the patient would take them.

The next morning the attending physician reported no appearance of deposit in the throat; pulse, ninety; nervous irritability very much relieved; had slept at intervals, after taking Gelseminum twice, and shortness of breath much relieved. Recommended the Pinus Can. to be continued at intervals of every two hours; Gelseminum four times a day, and continue milk punches or other stimulating diet. If she continued to improve next day, increase the intervals between the administration of Pinus and stop the Gelseminum altogether, continuing the nutritious diet.

Under this treatment the patient recovered.

The adjuvative treatment in this case was the administration of the Gelseminum, without which the patient would have surely died from the depressing and exhausting influence of the nervous irritability, notwithstanding the use of our "specific," Pinus Canadensis.

## NITRATE OF AMYL IN POISONING BY GELSEMINUM.

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BY MARK NIVISON, M. D., of New York city.

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The case that I am about to present is one that I called your attention to at the November meeting, and which I was requested at that time to write up and present to the society.

Believing as I do that Nitrate of Amyl, in this case, at least, aided very much in restoring the patient, and that it may be the means of indicating a possible course for others under like circumstances, I have complied with your request.

I will not say that Nitrate of Amyl is a certain antidote to the effect of Gelseminum under *all* circumstances, but that it establishes an action the very *reverse* to that produced by an overdose of Gelseminum. The latter being so persistent and powerful a relaxant, that the nerves controlling the heart and the circulation generally, become powerless. All the organs cease to perform their functions from want of nerve force. The heart expands, but has no power to contract. Death, of course, follows.

Knowing that Nitrate of Amyl had been used with the happiest results in cases of asphyxia from Chloroform, the idea suggested itself to my mind that it *might* do the same in an overdose of Gelseminum. After getting this idea in my mind, I had not long to wait for a chance to test it. A gentleman stopping in the same house in which I had my office, supposing he was taking a simple tonic, took at the lowest estimate two ounces of the tincture of Gelseminum. Discovering by the taste that he had made a mistake, he looked at the label on the bottle, and found that he had taken, as he himself expressed it, "a big dose of sure death." He came immediately to my room and called me (for it was in the night). I dressed myself quickly, but by that time he was taken with the primary symptoms; a general spasmodic action of the muscles, but particularly the muscles of the chest and heart. These spasms would occur about every two or three minutes at first, and would last probably from ten to fifteen seconds. As soon as the spasm ceased there was sudden and excessive relaxation.

I got him into the office as soon as possible, which was probably not more than five minutes from the time he took the Gelseminum, and gave him at once a powerful emetic of Sulphate of Zinc, and directed those that were assisting me to repeat as soon as the stomach had rejected the first dose, while I went to the drug store to get the Amyl. By the time I returned he had vomited thoroughly. I repeated two or three times, until I thought every thing that it was possible to do in this direction was accomplished. For perhaps ten minutes after we ceased with the emetics the spasmodic action first

spoken of continued, but got fainter every time until they ceased entirely, and, in proportion as this action stopped, the secondary or characteristic effect of Gelseminum obtained, which, up to this time, had been retarded by the reaction, caused partly by the emetics and partly by the spasms. Now, my idea was, just at this point, to try and create a reaction by producing spasm. In this I succeeded, with the Amyl, by allowing him to take from the bottle one or two full inspirations. This, I will say here, is an unsafe way to administer it, but my want of time was my excuse. Two to five drops on a handkerchief is all I believe that, under ordinary circumstances, it is considered safe to give. At every inspiration of the Amyl we got a prompt reaction—an increased action of the heart. The face and neck would flush, showing a forced capillary circulation and a sort of rigidity of the muscles. This was continued at intervals for four hours from the time the Gelseminum was taken—never failing to bring on reaction with the Amyl. Then the treatment was stopped, the patient given strong coffee, and ordered to keep quiet. Twelve hours afterward he was feeling the effect of Gelseminum, to the extent of being nearly blind, and the whole system much relaxed, showing that, in spite of the prompt measures used to empty the stomach, there had been quite a quantity absorbed. In the course of twenty-four hours these symptoms had entirely subsided, and he had no further trouble. The tincture was the officinal tincture of the dry root.

I will state, however, that I believe the condition of the stomach at the time the Gelseminum was taken was in as favorable a condition as possible to withstand a mild officinal tincture, for, according to his own statement, he had been drinking all the evening. Had drank brandy, champagne, ale, etc. Just how far the emetic and the condition of the stomach aided in the recovery, I leave you to judge.

If I have interested you sufficiently in this subject to give it an investigation, I shall have accomplished my object in presenting it.

*336 West Thirtieth Street, New York.*

## TRANSACTIONS OF THE BROOKLYN ACADEMY OF MEDICINE.

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 ORGANIZED 1856 ; INCORPORATED 1861 ; RE-INCORPORATED 1865.
 

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## OFFICERS AND MEMBERS.

## OFFICERS :

*President*, B. F. Chapman, M. D. ; *Vice-President*, Wm. Barker, M. D. ; *Recording Secretary*, W. E. Crowell, M. D. ; *Corresponding Secretary*, L. B. Firth, M. D. ; *Treasurer*, James E. Danelson, M. D. ; *Board of Censors*—D. A. Smith, M. D. ; T. Van Skellinc, M. D. ; S. M. Hersey, M. D. ; D. E. Smith, M. D. ; Robert Gahrer, M. D.

## MEMBERS :

|                                 |                                   |
|---------------------------------|-----------------------------------|
| William Barker, M. D.....       | 122 Adelphi street.               |
| J. M. Browne, M. D.....         | 187 Atlantic avenue.              |
| H. Boskowitz, M. D.....         | 137 Duffield street.              |
| J. E. Burris, M. D.....         | 141 Java street, E. D.            |
| B. F. Chapman, M. D.....        | 164 Fort Greene place.            |
| H. E. Cady, M. D.....           | 245 Duffield street.              |
| George Cooper, M. D.....        | 245 Duffield street.              |
| W. E. Crowell, M. D.....        | 1 Bainbridge street.              |
| Jas. E. Danelson, M. D.....     | 532 Lafayette avenue.             |
| E. A. Firth, M. D.....          | 453 Bedford avenue.               |
| H. E. Firth, M. D.....          | 453 Bedford avenue.               |
| H. F. Firth, M. D.....          | 203 South Fifth street, E. D.     |
| L. B. Firth, M. D.....          | 232 Myrtle avenue.                |
| Chas. E. Griswold, M. D.....    | 408 Gold street.                  |
| Robert Gahrer, M. D.....        | 264 Eckford street, Greenpoint.   |
| S. M. Hersey, M. D.....         | 291 Thirteenth street, So. Bklyn. |
| M. Hermance, M. D.....          | 503 Fulton street.                |
| A. E. Jacobson, M. D.....       | 5 Lafayette place, E. D.          |
| M. S. James, M. D.....          | 415 Fifth avenue, So. Brooklyn.   |
| H. A. Krick, M. D.....          | 33 Trautman street.               |
| H. G. von Lillienschild, M. D.. | 33 Union place, E. D.             |
| A. R. Pettit, M. D.....         | 1001 Gates avenue.                |
| Henry W. Rose, M. D.....        | 124 South Fifth street, E. D.     |
| B. J. Stow, M. D.....           | 213 Nassau street.                |
| D. A. Smith, M. D.....          | 222 McDonough street.             |
| D. E. Smith, M. D.....          | 121 Fort Greene place.            |
| H. A. Tucker, M. D.....         | 393 Clinton street.               |
| C. B. Tucker, M. D.....         | 381 Clinton street.               |
| T. Van Skelliue, M. D.....      | 298 Grand street, E. D.           |
| S. A. World, M. D.....          | 311 Adelphi street.               |

## PREAMBLE.

*Whereas*, Believing it to be the duty of physicians to investigate all methods of medical practice, without prejudice, and to adopt the best remedies for, or means of, curing disease and alleviating the sufferings of humanity, and that without regard to the source of methods, remedies or means; and further, believing it to be the duty of physicians to associate together for the promotion of the objects here indicated, and for mutual improvement in the science of medicine, we, the members of the Brooklyn Academy of Medicine, do hereby agree to abide by the following constitution and by-laws:

## CONSTITUTION.

ARTICLE I. The name of this association shall be the Brooklyn Academy of Medicine.

ART. II. The Brooklyn Academy of Medicine shall be auxiliary to the Eclectic Medical Society of the State of New York, for the counties of Kings, Queens, Suffolk and Richmond, subject to the sanction and approval of the aforesaid State society.

ART. III. The laws of the State of New York regulating the practice of medicine and surgery, and providing for the organization of medical societies, shall be deemed a part of this constitution.

ART. IV. The officers of this association shall be a President, Vice-President, Recording Secretary, Corresponding Secretary, Treasurer and Board of Censors, who shall be elected annually by ballot, a majority vote electing them.

ART. V. The duties of the officers of this society shall be such as are prescribed by the laws of the State of New York, and in addition thereto such as may be from time to time designated in the accompanying by-laws.

ART. VI. Any regularly licensed physician, who has complied with the laws of the State, may become a member of this academy.

ART. VII. The annual meeting of the academy shall be held on the first Monday evening in March, for the election of officers and the transaction of such other business as may be prescribed in the by-laws or be brought regularly or constitutionally before it.

ART. VIII. The regular monthly meeting of the academy shall be held on the first Monday evening of each month.

ART. IX. Upon the written request of any five members in good and regular standing, giving their reasons for such action, the President shall direct the Corresponding Secretary to call a special meeting of the academy, in which case the Secretary shall state in his notice to members the object of the meeting. At such special meeting no business shall be transacted other than that named in the notice.

ART. X. At any regular or special meeting of the academy, five members shall constitute a quorum.

ART. XI. Any member of the academy who, on trial, shall have been proven guilty of gross ignorance or misconduct in his profession, or of immoral conduct or habits, or who shall have been con-

victed in any court of record of crime or misdemeanor, may be censured, suspended, expelled, or invited to withdraw, by a vote of two-thirds of the members present at any regular meeting.

ART. XII. The constitution of the academy may be altered or amended at any regular meeting by a vote of two-thirds of the members present, provided one month's written notice of such action shall have been given.

ART. XIII. The President, Vice-president, Recording Secretary and Treasurer shall constitute the Executive Committee of the academy for the general management of its affairs, when not in session, and for the transaction of all business not delegated to a special committee.

#### BY-LAWS.

##### *Duties of President.*

SECTION 1. The President shall call to order, preside, and require conformity to all rules of the academy.

§ 2. He shall have power to convene special meetings at such times as the interest of the academy demands, and require the corresponding secretary to duly notify the members of such meeting and its object.

§ 3. He shall announce the order of business, put to vote all questions which occur in the regular order of business and declare the result, decide all questions of order, subject, however, to the usual appeal, which appeal shall not be debatable; he shall appoint all committees not otherwise ordered, and perform such other duties as are indicated by common parliamentary usage.

§ 4. He shall receive applications for membership, and if, upon examination, he is satisfied with the qualifications or credentials of applicants, he shall report their names and evidence thereof, without unnecessary delay, at a regular meeting of the society. If he be in doubt with regard to the credentials or qualifications, he shall so report, and upon the motion of a member, refer such applicant to the board of censors for examination.

§ 5. He shall direct the corresponding secretary to call a special meeting, in accordance with article IX of the Constitution, and, at the annual meeting next succeeding his election, deliver an address before the academy.

§ 6. He shall have power to arrange for the entertainment of the academy with essays, addresses and discussions.

##### *Duties of Vice-President.*

§ 7. The Vice-President shall discharge all the duties devolving upon the President in case of his absence, or, upon the death of that officer, he shall discharge the duties of the same until the next annual election.

##### *Duties of Recording Secretary.*

§ 8. The Recording Secretary shall record the transactions of the academy.

§ 9. He shall enter into a suitable book the minutes of every regu-

lar and special meeting, keep a register of the name and residence of every member, receive all moneys for initiation, dues, diplomas and assessments, regularly keep an account thereof, and pay the same, without delay, to the treasurer.

§ 10. He shall receive and file all applications for membership, and refer the same to the President.

§ 11. He shall preserve all documents and other papers belonging to the academy, and allow none to pass out of his hands without its consent, expressed by resolution.

§ 12. He shall authenticate, by his signature, all documents, acts and proceedings of the academy.

§ 13. At the annual meeting next succeeding his election, he shall be required to make a report of such matter as may be of interest to the academy, including a statement of receipts and disbursements of all moneys for whatever purpose.

§ 14. He shall, at the expiration of his term of office, deliver up all books, papers, documents and property belonging to the academy to his successor in office.

#### *Duties of Corresponding Secretary.*

§ 15. The Corresponding Secretary shall conduct all the correspondence of the society, under the general rule and the direction of the Academy, or the Executive Committee.

§ 16. He shall notify, in writing, all members, in due time, of every regular or special meeting of the academy.

§ 17. He shall, in notices of regular meetings, notify all members in due time of any proposed change of the constitution and by-laws.

§ 18. He shall perform, in the absence of the Recording Secretary, the duties devolving upon that officer.

#### *Duties of Treasurer.*

§ 19. The Treasurer shall keep a true account of all the receipts and disbursements of moneys belonging to the society, pay all bills, regulate, levy and equalize all assessments necessary for meeting the expense of the academy, when authorized by it to do so.

§ 20. He shall receive and file all securities and moneys, documents, deeds, mortgages, bonds, etc., belonging to the academy; and, at the expiration of his term of office, deliver the same over to his successor in office, or to such other person as the academy may direct, with all evidence of debt, books, writings and other property in his keeping or under his care.

§ 21. He shall make, at the annual meeting, a report of the amount of his receipts and expenditures for the year preceding.

#### *Duties of Censors.*

§ 22. The duties of the Board of Censors shall be such as are prescribed by the laws of the State of New York.

§ 23. They shall examine carefully and impartially any candidate for membership that may be referred to them by the President, and if a majority are satisfied with his qualifications to so report without



delay; if, however, a majority are dissatisfied, they shall report a withdrawal of the name of the candidate, which action shall be final.

§ 24. In the absence of the President and Vice-President the Senior Censor shall preside.

*Membership.*

§ 25. Any physician who is eligible in accordance with article VI, of the constitution, and who may be desirous of admission to membership, can make application in writing to the President, through any member of the academy.

§ 26. If the report of the President or Board of Censors be favorable, the candidate shall then be balloted for, and if elected by a two-thirds vote, he shall, by paying the initiation fee and signing the constitution, become a member.

*Fees and Dues.*

§ 27. The initiation fee shall be three dollars (\$3.00); the diploma fee two dollars (\$2.00); and the annual dues two dollars (\$2.00); which, when paid, shall become a part of the fund of the academy.

*Essays.*

§ 28. Essays, as soon as read, shall be considered the property of the academy, and may be referred to the publishing committee of the State Society.

*Offenses and Penalties.*

§ 29. Any member offering disrespect to the society, or conducting himself in an ungentlemanly manner, during its sessions, may be convicted of the same by a majority of the members present; and, in the event of such conviction, the President shall pronounce formal censure upon the member so convicted; and, upon a repetition of the offense, the member offending shall be liable to expulsion.

§ 30. Any member whose dues have remained unpaid (honorary members excepted) for the term of two years, shall be liable to expulsion at any regular meeting of the academy, providing such person has been duly notified to pay all arrearages, a two-thirds vote of the members present being necessary for such expulsion; also, any member leaving the counties in which this academy is recognized, and whose dues have not been paid for a term of two years (failing to notify the Recording Secretary thereof of their post-office address), shall, without notification, become liable to expulsion.

*Alteration of By-laws.*

§ 31. No by-laws shall be altered or repealed, unless notice of such proposed action has been given in writing at least one month previously, and then only by a two-thirds vote of the members present.

*Suspension.*

§ 32. When a special purpose seems to require it, a suspension of these by-laws may be had at any regular meeting by a vote of two-thirds of the members present; providing that every new purpose shall require a new suspension and a new motion for it.

*Reading of Constitution and By-laws.*

§ 33. This constitution and by-laws shall be read before the academy after the reading of the minutes of the regular meetings held in September, December and April of each year.

*Charges and Trials.*

§ 34. Charges may be preferred by any member against any member of the academy for malpractice, immoral conduct, low, quackish advertisements, or any act unbecoming a physician; after such charges, with their specifications, have been presented in writing, the President shall appoint a commission of inquiry, of three or five members of the academy, as the accused may elect, who shall summon the accuser and accused before them; they shall listen impartially to the evidence presented for and against said member, and shall recommend to the academy, in accordance therewith, "to expel," "to suspend," "to be reprimanded by the chair," or "no cause of action."

§ 35. The academy shall, on motion, receive the report of the commission of inquiry, and adopt, reject, or make a substitute therefor.

## ORDER OF BUSINESS.

1. Calling the academy to order by the President.
2. Reading of minutes of previous meeting, by Recording Secretary.
3. Propositions for membership.
4. Report of President or Board of Censors on propositions for membership.
5. Balloting for candidates.
6. Reading of communications.
7. Bills presented.
8. Reports of committees.
9. Unfinished business.
10. New business.
11. Reading of essays.
12. Reports of cases.
13. Discussions.
14. Adjournment.

## APPENDIX.

For the further instruction of the Brooklyn Academy of Medicine, the following rulings of the Eclectic Medical Society of the State of New York, passed October 18 and 19, 1876, are herewith appended:

"Resolved, That the constitution be interpreted that the jurisdiction of the auxiliaries of this society be paramount in the respective districts, and that hereafter it be illegal and invalid to receive members in one society, who reside in the boundaries of another, and have there been rejected as members; also

"Resolved, That a physician living in the jurisdiction of one society, whether a member or not of such society, cannot legally connect himself with any other auxiliary society, unless he has first obtained permission of the society in whose district he resides."

The resolution passed October 20, 1875, requesting auxiliaries to hereafter grant licenses to practice medicine, surgery and obstetrics for only one year, was repealed. Please take notice.

Article 3 of the by-laws was amended to read: "Any member, except a non-resident of the State, voluntarily ceasing to belong to an auxiliary society, shall thereby cease to be a member of this society. But any member who shall have been dropped or excluded from membership for any alleged cause, shall have the right to serve a notice, within one year, upon the President of this society, who shall cause a review of the said proceedings, and the decision of this society, whether to set aside or confirm the same, shall be final.

## TRANSACTIONS.

BROOKLYN, *March 6, 1876.*

The Brooklyn Academy of Medicine held its regular monthly meeting at No. 26 Court street, on Monday evening, March 6, 1876. President, H. S. Firth, M. D., in the chair. The minutes of the previous meeting were read and approved.

The Treasurer's annual report was presented and on motion accepted and referred to the finance committee for examination.

The President then announced the following committee for nomination of officers for the ensuing year:

*Committee.*—B. J. Stow, M. D., B. F. Chapman, M. D., T. Van Skelline, M. D.

During the absence of the above committee, the following gentlemen paid dues:

|                           |               |
|---------------------------|---------------|
| Dr. H. A. Tucker.....     | \$2 00        |
| Dr. Jas. E. Danelson..... | 2 00          |
| Dr. E. A. Firth.....      | 3 00          |
|                           | <hr/>         |
| Total.....                | <u>\$7 00</u> |

Dr. Chas. E. Griswold then exhibited to the members of the academy a vaginal syringe. It may be used as an attachment to Davidson's family syringe, for use in vaginal diseases as well as to promote cleanliness. It was acknowledged to be a good and useful invention.

The committee, after due deliberation, presented the following names as officers for the ensuing year:

*President.*—B. F. Chapman, M. D.

*Vice-President.*—William Barker, M. D.

*Recording Secretary.*—W. E. Crowell, M. D.

*Corresponding Secretary.*—L. B. Firth, M. D.

*Treasurer.*—James E. Danelson, M. D.

*Board of Censors.*—Drs. D. A. Smith, T. Van Skelline, R. Gahrer, D. E. Smith and S. M. Hersey.

The nominees were then elected unanimously, with a single exception, but all received an election.

The President, Dr. H. S. Firth, then conducted the President-elect, B. F. Chapman, M. D., to the chair, who returned thanks to the Academy, and stated that although unsought by him, he would endeavor to perform the duties of the office with credit to himself and satisfaction to the society, although he had much preferred some older member had been chosen to fill the position.

Dr. H. E. Firth stated that Dr. Minor was ready at any time to appear before the Board of Censors for examination.

The matter of the amendment to the by-laws was then brought up for action. The subject was discussed at some length, some favoring an immediate squelching of the matter; others thought it had better be considered more fully. Therefore, on motion, the further consideration was laid over until the next monthly meeting.

The amendment for regulating the duties of the President, in relation to furnishing proper entertainment for the academy, was brought up and passed.

The committee on the last annual supper promised a full report at the next monthly meeting.

The President then appointed the following gentlemen a finance committee:

James E. Danelson, M. D., M. Hermance, M. D., Wm. Barker, M. D.

Also the following gentlemen a committee of publication:

W. E. Crowell, M. D., Chas. E. Griswold, M. D.

The subject of the next annual supper was called up, and several members made remarks on its necessity and feasibility, but, on motion, it was finally laid over until next meeting.

On motion, adjourned.

Respectfully submitted.

W. E. CROWELL, M. D.,  
*Secretary.*

*April 3, 1876.*

The Brooklyn Academy of Medicine held its regular monthly meeting at No. 26 Court street, on Monday evening, April 3, 1876, President B. F. Chapman, M. D., in the chair.

The minutes of the previous meeting were read and approved.

Dr. B. J. Stow called for the books, constitution and by-laws of the society. The Secretary made an apology for their not being present.

The Board of Censors made no report.

The amendment to the constitution in relation to advertising was brought up.

Dr. William Barker, desired, that action thereon should be postponed owing to the small number in attendance. Dr. B. J. Stow, thought, as the matter had been laid over twice, that it would be better to dispose of it now, and if any absent member had any objections to our disposition of the matter, it would be his own fault that he was not here to present them. After some further expression of

opinion by other members, Dr. Stow moved that with due respect to the committee who drafted the amendment, that it be laid on the table indefinitely. It was carried.

Dr. C. E. Griswold, referred to the imperfections in the arrangement and construction of the constitution and by-laws, and moved that a committee of three be appointed to revise them. It was carried.

On motion, the president, B. F. Chapman, M. D., was elected chairman of that committee. The committee after appointment, stood as follows.

*Committee* — B. F. Chapman, M. D., C. E. Griswold, M. D., S. M. Hersey, M. D.

The annual supper subject was taken up, and the matter, on motion, was laid over until next meeting.

Dr. C. E. Griswold then presented a brief essay bearing the title of "Poison versus Medicine." It was received, but at the request of the writer was allowed to be retained for extension and revision.

On motion the Academy adjourned.

Respectfully submitted.

W. E. CROWELL, M. D.,  
*Secretary.*

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BROOKLYN, *May 1, 1876.*

The Brooklyn Academy of Medicine held its regular monthly meeting at No. 26 Court street, on Monday evening May 1, 1876, President B. F. Chapman, M. D., in the chair. The minutes of the previous meeting were read and approved.

There being no report of Censors, the committee on by-laws reported progress. The report from the committee on the last annual supper was then called for and presented to the society :

|                    |               |
|--------------------|---------------|
| Receipts .....     | \$117 00      |
| Expenditures ..... | 113 40        |
| Balance .....      | <u>\$3 60</u> |

Moved by Dr. D. E. Smith, that said report be accepted and committee discharged. It was carried.

Dr. C. E. Griswold, moved that the balance of money received from the last annual supper be paid to the treasurer for the benefit of the society. Carried.

Dr. C. E. Griswold was then called upon by the society to read his revised essay on Poisons versus Medicines. It was well received by the society.

Dr. W. E. Crowell then moved that the paper be accepted and referred to the publishing committee. It was carried.

Professor R. A. Gunn, of New York, being present, was called upon by the President to make a few remarks. He arose, saying, "He, for one, was pleased with the doctor's essay, and thought it of great importance to the profession generally."

During the remarks of Professor Gunn, he illustrated a case where he had given a patient an enema of Lobelia, and that it caused such a depression of the vital forces, that, unless he had used stimulants and the galvanic battery, he believed his patient would have died from its effects. After some further very interesting remarks, he spoke at some length of Reynold's Porte Remedy (Medicate Gelatine Bougie) being used in the treatment of gonorrhœa. They being medicated with some Zinci Sulphatis and Belladonna, others with Opium and Belladonna, some with Sulph. Zinc alone, Carbohc Acid, etc. He had, with these Bougies, succeeded in curing some five or six cases of long standing. During the course of his remarks he thought it advisable to give constitutional treatment for four or six weeks, so as to be on the safe side, but never give alterative treatment longer than two weeks at a time.

Dr. C. E. Griswold reported a case of chancre where he had used the black-wash, and asked the professor's opinion in regard to the remedy. His reply to the doctor's question was, that while the black-wash healed the chancre, it left more of an induration. There is but one syphilitic sore, and in his opinion the best dressing that could be used was the Carbohc Acid dressing.

Dr. B. F. Chapman related a case of soft chancre treated successfully with carbolated linseed oil, being only two weeks in curing his patient.

Dr. Griswold, in treatment of rheumatism, believed in using the supporting treatment with Cimicifuga Rac. and Colchicum, and Cimicifuga and Cactus Grand. where there were heart complications.

Prof. Gunn arose, saying his treatment of rheumatism, inflammatory particularly, and for all kinds, in fact, was Salicylic Acid, given in from seven to ten grain doses, three or four times a day.

Dr. B. F. Chapman had recently treated a patient successfully by using *Cereus Bonplandii*, given in same doses as *Cactus Grand.* this being a case of cardiac rheumatism.

Doctor Griswold related to the society a case of ulcer, with nasty green pus. He applied a test-paper to the pus and found it of acid condition. His treatment consisted of potassa sesqui carbonate and syrup Ferri Iodi. His patient greatly improved under the treatment.

Doctor Chapman had better results from the use of the Ext. Pinus Can. (Kennedy's). No remedy, he thought, equaled this.

The committee on the annual supper was then called upon.

Doctor D. E. Smith moved that it should be suspended for this year, owing to the National Medical Society meeting, and it was carried.

The bill of Martin Leick, for rent of room, was presented, referred to the financial committee and ordered paid, after which the academy adjourned.

Respectfully submitted.

W. E. CROWELL, M. D.

*Secretary.*

BROOKLYN, *June 5, 1876.*

The Brooklyn Academy of Medicine held its regular monthly meeting at No. 26 Court street, on Monday evening, June 5, 1876. President Dr. B. F. Chapman being absent, vice-President William Barker, M. D., occupied the chair. The minutes of the previous meeting were read and approved.

As there was no report from the censors, the committee on by-laws reported progress.

The Secretary reported to the society that many members were two years in arrears for dues, asking those present to come forward and pay. After which the following gentlemen paid dues :

|                      |                |
|----------------------|----------------|
| Dr. B. J. Stow.....  | \$2 00         |
| Dr. M. S. James..... | 2 00           |
| Dr. D. E. Smith..... | 2 00           |
| Dr. Wm. Barker.....  | 2 00           |
| Dr. R. Gahrer.....   | 2 00           |
| Total .....          | <u>\$10 00</u> |

The Secretary's bill and that of Martin Leick were approved and ordered paid.

Dr. C. E. Griswold reported a case of ante-partum — puerperal mania, which so closely resembled Hysteria as to be taken for that disease. The case is now in the Homœopathic Maternity under treatment, with a probability of a fatal result.

Dr. D. E. Smith reported a case of calculi in the right ureter, which was extremely painful, and thought the chances of recovery were decidedly against the patient.

Dr. D. A. Smith has known cases treated with onion juice, given internally, with Alkaline bandage applied externally, *v. c.*, ginger, saleratus and water.

Dr. M. S. James has given Hærlém oil, gtt. 15, and shavings of castile soap in milk, for the removal of calculi.

Dr. C. E. Griswold suggested a chemical examination of the urine to discover the character of the deposit, either the earthy phosphates or lithic acid, and treat accordingly. The doctor related a case which had been treated for gonorrhœa, which, upon examination of urine, was found to be a case of deposit of earthy phosphates, which, with proper treatment, recovered and relieved the anxiety of both husband and wife regarding the chastity of each. He suggested that most all remedies had a double action, either excitant or depressant, illustrating the proposition with, first, Belladonna, which by its first stimulating property, causes a contraction of capillaries, and which in larger quantities so depresses capillary power as to induce a dilatation of capillaries; second, Iodide of Potash, which first gives, in small doses, a stimulating effect, passing out through the kidneys principally, and secondly, depressing the vital forces.

The announcement of the meeting of the National Society was then read.

The bill of Martin Leick was then presented and paid.

The society then adjourned to meet the first Monday evening in September.

Respectfully submitted.

W. E. CROWELL, M. D.,  
*Secretary.*

BROOKLYN, *September 4, 1876.*

The Brooklyn Academy of Medicine held its regular monthly meeting at No. 26 Court street, on Monday evening September 4, 1876. President, B. F. Chapman, M. D., in the chair. The minutes of the previous meeting were read and approved.

The censors being absent no report was made.

The committee on by-laws and constitution handed in their report. After some discussion it was thought proper for it to be laid on the table for final action, to be taken at the next meeting.

Dr. C. E. Griswold moved that the rules of the society be suspended for the evening as regards the name of Dr. G. von Lillienschiold, and proceed to ballot for the same. It was carried.

The candidate was then balloted for and unanimously elected a member of the society, after which the doctor came forward, paid dues and diploma fee, five dollars, and signed the constitution.

Dr. C. E. Griswold then informed the society that the case of antepartum puerperal mania that was taken to the Homoeopathic Maternity, had passed into the hands of a physician in New York city and had since died.

The following gentlemen paid dues :

|                          |             |
|--------------------------|-------------|
| Dr. W. E. Crowell .....  | \$2 00      |
| Dr. B. F. Chapman .....  | 2 00        |
| Dr. M. Hermance .....    | 2 00        |
| Dr. A. E. Jacobson ..... | 4 00        |
| <br>Total .....          | <br>\$10 00 |

The following propositions were handed in :

I hereby propose the name of Dr. H. A. Krick, a person suitable to become a member.

B. F. CHAPMAN, M. D.

I hereby propose the name of Dr. J. E. Burris, a person suitable to become a member.

Dr. G. von LILLIENSCHIOLD.

I hereby propose the name of Dr. Jesse B. Lung, as it his desire to come before the board of censors to pass an examination and become a member of the society.

W. E. CROWELL, M. D.



The bill of Martin Leick was examined and ordered paid. Being in order, it was moved that we adjourn.

Respectfully submitted.

W. E. CROWELL, M. D.,  
*Secretary.*

BROOKLYN, *October 2, 1876.*

The Brooklyn Academy of Medicine held its regular monthly meeting at No. 26 Court street, on Monday evening, October 2, 1876, President Chapman in the chair.

Minutes of the previous meeting were read and approved.

No report from the censors.

Committee on constitution and by-laws again presented their report, after which some discussion followed.

Dr. George Cooper moved that the by-laws in relation to a committee of inquiry be referred back to the committee, action to be taken at the next meeting. It was carried.

Dr. J. B. Lung being present, arose, saying that before coming before the Board of Censors for examination, he wished a committee appointed to investigate his character, as there had been reported to many of the members that said character would not bear investigation, after which he would endeavour to explain away all charges.

The President then appointed the following gentlemen to act upon that committee and report at next meeting. After appointment the committee stood as follows:

Dr. Chas. E. Griswold, Dr. D. E. Smith, Dr. William Barker.

The President then authorized the Secretary to inform J. B. Lung, Dr. Chas. E. Ovens, Dr. J. E. Burris, Dr. H. A. Krick, to meet the Board of Censors, October 20, 1876, 7 P. M., at the office of D. E. Smith, M. D. Also empowering the Secretary to notify the censors to meet at the above place at the same time.

The President then directed the Secretary to make out a list of all members in good standing belonging to the Society, and have it forwarded to the Secretary of the Eclectic Medical Society of the State of New York, and to notify the Treasurer of this Society to pay fifty cents for each member found in good standing.

The President then appointed as delegates to the State Society, Chas. E. Griswold, M. D., L. B. Firth, M. D., S. M. Hersey, M. D.

Dr. S. M. Hersey paid dues to the amount of four dollars (\$4.00).

G. Von Lillieschild was then appointed by the society as essayist for next meeting.

The bill of Martin Leick was presented and ordered paid.

It was moved that when we adjourn, we adjourn to meet on the second Monday in November:

Respectfully submitted.

W. E. CROWELL, M. D.,  
*Secretary.*

BROOKLYN, *November 13, 1876.*

The Brooklyn Academy of Medicine held its regular monthly meeting at No. 26 Court street on Monday evening, November 13, 1876. The Academy was called to order by its President, B. F. Chapman, M. D.

The minutes of the previous meeting were read and approved.

The Board of Censors reported that Jesse B. Lung and Dr. Chas. E. Ovens did not appear before the Board when notified to do so, and that J. E. Burris, M. D., and Dr. H. A. Krick were suitable persons to become members of this Society. They then were duly balloted for and unanimously elected as members.

Dr. Chas. E. Griswold moved that the name of Chas. E. Ovens, M. D., be laid over for next meeting and action to be taken thereon. Carried.

The committee who were appointed at our last meeting to investigate the character of Jesse B. Lung stood as follows :

Chas. E. Griswold, M. D., D. E. Smith, M. D., Wm. Barker, M. D.

They reported to this society that the charges made against said Jesse B. Lung were investigated by the committee, and were found to be as represented to the society, and, in their opinion, he was not thought to be a suitable person to become one of its members, and inasmuch as he did not appear before the Board of Censors, his name be dropped indefinitely.

Moved by Dr. D. E. Smith that the report be accepted and the committee discharged. It was carried.

The President then informed the Secretary to notify Jesse B. Lung to that effect.

Committee on constitution and by-laws again presented their report. Some discussion followed, after which it was moved by Dr. B. J. Stow that the report be accepted as amended and committee discharged. It was carried.

On motion, the constitution and by-laws as reported by the committee were then adopted by the academy. (See above.)

Dr. D. E. Smith moved that a committee of three (3) be appointed to have the constitution and by-laws, as now read, printed in pamphlet form. It was carried.

The committee, after being appointed, stood as follows: Chas. E. Griswold, M. D., E. M. Hersey, M. D., B. F. Chapman, M. D.

Dr. B. J. Stow suggested that every other leaf be blank. It was thought to be a good idea. After which he moved that 300 copies be printed, and it was carried.

Moved by the President that the article of the Secretary of the New York State society be received and placed as an appendix to the by-laws. Carried.

Moved by Dr. H. E. Firth, as regards the letter received from Dr. Wm. B. Warner, of Toledo, O., that it be laid over for the next meeting and action be taken thereon. Carried.

The essayist was called upon, but, being absent, could not respond.

Dr. D. E. Smith moved that Dr. H. E. Firth's essay be read before this society at our next meeting, as he had taken great pains to get

dates and names. His subject, "History of Eclecticism in this State." It was carried.

Received from Dr. Henry A. Krick five dollars, also Dr. J. E. Burris, five dollars, for diploma fees and dues, after which they signed the constitution.

Being in order, it was moved that we adjourn. Carried.

Respectfully submitted.

W. E. CROWELL, M. D.,  
*Secretary.*

BROOKLYN, *December 3, 1876.*

The Brooklyn Academy of Medicine held its regular monthly meeting at No. 26 Court street on Monday evening, December 3, 1876. President B. F. Chapman in the chair.

In the absence of both the Recording and Corresponding Secretaries the President appointed C. E. Griswold Secretary *pro tem.*

The minutes of the previous meeting were read, and, on motion, were amended and then adopted as amended.

The following proposition was handed in:

"I hereby propose the name of Dr. S. Shepard, a person suitable to become a member.  
CHAS. E. GRISWOLD."

The proposition went to the hands of the President, according to the new constitution and by-laws.

The Board of Censors presented no report.

The matter of the proposition of Dr. Chas. H. Ovens was, on motion, tabled indefinitely.

The committee of publication of the constitution and by-laws reported progress, and asked by what means the society proposed to pay the expense thereof.

On motion of Dr. H. E. Firth it was voted that each and every member be taxed one dollar to defray the publishing expense, and that the funds be collected by the Treasurer.

Dr. H. E. Firth then presented his essay of the "History of Eclecticism in the State of New York." It was excellently written, and, in many particulars, was received with applause, while, as a whole, it is an exceedingly valuable document, and it will doubtless be of great interest to all who may chance to read it in the next volume of the State Society Transactions.

The academy, subsequent to its reading, returned a vote of thanks to the author.

Dr. Stephen Shepard being present was called on by the President and addressed the academy briefly.

Prof. Paul Allen, being present from New York, was then called upon. He had listened to the essay of H. E. Firth with great satisfaction, and in respect to the reference to Dr. Beach he was much pleased and referred at some length to his intimate acquaintance with that gentleman. Dr. Beach was an inductive reasoner and a great compiler of medical knowledge. He first introduced the great

principle of stimulation and relaxation, and to him is the medical profession of the world indebted for the value of that knowledge.

The professor stated, as an instance of his faculty of compilation, that at one time, while lecturing to a class of medical gentlemen, that he desired each person to write on a slip of paper what he thought was the best corrector for the stomach. A hat was passed and the slips collected, and as a result thereof he prepared his celebrated neutralized powder or corrector, and subsequently the neutralizing cordial of the American Dispensatory.

He was known to have been a financial failure and that his last days were his worst. With his loss of property, and what afflicted him most, the loss of his youngest son — upon whom he had placed his fondest hopes — who was drowned in the whirlpools of Hell Gate, he lost all ambition, became disheartened and completely broken down physically and mentally. Yet, with all, his writings are to-day a towering monument to his intelligence, industry and enterprise.

Doctor D. E. Smith had known Dr. Beach familiarly, being his pupil at one time. He knew him to have been an exceedingly practical man in the administration of remedies and had great faith in them. He said that it was a fact not generally known that Dr. Beach was well-to-do at one time, owning a large farm on Long Island. This piece of property he mortgaged to publish his Medical Practice. The money received in lieu thereof he was swindled out of by his publishers, to whom he had advanced it. In fact, he never realized any thing from the publication and sale of his work, Family Practice, of which 80,000 volumes were sold.

After some further remarks, the academy adjourned.

CHAS. E. GRISWOLD, M. D.,  
*Secretary pro tem.*

BROOKLYN, *January 8, 1877.*

The Brooklyn Academy of Medicine held its regular monthly meeting at No. 26 Court street, on Monday evening, January 8, 1877. President B. F. Chapman, M. D., in the chair.

No proposals for membership, and Censors had no report to make.

President Chapman informed the society that the name of Dr. Stephen Shepard came well recommended from the President and Secretary of the Eclectic Board of the State of Georgia, in reply to a letter of inquiry, he being a licentiate from that society.

On motion, his name was referred to the board of Censors, accompanied with the letters of recommendation.

On motion, the Corresponding Secretary was directed to notify Dr. Shepard to meet the board of Censors at such time as the board might designate.

The committee on printing the Constitution and By-laws reported that the printer had promised them for that evening, but owing to press of other work, was unable to do so.

On motion of Dr. C. E. Griswold, the Treasurer was ordered to pay into the hands of the committee such moneys as had been collected for defraying the printer's bill.

The bill of Martin Leick, and that of the Recording Secretary, were presented, and ordered paid.

Dr. H. E. Firth then read a continuation of his paper, entitled "The History of Eclecticism of the State of New York." It was well received by the society, and the President requested him to present the remainder at his earliest convenience.

Dr. C. E. Griswold arose, saying that after listening to the paper of Dr. H. E. Firth, relating to the early history of eclecticism in New York, also relating to the literature and medical colleges, as well as reading from the early works and life of Dr. Wooster Beach, he felt that a memorial of some kind was due to that person, as the father of eclecticism in New York State. What shape or form the memorial should take, he thought, had better be left to a committee appointed for that purpose. He proposed that the Brooklyn Academy of Medicine take the initiative in the matter; that the memorial, in whatever shape, might be placed in the New York college building. He would like to hear the expressions of views on the matter.

After which Dr. H. E. Firth made some remarks in favor of Dr. Beach's eclecticism. That he was well pleased with Dr. Griswold's suggestion of a memorial; thought it a good idea.

Dr. Charles E. Griswold moved that a memorial committee of three members be appointed to take the matter in hand, and report to the academy from time to time.

An amendment was then made and received, increasing the number of the committee to five.

After some further remarks, President Chapman appointed the following gentlemen to act as a memorial committee:

H. E. Firth, M. D., D. E. Smith, M. D., B. J. Stow, M. D., C. E. Griswold, M. D., L. B. Firth, M. D.

Dr. Hersey called the attention of the society to a case of puerperal convulsions of a lady, who gave birth to a child (still-born), which measured eighteen inches around the shoulders, he being called in consultation by Dr. William F. Prankard. The patient was given R Keith's conc. tr. Ver. Vir., gtt. xxx, every fifteen minutes until seven or eight doses had been given. Patient made rapid recovery.

Dr. C. E. Griswold arose, saying he also had been summoned to attend a lady with puerperal convulsions where there was frothing at the mouth. Could not give Ver. Vir. He used Chloroform. Patient's pulse rapidly sank, and was obliged to stop using it, fearing it was depressing the pneumogastric nerve. The engaged physician came in after asking the doctor's medical pedigree, of which he learned from the doctor all he pleased to tell him — asked for a mustard plaster. It was obtained and placed over the epigastrium, when the patient breathed her last.

Dr. H. E. Firth arose, saying: "That we can frequently anticipate an attack of puerperal convulsions from the symptoms which may present themselves, and may prevent them by judicious remedies. When such symptoms appear the urine should be tested, as, in a majority of cases, it would be highly albuminous. If the latter condition should be detected, general hydragogue cathartics may be

employed, if not contra-indicated, and the usual remedies employed, *i. e.*, Vin Colchici, Potassæ Acetas, Sprt. Etheri Nitro, Tr. Digitalis, Tr. Ferri Chloridi; and in sthenic condition, small doses Tr. Verat. Viride (Norwood's), Pot. Bromide. When called to a patient with puerperal convulsions I immediately administer Chloroform or Ether Sulph., or, what I think better, equal parts of each. The patient need not be placed too deeply under the anæsthetic at the time of the convulsion, but if again you find the convulsions coming with more force, it would be advisable to put the patient more deeply under its influence, again withdrawing the anæsthetic as the spasmodic action ceases, but, above all, see that the Chloroform or Ether Sulph. be pure. As soon as the spasmodic action ceases sufficiently to allow the patient to swallow, give from ten to thirty gtt. of Tr. Verat. Viride (Norwood's). Repeat in from fifteen to thirty minutes, until all symptoms of convulsions cease, or until you get sedation from the medicine, which you will determine by the pulse falling to sixty, or in some cases as low as fifty, or even forty, beats per minute. If the case should be a severe one, and the patient not speedily return to consciousness, I think it advisable to administer a brisk enema, to which, to insure success, you may add a few drops of Ol. Tiglii, and Ol. Terebinth,  $\frac{3}{4}$  ss. Also procure if possible a bladder filled with broken ice, and apply to the head. After the convulsions are broken the Tr. Verat. Viride may be continued in small doses, and at longer intervals, say from two to five gtt. every three hours. In some cases there may be persistent vomiting from the effect of Verat. Viride. If such should be the case you may have to employ the usual antidote to prevent too much prostration, the Tr. Serpentaria Comp. of the Am. Dispensatory, as I have found it to be a good remedy, given in small doses often repeated. If there is coma following the convulsion give small doses of Tr. Belladonna until these symptoms abate. When the patient has somewhat recovered, treat her on general principles according to the indications, keeping in mind the necessity of changing the albuminous character of the urine. By this treatment I have not witnessed a death in sixteen years, although I have frequently attended such cases in counsel and otherwise. Although I have not witnessed fatal cases, I can readily conceive of cases terminating fatally even after the paroxysms have been broken, especially in the apoplectic variety, where, as in some cases, there is a rupture of a blood-vessel in the brain."

Dr. M. S. James related a case of convulsions where he injected into the arm Tr. Verat. Virid. (Squibb's) ten to fifteen gtt. His patient rapidly recovered. He was asked whether he injected the tincture diluted or full strength. He answered: "The tincture itself."

Dr. Hersey was then appointed by the President as essayist for the next meeting.

Being late, it was moved to adjourn.

Respectfully submitted,

W. E. CROWELL, M. D.,  
Secretary.

## CENTRAL NEW YORK ECLECTIC MEDICAL SOCIETY.

## SEMI-ANNUAL SESSION.

The Central New York Eclectic Medical Society met in semi-annual convention at the court-house, in the city of Syracuse. June 14, 1876.

In the absence of the President, the meeting was called to order by J. N. Betts, M. D., Vice-President of the society.

The session was opened with prayer by Dr. Josiah Arnold of Syracuse.

Dr. Harris, Secretary of the society, called the roll and the following responded to their names: Josiah Arnold, B. M. Genung, T. L. Harris, S. Millington, C. F. Lownsbury, C. S. Totman, W. D. Thayer, C. T. Merrill, P. Kohlis, C. S. Huntington, J. S. Wright, L. J. Phelps, C. E. Hill, H. W. Strubel, F. D. Gridley, C. Von Spiegel, J. N. Betts, G. E. Lawrence, O. S. Kenyon, D. N. Waterbury, H. Hunsicker, S. Griffing, T. H. Kemter, W. W. Nims.

Minutes of previous session read by the Secretary and on motion approved.

Drs. Charles McConnell and A. D. Monroe made application for membership and were referred to the Board of Censors for examination.

In the absence of some of the board, the President appointed Drs. Arnold, Totman and Lawrence to fill vacancies.

During the absence of the Board of Censors for consultation, Dr. H. A. Bolles, President of the society, and Drs. E. L. Baker and A. J. Butterfield arrived and participated in the deliberations of the convention.

An essay on anæsthetic agents, by C. Von Spiegel, was, in the absence of the doctor, read by his son and referred to the committee on publication.

The Board of Censors having returned to the convention reported that Dr. Charles McConnell passed an excellent examination and recommend him for membership, and that a license be granted him for the practice of medicine and surgery; also, that a license be given Dr. A. D. Monroe for the practice of medicine, with the recommendation that he attend another course of lectures.

The report of the censors was on motion unanimously adopted and the applicants by ballot duly elected to membership.

Considerable discussion was had in regard to the use of chloroform and ether, in which nearly all the members of the society engaged.

Many of the members were opposed to the use of chloroform unless combined with ether. The combination was looked upon with favor.

Drs. Butterfield and Baker were, by special request, desired to prepare a brief report of the proceedings of the session for the press.

Dr. Butterfield read a paper giving the different methods of treating disease, past and present.

An able article upon cancer by Dr. C. Von Spiegel was read by the doctor's son, which caused a general discussion in regard to the curability of cancer, upon which various opinions, almost as numerous as the membership, were expressed.

The Secretary of the society was instructed to publish notice of future meetings through the press in the district in addition to sending special notice to each member.

On motion society adjourned to 7.30 P. M.

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### EVENING SESSION.

The meeting was called to order with the President, Dr. H. A. Bolles in the chair.

Dr. Bolles made the request that each member express his views with regard to the effect of alcoholic stimulants in the treatment of disease. The almost unanimous opinion was against their use.

The semi-annual address was then delivered by the Vice-President of the society, J. N. Betts, M. D., of Pulaski.

At the conclusion of the address a vote of thanks was tendered the doctor for his very able address, a copy of which was requested for publication.

The society then adjourned to Thursday 8 A. M.

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### THURSDAY MORNING.

The morning session was called to order by the President at 8.30 A. M.

Mrs. C. C. Gay applied for membership, and was referred to the censors. Pending the report of the censors cases were presented for the consideration of the society by Drs. Broga and Hill.

On motion of the Secretary Dr. T. L. Harris, J. Edwin Danelson, M. D., R. S. Newton, M. D., A. Wilder, M. D., Orin Davis, M. D., R. Hamilton, M. D., and H. Pease, M. D., were balloted for and elected to honorary membership in Central New York Society.

Dr. C. S. Totman offered the following resolutions which, after discussion, were adopted:

*Resolved*, 1. That, as eclectic physicians, we claim the right of each individual to select his remedies from the whole field of nature, vegetable, animal or mineral, holding himself responsible for results only to himself, his patrons and society.

*Resolved*, 2. That as a society we claim no right to dictate to any member what remedies shall, or shall not, be used. All expressions on the subject adopted or recorded by us, being considered as advisory



only, or as giving an expression of general opinion, to which any member has a perfect right to dissent.

Moved by Dr. Harris, and approved by the convention, that in the future the annual and semi-annual addresses before the Society shall be delivered on the evening of the first day's session, unless otherwise provided for, and that the public be invited to attend.

The following resolutions were offered by Dr. Josiah Arnold, when on motion it was ordered that they come before the society for discussion during the morning of the second day's session in January, 1877:

*Resolved*, 1. That for the evening exercise of our next annual meeting we consider the following subject, viz.: The comparative merits of the different theories of the practice of medicine.

*Resolved*, 2. That we hereby request our President to appoint two persons to write, each an essay on the above subject, which may be read in fifteen minutes, and that after the reading of the essays the subject shall be open for discussion; each speaker to be limited to ten minutes, and none to speak the second time (except by way of explanation) until all who desire it shall have spoken.

On motion of Dr. J. N. Betts, the President assigned subjects for papers to be presented at the annual meeting.

Dr. E. L. Baker, Diphtheria; Dr. C. S. Tutman, Typhoid Fever; Dr. S. D. Hanchett, Typhoid Pneumonia; Dr. G. E. Lawrence, Scarlet Fever; Dr. T. R. Harris, Cerebro-Spinal Meningitis; Dr. J. N. Betts, Diagnosis; Dr. C. E. Hill, Metritis; Dr. B. M. Genung, Otorrhœa; Dr. W. W. Nims, Renal Calculi; Dr. C. F. Lownsbury, Cardiac Diseases; Dr. J. Arnold, Struma; Dr. C. Von Spiegel, Ophthalmia; Dr. S. Millington, Tumors; Dr. A. Wood, Carcinoma; Dr. A. J. Butterfield, Inflammation.

The regular business of the society being concluded, after a brief discussion of some matters relating to the future success of eclectic medicine, on motion, the society adjourned to meet in annual session at the court-house in the city of Syracuse, January, 1877.

T. L. HARRIS, M. D.,  
*Secretary.*

## CENTRAL NEW YORK ECLECTIC MEDICAL SOCIETY.

The ninth annual meeting of Central New York Eclectic Medical Society, was held in the court-house in the city of Syracuse, January 10, 1877.

The meeting was called to order at two p. m. Dr. H. A. Bolles, President of the society in the chair.

In response to roll-call the following answered to their names :

J. N. Betts, H. A. Bolles, C. F. Lownsbury, J. Arnold, C. Von Spiegel, C. S. Huntington, L. J. Phelps, E. L. Baker, W. W. Nims, C. E. Hill, J. D. Kellner, T. H. Kemter, S. D. Hanchett, C. S. Totman.

In consequence of the inclemency of the weather and the fact that many of the railroads were blocked with snow, very few of the members were present.

A case of tumor of the abdomen, which resulted in death, was reported by Dr. Hill. The tumor was cartilaginous and weighed about twenty pounds.

Dr. Hill also reported a case of scirrhus of the pyloric orifice of the stomach.

An interesting case of metritis was reported by Dr. Nims.

Dr. Betts reported the successful removal of an osseous tumor from the center of a scirrhus of the breast, and also one of osseo-cartilaginous tumor of the knee-joint.

Dr. Baker read an able article on diphtheria, which elicited a discussion on the nature of the disease and the different methods of treatment, participated in by all present.

A telegram was received from Dr. Harris, Secretary of the society, regretting his inability to be present in consequence of the snow blockade.

Dr. F. C. Watrous was proposed for membership.

As it was impossible for most of the members to be present on account of the storm, it was thought best to postpone the election of officers, and, on motion, the meeting adjourned to meet on the call of the President and Secretary.

T. L. HARRIS, M. D., *Secretary*.

C. F. LOWNSBURY, M. D., *Secretary pro tem*.

## THE PHYSICIAN IN THE PAST AND PRESENT.

By A. J. BUTTERFIELD, M. D., of Hartford Mills, N. Y.

In endeavoring to lay down some of the principles which form a basis of medicine, I cannot refrain from stating what I conceive to be true relative to the present condition of the healing art. First, that a large majority of cases treated by all classes of physicians, are cured by nature, and not by medicine. Second, that the empirical practice of treating cases by mercury, blisters, antimony, blood-letting, etc., are so far from saving life, as to be absolutely a prolific source of disease and death. This class of practitioners, to shield their ignorance, attack any improvement in the profession which conflicts with their narrow and illiberal views. It is this class of the profession who persecute every attempt at improvement in practice, and unfortunately they have always been numerous enough to control, in a great measure, its destiny. Every discovery that has been made since the days of Hippocrates has been met with scorn and derision. Harvey, who discovered the circulation of the blood, was called a "circulator" in derision, deprived of the right to practice medicine in his own country, and threatened with banishment, and finally was compelled to leave his native land. In 1522 Ambrose Paré first introduced the ligature, and tied the artery, instead of plunging the limb into boiling tar, as was practiced in those days. He was denounced with violence for daring to suspend the life of man on a mere thread. Lady Wortley Montague, while in Turkey, observed the wonderful effects of inoculation for small-pox, and determined to introduce the practice into her native land. But no sooner did she make known her purpose than the medical profession arose at once and predicted the most disastrous results. The clergy descanted from the pulpit on the seeking to take events from the hands of Providence. Every one is acquainted with Dr. Jenner's discovery of vaccination in 1790, so I will not take the time to repeat it here. The natives of Brazil first taught the medical properties of Ipecac. But owing to the opposition with which it was met by the medical profession, it was more than a quarter of a century before its virtues were appreciated. A Mexican soldier, more than half a century ago, discovered the properties of Matico, and its entire control over the bleeding vessels of the body. But such is the tendency to oppose every new discovery, that it was years before physicians would dare to use it. Dr. Samuel Thomson discovered the valuable properties of Lobelia, but on making known this discovery to the profession it was not only denounced, but he was persecuted and imprisoned. Now we find medical men using it, and at the same time denouncing its discovery. Thus we see that what advancement the medical profession has made, has been made by men who have become profes-

sional martyrs in order to bring about reform. In 1823 an association of medical men from different parts of the country met in New York city and made preparations for organizing a reformed medical college, when, by the indomitable courage of Dr. Beach, the first reformed medical college was organized.

The object of this organization was to break the shackles of oppression and bondage. The medical fraternity had been within the traces of ignorant, bigoted men, since the days of Hippocrates, and the man that dare express an original thought was called a quack and kicked out of the profession. But we thank God that the day has arrived when men dare think for themselves instead of being confined to thoughts that originated a century ago even before the art of medicine was called a science. Dr. Beach, the founder of this institution although a man of learning and a graduate of one of the first allopathic colleges in the country, was assailed with terms of insolence and reproach, and all those that dared to participate in his work shared the same fate.

The principles which in my mind ought to guide the movement of reform in the medical profession in America are: To continue our researches in the vegetable, animal and mineral kingdom, for the purpose of developing resources for the removal of disease; to introduce into the profession a spirit of liberality and progression; to dispense with all creeds and cliques, and to overcome all party prejudice among the different members of the profession.

It is the duty of every physician to investigate every system of medicine and make its valuable resources available for the relief of the sick. But it is better to leave the disease to the unaided efforts of nature than attempt to remove it with medicine, unless its indications are demonstrated by observations and science.

The practice of physicians of spending their time in idle conversation electioneering and otherwise, in pursuits foreign to the profession, disqualifies them for practice; and to be a skillful physician the whole energies of body and mind should be devoted to the profession. Avoid any set of dogmas in medicine as right, bearing in mind that a constant change of opinion relative to the principles of art shows that what men suppose at one time to be right has been proved to be entirely wrong at others, and that the only means of advancing medicine to its highest rank, is by the rejection of old errors and reception of new and attested truths. In fact, to be model physicians we must be model men. For, who among you wants to trust all you hold most dear, your life and health, and the life and health of your wife and children, in the hands of a man who is dissipating his time in frivolous pleasure and is addicted to debauchery.

To live for others and not for himself is a physician's avocation. He must be ready to counsel for right, for he is brought constantly in contact with people in their most intimate relations of life, and must exercise a marked influence either for good or evil. Many times he is placed in positions in which a word of advice coming from a pure and truthful heart will change the course of an individual's life and prevent much misery and suffering. The truly good physician will, therefore, prove a moral blessing to a neighborhood and the immoral one will constantly be an evil example and a dangerous pest.

## SCARLATINA MALIGNA,

FOLLOWED BY

## TWO SUCCESSIVE CASES OF VACCINATION OR POISONING.

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BY E. T. CHANEY, M. D., of Liverpool, N. Y.

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The subject was a boy about four years old. The disease was putrid from the start. It is hardly necessary here to detail the symptoms as I found them. Physicians composing this convention are familiar with the putrid odor that arises from the body, and especially from the putrid and ulcerated throat. When we take into consideration the constant delirium and involuntary discharges from the bowels, we consider any attempt at medication comparatively useless.

A young lady in the neighborhood came in a few hours before the death of this child, and assisted in taking care of it, and in preparing it for burial. In six or eight hours she complained of pain in the back and head, sore throat, chills, succeeded by fever. She felt pain shooting up from the hand to the elbow. The hand and arm soon became inflamed and painful, the inflammation commencing around the scratch, which was not more than a quarter of an inch long. I commenced treatment on the day following with an emetic, as the best means to relax and give aid to the secretions. She was then put upon nervine, stimulant and sudorific treatment. The next day, Sunday, she expressed herself as feeling much better, sat up in bed and conversed with friends, and took but little medicine. Sunday night, relapse followed, and, with counsel, our best efforts were unavailing. She expired on Monday evening.

Tuesday, as I was going to visit a patient in the neighborhood, I met her brother on the road; he called my attention to a scratch on his finger, which had an inflamed surface around it the size of a gold dollar when he first discovered it, but now had extended nearly to the elbow. When he returned home I was sent for; the inflammation by this time had nearly reached the arm-pit. I was impressed with the importance of prompt and energetic treatment, and thought it a good opportunity to test the power of medicine. No time was to be lost. The patient complained of pain in the head and soreness and swelling in the throat. I first ordered his hand and arm packed in smart weed to the shoulder, and confined with a bandage. We kept this pack constantly wet with a decoction of lobelia herb. We then put jugs of hot water, wrapped in wet cloths and covered with flannel, on opposite sides of his knees, and to his feet. These were to moisten and heat the air in the bed, relax the skin and open the pores.

The next step was to put in a cup a teaspoonful each of pulv. lobelia seed, composition, and nerve powder, and a half teaspoonful of Blood Root. This was mixed well with sugar and the cup filled with boiling water. We commence with teaspoonful doses of the emetic in a cup of composition tea, to be repeated in five or ten minutes till the skin became moist. We then directed the patient to take a large swallow of the prescription, repeating every fifteen or twenty minutes until he vomited freely. The pain in the back and head, and soreness of the throat being sensibly relieved, we now administered a decoction of White Root, Skunk Cabbage and Lobelia. This opened the pores and stimulated the emunctories, and as rapidly as possible eliminated the poison from the system. I now left while the funeral of his sister was attended; I returned towards evening, and found my patient much improved. Continued the treatment till the next day. Tuesday found him perfectly free from every symptom of disease, and his arm perfectly restored. He asked the privilege to sit up, I advised him to keep his bed till the next morning. Prescribed broth, with the free use of composition, well seasoned with sugar and cream. It will be observed that in these cases nothing poisonous had been given.

Permit me here to say, that with the above treatment, I relieved a patient from the dangerous effects of poisoning by swallowing a solution of Corrosive Sublimate, supposing it to be whisky. The mouth and throat were badly skinned, and the œsophagus and stomach so seriously involved that there was no perceptible difference between the sputa and fœces, both being very offensive.

Two cases of poisoning by Opium, with intent to commit suicide. Were supposed to be beyond help. The muscles were rigid, and both were insensible. The above remedies could not be made to pass into the stomach. We resorted to the use of Thomson's Anti-Spasmodic Tincture, which passed immediately into the stomach. Then it required a man at each limb and one to hold the nose, while I administered enough of the mixture to cause free emesis. When we had succeeded in inducing free perspiration we considered recovery possible. The more copious the perspiration and rapid the elimination, the better.

## CHLOROFORM AND ETHER.

BY CHRISTIAN V. SPIEGEL, M. D., of Utica, N. Y.

The employment of anæsthetic agents has now become so general, and their great value so fully attested by eminent physicians and surgeons in all parts of the world, that I shall here give but a brief account of their uses and mode of application.

Indeed, the discovery of a means, whereby to give complete relief from pain or consciousness during the tedious surgical and dental operations, as well as to mitigate the spontaneous suffering attendant on many diseases, must be considered one of the most important in the annals of medicine. That pain is useful in indicating the seat and progress of disease cannot be denied; yet, on the other hand, its severity may exhaust and destroy life, and to entirely allay and quiet the pain is sometimes the most difficult and, at the same time, necessary part the physician is called upon to perform. The inhalation of ethereal substances now allows the practitioner to obtain a more perfect and complete control over these "ills that flesh is heir to," enabling him to alleviate some and wholly prevent others.

Notwithstanding the benefit to be derived from its judicious use, the mode of inhalation is also capable of producing a great deal of mischief and evil in the hands of the unskilled and ignorant, and it should therefore only be employed by those who are fully and thoroughly acquainted with its numerous and diversified effects and operations.

Ether and chloroform produce essentially the same effects, but the latter is by far the most powerful and rapid in its action.

The progressive stages of etherization seem to be about as stated by Gibson, viz.:

1. Cerebral excitement.
2. Cerebral derangement, staggering intoxication.
3. Cerebral sleep (sopor), pupils contracted, dreams, reflex functions of the brain and spinal marrow still active.
4. Cerebral death (coma), reflex functions of the medulla and spinal marrow still active.
5. Death of spinal marrow; cessation of respiration (heart's action still present generally).
6. Cessation of heart's action.

He also says: "It is very important to be able to tell *EASILY when the stage of safety has been passed,*" that is when the limit of safety—sopor, is about to merge into the state of danger—coma." The action of the pupils is the key to this all-important knowledge. Inhalation should not be continued one instant after the pupils previously contracted have begun to dilate, for then danger is at hand.

If unconsciousness can be secured by sopor the inhalation should not be carried on to produce coma. If complete muscular relaxation be sought for, as in hernia, to secure taxis, in dislocation to facilitate reduction, and make it easy, and in tetanus, then the patient must be urged from sopor into coma generally, but as soon as the muscular relaxation is secured, the inhalation should at once cease. When chloroform or ether is employed in chorea, delirium tremens, or other affections, it should never be urged beyond sopor. In neuralgia it is usually needless to produce complete unconsciousness. Whenever the pain disappears the inhalation ought to cease.

According to Dr. Snow, a necessary precaution for watching the effects of ether and chloroform is that they possess accumulative properties, their influence increasing sometimes for twenty seconds after the inhalation is discontinued. It is seldom necessary to carry the process farther than sopor; in this dreamy state insensibility to pain is perfect, and in some persons much earlier. Many patients seem to be perfectly awake to all mental impressions, and even take an interest in the progress of the operations, without the slightest pain, and indeed in some cases, experiencing agreeable sensations. Chloroform alone, or ether are not the only soporific agents that produce insensibility to pain, with mental knowledge still active, for we have found that the *Essence of Mint* is comparable, very favorably to Ether and Chloroform in producing insensibility to pain by acting on the sensory nerves. Chloroform has been found to be, also, a local anæsthetic, for Mr. T. Hunnely, of Leeds, has discovered that local anæsthesia may be caused by Chloroform and Ether, and that the brain and other parts of the body not subjected to its influence, remain unaffected. After an extensive series of experiments on different animals, he finds that by immersion in a small quantity of the fluid, or by applying the vapor locally for a few moments, a limb may be rendered perfectly senseless and motionless, and what may be an advantage, in any fixed position. The benefits likely to be derived from this new and valuable discovery promise to be very great.

The influence of these agents being transmitted by the blood, pervades the whole system simultaneously and particularly excites the capillary circulation, as evinced by the injected conjunctiva, increased lachrymal and salivary secretions, and turgidity of face and neck, the redness of which, however, soon gives place to pallor.

As regards the mode of applying these vapors, the principal point to be observed is, that they be freely diluted with atmospheric air. Many instruments have been invented for inhalation, but most of them have given place to a simple handkerchief or sponge. In the use of chloroform a towel or handkerchief is the best, which is about the simplest thing yet proposed for the service it renders. The degree of etherization is not so much in the amount inhaled, but should be regulated to the peculiar constitution of the patient. The physician should, therefore, be able to judge when a sufficient amount has been inhaled, for he has to take into consideration the accumulative property of the vapor and how it will affect



the patient. A drachm or even a half a drachm of Chloroform poured upon a handkerchief and gradually brought to the nose, will in about two minutes, more or less, produce the desired effect.

Of *Ether*, half an ounce may be poured upon a sponge and more added from time to time, if required. The full effect of *Ether* is not generally obtained under four or five minutes. As regards their comparative merits, it may be said of Chloroform, that it is less pungent and requiring a less amount, is more easily inhaled; but it is also said to have a greater tendency to produce involuntary muscular action, and exerts a more powerful action on the heart than *Ether*.

As far as present experience goes, I have found *Ether* to be the milder of the two, and in case of children, from their greater susceptibility, should always be given in preference to Chloroform, etherization in them occurring in about two minutes. According to Snow, again, the immunity from pain does not correspond exactly with the degree of narcotism, but is greater as the patient is recovering from the effects of the vapor, than in the corresponding degree as he is coming under its influence. This is particularly the case with *Ether*, which he considers as possessing superior anæsthetic properties to Chloroform in proportion to the narcotism produced.

When *Ether* is inhaled the patient sometimes completely recovers his mental faculties, although insensibility to the operation still continues. The use of *Ether* or Chloroform is contra-indicated by the existence of any disease of the heart, tendency to engorgement of the lungs or aneurisms of any of the great vessels, nor should it ever be used during the existence of a shock resulting from a severe injury.

The existence of extreme debility, is not always a contra-indication for acting as a stimulant; the inhaled vapor seems to have a great sustaining power, and has been successfully used in a state of great collapse, as well as for its sedative powers in low cases of typhus fevers.

Perhaps one of the most important uses of Chloroform and *Ether* is for the relief of stricture, and to render easy the introduction of the catheter; here, in old and sensitive cases, as well as in retention of urine and passage of calculi, they are invaluable.

The physician, in administering these vapors, should bear in mind that he is using an agent of great power, of which he must carefully observe the effect, for the life is in his hands. In some constitutions five or six inspirations have produced complete insensibility, and we must be on our guard lest alarming symptoms suddenly intervene. These are marked by suspended respiration, livid skin, widely-dilated pupils, the eyes fixed and the iris immovable. The patient should immediately be laid upon the floor, cold water dashed in the face, and the vapor of Ammonia applied to the nostrils, and, in extreme cases, artificial respiration resorted to, and, it may be, a few ounces of blood drawn from the arm, will generally relieve the action of the heart by removing distension. We should be very careful, also, not to make the patient swallow any thing in this state of insensibility, as cough might induce suffocation, and hasten death. Besides Sulphuric *Ether* and Chloroform, various other preparations have been found to possess

anæsthetic properties, viz. : Aldehyde, Benzoin, Acetic Ether, Bisulphuret of Carbon and Essence of Mint, but sufficient experiments have not yet been made to ascertain their relative value.

As the action of Chloroform depends a great deal upon its chemical purity, this may be tested by dropping it into the following mixture : Sulphuric Acid at sixty-six degrees, and distilled water equal parts. When cool, this mixture will have a density of forty degrees (areometer) Sp. gr. 1.38. Pure Chloroform dropped into this will fall to the bottom.

## TRANSACTIONS OF THE SULLIVAN COUNTY SOCIETY.

MIDLAND HOUSE, LIBERTY, N. Y., *February 9, 1876.*

The semi-annual meeting of this society was held in this village to-day. In the absence of the President and Vice-President, Dr. Leon de Venoge was called to the chair.

The following physicians were present from their respective localities:

Dr. William Bevier, Dewittville, N. Y.; Dr. George Schonger, North Branch, N. Y.; Dr. William Darmon, Philadelphia, Pa.; Dr. L. de Venoge, Eldred, N. Y.; Dr. T. S. Quick, Youngsville, N. Y.; Dr. William W. Murphy, Liberty, N. Y.; Dr. P. Low, Liberty, N. Y.

Dr. Grant, of Robertsonville, was present, and invited to participate in the proceedings of the society.

The minutes of the last meeting were read and approved.

Letters and papers from Dr. Danelson read.

*Resolved*, That the papers be accepted and placed upon the minutes. Adopted.

Motion made that our meetings be held semi-annually in the future; to be held the second Tuesday in July and January; also that it be incorporated in the By-laws.

Dues from members then called for, and the following paid:

|                                      |        |
|--------------------------------------|--------|
| Dr. Darmon .....                     | \$2 00 |
| Dr. Schonger .....                   | 3 50   |
| Dr. Bevier .....                     | 4 50   |
| Dr. Bevier, State society dues ..... | 50     |
| Dr. Murphy .....                     | 1 50   |

Paid to Treasurer, Dr. Quick ..... \$12 00

Dr. Grant presented to the society a specimen of mineral water obtained from the farm of Major George Robertson, which is at present attracting considerable attention among health seekers. It has been analyzed, and one gallon has been found to contain

Free Carbonic Acid.

Proto Carbonate Ferri, aa. grs. iv.

Carb. Manganese, grs. ii.

Carb. Lime, grs. iv.

Carb. Sodium, grs. v.

Iodide Sodium, grs. ii.

Bromide Calcium, grs. ii.

Carb. Magnesia, grs. ii.

Analyzed by G. C. Polk, M. D., Philadelphia, Pa.

*Resolved*, That this society shall grant licenses to practice medicine, surgery and obstetrics, under the law of this State regulating the same, for only one year, and that the certificates emanate from the State society, signed by its President and Secretary, with the corporate seal properly attached. This in accordance with the resolution passed by the State society at its annual meeting, October 21, 1875.

Several interesting cases in practice were reported, and discussed by the several physicians.

The society was then adjourned until the annual meeting to be held in Monticello.

P. LOW,  
*Secretary.*

MANSION HOUSE, MONTICELLO, July 11, 1876.

The second annual meeting of the Eclectic Medical Society of Sullivan county, N. Y., met to-day in this village. In the absence of the President and Vice-President, Dr. T. S. Quick, was called to the chair.

The minutes of the last meeting were read.

The Secretary reports the return of the seal from Dr. Gillett.

Treasurer's report then called for.

|  |             |
|--|-------------|
| Cash on hand July 14, 1875.....                  | \$2 00      |
| Received on dues, Dr. Gillett.....               | 3 00        |
| Received on dues, Dr. de Venoge .....            | 3 00        |
| Received on dues, Dr. P. Low.....                | 3 00        |
| Received on dues, Dr. W. W. Murphy.....          | 1 50        |
| Received on dues, Dr. T. S. Quick.....           | 3 00        |
| Received on dues, Dr. A. J. Smith.....           | 1 50        |
| Received on dues, Dr. Darmon .....               | 2 00        |
| Received on dues, Dr. Geo. Schonger.....         | 3 00        |
| Received on dues, Dr. Wm. Bevier.....            | 4 50        |
| Received on dues, Dr. W. W. Murphy.....          | 1 50        |
|  | <hr/>       |
|  | \$28 00     |
| Paid to P. Low, Secretary, to meet expenses..... | 5 00        |
|  | <hr/>       |
| Amount on hand.....                              | \$23 00     |
|  | <hr/> <hr/> |

T. S. QUICK,  
*Treasurer.*

SECRETARY'S REPORT.

There has been two meetings held since the last annual meeting, one in October, and one in February. In October the membership was very poorly represented, while the meeting in February was quite full, and very interesting. To-day, I deeply deplore the small attendance, but thank those that are here. Our society *was not* represented last year at the State society by any of our delegates, and I would

sincerely urge upon those that are members of our society, to make every effort possible to have the society elect a delegate that will go.

The society then appointed Dr. W. Darmon and Dr. A. J. Smith.

P. Low, in account with ECLECTIC MEDICAL SOCIETY of Sullivan County, N. Y.

1875.

|   |        |
|---|--------|
| July 14. By cash.....                           | \$5 00 |
| During the year paid postage, express, etc..... | 2 33   |
|   | -----  |
| Due E. M. S.....                                | \$2 67 |
|   | -----  |

As so few are present to-day it was deemed advisable not to pay the dues of the coming year.

The society was adjourned to meet in Liberty, Midland House, the second Tuesday in January, 1877.

P. LOW,  
*Secretary.*

MIDLAND HOUSE, LIBERTY, N. Y., Jan. 9, 1877.

The Eclectic Medical Society of Sullivan county, N. Y., met in this village to-day. In the absence of President Bennett, Dr. A. J. Smith was called to the chair.

Members present— Drs. A. J. Smith, T. S. Quick, P. Low, Wm. Bevier, Wm. Darmon.

The minutes of the two last meetings were read and approved.

Letters of Dr. Danelson and President Bennett, were read. Motion made and carried that we adopt the resolutions of the State society, passed at its annual meeting, held October 18 and 19, 1876, at College building, New York city, a copy of which is below.

“Resolved, That the constitution be interpreted that the jurisdiction of the auxiliaries of this society be paramount in the respective districts, and that hereafter it be illegal and invalid to receive members in one society, who reside in the boundaries of another and have been there rejected as members; also,

“Resolved, That a physician living in the jurisdiction of one society, whether a member or not of such society, cannot legally connect himself with any other auxiliary society unless he has first obtained permission of the society in whose district he resides.”

“The resolution passed October 20, 1875, requesting auxiliary societies to hereafter grant licenses to practice medicine, surgery and obstetrics for only one year, was repealed.

“Article III of the by-laws was amended to read: Any member except a non-resident of the State, voluntarily ceasing to belong to an auxiliary society, shall thereby cease to be a member of this society. But any member who shall have been dropped or excluded from membership, for any alleged cause, shall have the right to serve a notice within one year upon the President of this society, who

shall cause a review of said proceedings, and the decision of this society, whether to set aside or to confirm the same, shall be final."

Motion made and carried, that the annual dues be to old members one dollar a year; to new ones, the same that former members have paid.

Dues for the year then called for.

|                                |             |
|--------------------------------|-------------|
| Received, Dr. A. J. Smith..... | \$1 00      |
| Received, Dr. T. S. Quick..... | 1 00        |
| Received, Dr. Wm. Bevier.....  | 1 00        |
| Received, Dr. P. Low.....      | 1 00        |
| Received, Dr. Wm. Darmon.....  | 1 00        |
|                                | <hr/>       |
| Paid to T. S. Quick.....       | \$5 00      |
|                                | <hr/> <hr/> |

The Secretary reports that the State society's dues as yet remain unpaid, and proposes to draw from the Treasurer sufficient to meet them, which was agreed upon by the members present.

Received from Dr. T. S. Quick, \$5.50.

The subject of Diphtheria was then discussed, cases in practice were reported and views of all the physicians heard upon the subject.

Moved that the annual meeting be held at Liberty, Clements House (Champlin Bros., proprietors), this being a more central point than Monticello, the second Tuesday in July, 1877. The meeting was then adjourned.

P. LOW.  
*Secretary.*

## TRANSACTIONS OF THE OSWEGO COUNTY SOCIETY.

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PULASKI, N. Y., *June 6, 1876.*

The annual meeting of the Oswego County Eclectic Medical Society met at the court-house, Pulaski, June 6, at ten o'clock, A. M.

The meeting was called to order by the President, Dr. J. N. Betts, and opened by prayer by the Rev. Mr. Comfort.

The roll was then called by the Secretary, and the following members answered to their names and paid their annual dues:

J. N. Betts, D. E. Lake, J. U. Manwarren, W. H. Cox, A. B. Taylor, J. B. Chapman, E. J. Marsh, J. Watson, C. S. Marsh and H. W. Leonard.

The minutes of the last meeting were read and approved. Financial report of Secretary was read and approved. Report of Treasurer was read and accepted. The Censors reported no business since last meeting.

Report of committee in case of C. D. Farlin was accepted, and on motion it was resolved that his name be stricken from the roll.

The President, Dr. J. N. Betts, then delivered a very interesting and instructive address to a large and attentive audience, who had by this time gathered from different parts of this large and flourishing village.

A vote of thanks to the President was followed by a very interesting paper by Dr. A. C. Taylor on Diphtheritic Paralysis, which elicited some discussion, principally on the cause of this peculiar paralysis, which was quite satisfactorily explained by Drs. Betts, Watson and Leonard.

The President then appointed as committee on nomination of officers, Drs. Marsh, Leonard and Chapman.

Dr. Leonard presented several medical works of very ancient date for the inspection of the society. He also spoke of a very peculiar case of poisoning from Corrosive Sublimiate.

On motion, the meeting adjourned till one o'clock, P. M.

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AFTERNOON SESSION.

At one o'clock the meeting was called to order by the President.

Dr. Manwarren read a very interesting paper on Uterine Diseases, which was followed by an interesting discussion.

Dr. Lake read a paper on Dyspepsia, which referred particularly to the cause of indigestion, with some practical points in connection with its treatment.

On motion it was

*Resolved*, That hereafter this society hold a semi-annual meeting on the first Tuesday in December.

*Resolved*, That the resolutions of State society be laid on the table. The committee on nomination of officers submitted the following report:

*President*, J. N. Betts, Pulaski; *Vice-President*, A. C. Taylor, Scriba; *Secretary*, D. E. Lake, Fulton; *Treasurer*, J. Watson, Fulton; *Censors*, H. W. Leonard, Camden; C. S. Marsh, New Haven; S. W. Miller, Oswego Falls.

The report was accepted, and the above-named candidates were duly elected officers of the society for the ensuing year.

The following were appointed delegates to the State society: H. W. Leonard, J. U. Manwarren, J. B. Chapman, J. Watson, A. C. Taylor.

Drs. Manwarren and Leonard were recommended for permanent members of State society.

*Resolved*, That the semi-annual meeting be held in Oswego, at the Hamilton House.

*Resolved*, That the annual meeting be held in Mexico at the Empire House. Adjourned.

D. E. LAKE, M. D.,  
*Secretary.*

OSWEGO, N. Y., Dec. 5, 1876.

The semi-annual meeting of the Oswego County Eclectic Medical Society met at the Hamilton House, Oswego, on Tuesday, December 5th.

The meeting was called to order at 11 o'clock by the President, Dr. J. N. Betts.

Members present: Drs. J. N. Betts, A. C. Taylor, J. Kilborn, J. Watson, D. E. Lake.

The minutes of the last meeting were then read, and on motion approved.

On motion it was resolved that a committee be appointed to amend the constitution and by-laws respecting the payment of annual dues, and governing members in arrears.

The President nominated as committee, Drs. A. C. Taylor, J. Kilborn and J. Watson.

After due consideration they submitted the following:

*Resolved*, That the following amendment be incorporated as a part of article one of our constitution and by-laws:

§ 3. Any member of this society who shall fail to pay his annual dues for one year shall be and is suspended from the privileges of membership until such dues are paid.

§ 4. Any member of this society who shall fail to pay his annual dues for two years shall be liable to expulsion from this society by a majority vote of the members present at a regular meeting.

§ 5. No member shall be expelled for arrears in dues without having been notified of such arrears by the Secretary of the society.

Any licentiate of this society losing his membership with this society, by suspension or expulsion shall forfeit his license.



*Resolved*, That the following be incorporated as a part of article three, section three of our constitution and by-laws:

“ And notify all members in arrears immediately after the annual meeting.”

The above resolutions were read before the meeting and laid over until the next annual meeting.

On motion, it was resolved that Dr. A. C. Taylor deliver the annual address at the next annual meeting.

Several verbal reports of cases in practice were presented, which elicited considerable discussion, making the meeting one of special interest to all present. Adjourned.

D. E. LAKE, M. D.,  
*Secretary.*

## PROCEEDINGS

OF THE

ECLECTIC MEDICAL SOCIETY OF THE SOUTHERN TIER, COMPRISING  
THE COUNTIES OF SCHUYLER, STEUBEN, CHEMUNG,  
TOMPKINS, TIOGA AND YATES, NEW YORK.

ELMIRA, *March 8, 1876.*

The Eclectic Medical Society of the Southern Tier convened pursuant to adjournment at the Delavan. By invitation it adjourned to the office of Dr. M. E. Davis, where it was called to order by the President, Dr. Skinner in the chair.

In consequence of the sickness of Dr. Stevens, the records of the society were not present. There being no special business, the members entered into a general discussion of various subjects pertaining to the profession and had a very enjoyable time.

Meeting adjourned to meet at Watkins on the fourteenth of June next, at ten o'clock, A. M.

M. SKINNER, M. D.,  
*President.*

C. A. JAMES, M. D.,  
*Recording Secretary pro tem.*

WATKINS, *June 14, 1876.*

The Eclectic Medical Society of the Southern Tier convened in annual session in Temperance Hall and was called to order by the President, Dr. Skinner in the chair.

Minutes of previous meetings read and approved.

Members present — Drs. M. Skinner, Alfred Force, Miles Stevens, C. A. James, O. S. Brown, John M. Crane, L. E. Horton, T. A. Stewart.

The annual report of the Secretary and Treasurer was presented and read before the society, viz. :

*Receipts.*

Your Secretary and Treasurer would submit the following statement of cash receipts and expenditures since the last annual report :

|   |         |
|---|---------|
| Amount on hand at last annual report .....              | \$15 97 |
| Received for annual dues .....                          | 8 00    |
| Received for two books Transactions State Society ..... | 2 00    |
| Received for adjoining fees.....                        | 4 00    |

Whole amount receipts .....

\$29 97

*Disbursements.*

|   |         |
|---|---------|
| Paid for use of room at Delavan house.....            | \$1 00  |
| Paid for annual dues to State Society.....            | 9 00    |
| Paid on delegates expenses.....                       | 12 00   |
| Paid for draft.....                                   | 20      |
| Paid for six books Transactions State Society.....    | 6 00    |
| Paid for freight on book.....                         | 35      |
| Paid for postal cards and postage.....                | 1 68    |
|   | <hr/>   |
| Whole amount disbursements.....                       | \$30 23 |
| Balance due Secretary and Treasurer at this date..... | 0 26    |

MILES STEVENS,  
*Secretary and Treasurer.*

WATKINS, June 14, 1876.

On motion, the report of the Secretary and Treasurer was received and approved.

Communication of the Secretary of the State Society was presented and read.

On motion, it was received and adopted, except that part contained in a resolution of the State Society, requiring the auxiliary societies to grant licenses hereafter to practice medicine, etc., for only one year, and the certificates emanate from the State Society.

The following preamble and resolution was offered by Dr. M. Stevens:

*Whereas*, The act incorporating the Eclectic Medical Society of the State of New York, and auxiliary local medical associations, passed April 24, 1865, grants the right and privilege to all auxiliary societies which have received the sanction of the State Society to grant licenses to practice medicine and surgery, and that, too, without limit as to time. Also, in the act of May 11, 1874, the same rights, power and authority are therein verified. With all due deference and respect to the requirement and authority of the State Society, be it therefore

*Resolved*, That this Society cannot, consistently with its dignity and honor, surrender any of its rights and privileges, granted and conferred by the acts aforesaid.

On motion, the foregoing preamble and resolution was unanimously adopted.

Simeon Smith, of Alpine, N. Y., presented himself before the Board of Censors for examination. After an examination he was refused a license.

Bills of C. A. Janes and L. E. Horton, for their railroad fare to Albany and return, as delegates to State Society, amounting to twenty-six dollars and sixteen cents were presented and read.

On motion, said bills were ordered paid.

On motion, W. B. Remington was expelled from this society, for unprofessional conduct, non-payment of dues and assessments.

On motion, J. W. Hedden was expelled from this Society, for non-payment of dues and assessments.

Dr. Crane reported several cases of cancer treated by him and discharged as cured.

The Society then proceeded to elect officers for the ensuing year, with the following results, viz.:

*President.*—Alfred Force, M. D., Horseheads, Chemung Co., N. Y.

*Vice-President.*—L. E. Horton, M. D., Tolesville, Steuben Co., N. Y.

*Recording Secretary and Treasurer.*—Miles Stevens, M. D., Watkins, Schuyler Co., N. Y.

*Corresponding Secretary.*—M. Skinner, M. D., Watkins, Schuyler Co., N. Y.

*Board of Censors.*—Drs. M. Skinner, A. Force, L. E. Horton, C. A. Janes, O. S. Brown.

Moved and carried that Dr. M. Stevens be exempt from dues to this Society while acting as Secretary thereof.

The annual address was then delivered by Dr. A. Force.

Committee on "Good of the Society," Drs. I. K. Richardson, T. H. Horton, O. D. Stiles.

The following members paid annual dues:

|                    |        |
|--------------------|--------|
| T. A. Stewart..... | \$1 00 |
| J. M. Crane.....   | 1 00   |
| O. S. Brown.....   | 1 00   |
| L. E. Horton.....  | 1 00   |
| J. H. Horton.....  | 1 00   |
| C. A. Janes.....   | 50     |
|                    | <hr/>  |
|                    | \$5 50 |

Moved and carried that our first quarterly meeting of the present year, which occurs on the second Wednesday of September next, be held at the office of Dr. J. M. Crane, in Addison, N. Y., at 10 o'clock A. M. of that day.

On motion, meeting adjourned.

MILES STEVENS, M. D.,  
*Secretary and Treasurer.*

ADDISON, September 13, 1876.

The Eclectic Medical Society of the Southern Tier met at the office of Dr. J. M. Crane, in Addison, and was called to order by the vice-President, L. E. Horton, in the chair.

Members present, Drs. L. E. Horton, Miles Stevens, T. A. Stewart, T. H. Horton, I. K. Richardson, O. D. Stiles, J. M. Crane, J. D. Gilbert.

Minutes of last meeting read and approved.

Dr. Stiles reported a case, with treatment, which was discussed by several members.

Dr. Gilbert reported a case of Dropsy, with treatment, which was also ably discussed by Drs. Stiles, Crane, T. H. Horton and Richardson.

Dr. T. H. Horton was appointed to deliver an essay at the next meeting.

Drs. L. E. Horton, O. D. Stiles, Alfred Force and C. A. Janes were appointed delegates to attend the meeting of the State society.

|                                     |        |
|-------------------------------------|--------|
| Dr. I. K. Richardson paid dues..... | \$1 00 |
| Dr. J. D. Gilbert paid dues .....   | 1 00   |
| Dr. O. D. Stiles paid dues .....    | 1 00   |

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On motion a vote of thanks was tendered to Dr. Crane for his generous hospitality and kind entertainment of the members of this society while in session at his place.

It was moved and carried that our next quarterly meeting, which occurs on the second Wednesday of December next, be held at the Delevan House, in Elmira, at 10 o'clock A. M. of that day.

On motion, meeting adjourned.

Dr. L. E. HORTON,  
*Vice-President.*

MILES STEVENS, M. D.,  
*Secretary.*

## TRANSACTIONS OF THE BLACK RIVER DISTRICT SOCIETY.

## ELEVENTH ANNUAL MEETING.

The society met at the Kirby House, city of Watertown, July 11, 1876, pursuant to adjournment.

Meeting called to order by the President. The Secretary not being present, Dr. J. W. Owen was appointed Secretary *pro tem*. Minutes of last meeting called. Secretary's book not being present, call laid on the table.

The election of officers being next in order, it was deemed advisable (there being so small an attendance, owing to the inclemency of the weather) to postpone the election to an adjourned meeting.

The time was taken up in the reports of cases in practice and discussion of various topics relating to the practice of medicine.

A case was reported by Dr. Hewett in which the symptoms were as follows: Pain in the back of head and neck; pulse, ten to the minute; great prostration. Symptoms commenced at six A. M.; called to see patient at eight A. M.; found appearance of pus in thumb; opened thumb, discharge of pus; at noon opened forearm and also at elbow and upper arm; found pus at each point; patient in a comatose state; died at eleven P. M., aged eighty years.

The pathology of this case elicited considerable discussion. The patient appearing in her usual good health up to her retiring the evening before, rendered the diagnosis very obscure.

Dr. Hale reported a case of paralysis, in which the left half of the body was completely involved. The case was successfully treated by him. The doctor gave a minute detail of his treatment, which was listened to with marked attention, and notes taken by the members.

Dr. Hopkins reported a case of cerebro-spinal meningitis, in which the brain was involved. It was successfully treated by him; treatment stated and subject-matter discussed by the members.

Time having arrived for adjournment, motioned that this meeting adjourn to the second Tuesday in August next, at ten A. M., at the Kirby House, Watertown. Motion prevailed and so adjourned.

DR. A. P. HALE, *President*.

Dr. J. W. OWEN, *Secretary pro tem*.

## ADJOURNED MEETING.

Society met pursuant to adjournment, August 8, 1876, at the Kirby House, Watertown.

Meeting called to order by the President. Minutes of the last annual and special meetings read and approved.

The Secretary read a communication from the Secretary of the

State society, containing a resolution passed by the State society at its last session, as follows:

*Resolved*, That hereafter the auxiliary societies shall grant licenses to practice medicine, surgery and obstetrics, under the law of the State regulating the same, for one year only, and that these certificates emanate from the State society, signed by its President and Secretary, with its corporate seal properly attached."

Resolution adopted and ordered incorporated into the By-laws of this society.

Election of officers being in order, the President appointed Doctors Nichols, Owens and Hewett, committee on nominations.

Dr. Wafal moved that the annual dues of the members of this society be in the future one dollar instead of fifty cents, as at present. Carried.

Committee on nominations reported; report adopted and committee discharged.

Motion made by Dr. Nichols that the By-laws, requiring the election by ballot, be suspended, and that we elect by acclamation. Adopted.

Motion made by the same, that the names as reported by the committee, for officers for the coming year, be declared unanimously elected. Motion prevailed, and the following named gentlemen were declared the officers for the coming year, viz.:

*For President*.—Dr. A. P. Hale, of Adams, Jefferson county, N. Y.

*For Vice-President*.—Dr. A. L. Nichols, Barnes' Corners, Lewis county, N. Y.

*For Secretary and Treasurer*.—Dr. J. W. Sargent, Woodville, Jefferson county, N. Y.

*For Censors*.—Dr. E. Allen, Copenhagen, Lewis county, N. Y.; J. W. Owen, Lowville, Lewis county, N. Y.; G. D. Hewett, Carthage, Jefferson county, N. Y.

Dr. Hewett proposed the name of Dr. J. H. Copp, of Carthage, and Dr. Albert A. Joslin, of the same place, as suitable persons to become members of this society. Dr. Wafal presented the name of Dr. Seth Aldrich, of Lagrange, Ohio, for membership. The propositions were referred to the board of Censors, who, after due examination of candidates, reported favorably on the propositions, and recommended the candidates to membership, and also that they be granted licenses to practice medicine and surgery under the laws of the State of New York.

Dr. M. B. Ladd, of St. Lawrence, N. Y., having been previously examined by the board of Censors, and found qualified, he, with the above-named gentlemen, signed the constitution, paid their fees, and were declared members of this society.

The society then appointed as delegates to the State Society, Doctors Hewett, Owen, Nichols, Hale and Sargent, with power to substitute if necessary.

The committee appointed to investigate charges against Dr. Potter, reported that they find nothing to sustain the charges against him, and recommend that the charges be withdrawn, and ask to be dis-

charged from further investigation. Request granted and committee discharged.

Dr. Hale was directed by vote of society to secure the change of name of this society from that of the Eclectic Medical Society of the eighteenth Senate district, to that of the Eclectic Medical Society of Black River district, and the Treasurer was directed to pay to Dr. Hale the sum of ten dollars, to defray the expenses attending the same.

The Treasurer reported funds in his hands, after paying the above, fourteen dollars and five cents.

The President was directed, by vote of society, to call a special meeting of the society on the second Tuesday of January, 1877, at 10 A. M., at the Kirby House, Watertown.

The time of adjournment having arrived, adjourned to the second Tuesday in July, 1877, at the Kirby House, Watertown, at 10 A. M.

A. P. HALE, M. D., *President.*

Dr. J. W. SARGENT, *Secretary.*



## TRANSACTIONS OF THE EASTERN DISTRICT SOCIETY.

CAMBRIDGE, N. Y., *August 23, 1876.*

The regular meeting of the Eclectic Medical Society of the Eastern District was held at Cambridge, N. Y., August 23, 1876, the Vice-President, Dr. S. J. Smith, in the chair.

The minutes of the last meeting were read and approved.

Dr. Slocum welcomed the society to Washington county in a few appropriate and interesting remarks.

Dr. Smith read a very interesting essay on Cholera Infantum; also one on Cystitis and its treatment. Discussion followed on these subjects; the essays were accepted by the society and placed on file.

Adjourned to meet on the third Wednesday of November in Troy, N. Y.

Subject for discussion — Diphtheria; essayists, Drs. McCourt and Slocum.

A. G. STILLMAN,  
*Secretary.*

TROY, N. Y., *November 15, 1876.*

The regular meeting of the Eastern District Society was held at the American House, Troy, N. Y., November 15, 1876, the Vice-President, Dr. S. J. Smith, in the chair.

Present — Drs. Smith, Mattocks, Brown, Henry and Stillman.

The minutes of the last meeting were read and approved.

The society then took up Diphtheria for discussion. Dr. Smith opened the subject by saying that he had never seen but one genuine case of the disease. Dr. Stillman stated that he believed that Diphtheria commenced in two ways: First, in a peculiar poison affecting the whole constitution before producing the local difficulty. Second, in the poison being so virulent that the contagion primarily affected the throat, this being followed by constitutional symptoms. In the first case the system will be greatly prostrated simulating a typhoid state; in the second, we will have an inflammatory fever at the outset. The Saturate Tincture of Poke in ten drop doses, combined with Aconite or Veratrum every hour, with gargles of Iron and Potash, are his sheet anchors in this disease. Drs. Mattocks and Henry also described their treatment under like circumstances.

The subjects chosen for discussion at the next meeting were Consumption and Pneumonia.

Essayists — Drs. Slocum, Henry and Stillman.

Adjourned to meet at the Mansion House, Troy, the 3d Wednesday in February, 1877.

A. G. STILLMAN,  
*Secretary.*

## CYSTITIS.

BY S. J. SMITH, M. D., Cambridge, N. Y.

Acute inflammation of the bladder is a very painful though not dangerous disease. It may be confined to the mucous membrane or involve both the mucous and the muscular coats. It usually commences with shivering or chills, frequent pulse and hot dry skin. In a short time this is followed by deep-seated lancinating pain over the region of the bladder and frequent desire to urinate, each effort giving rise to the most excruciating pain.

*Causes* — Exposure to cold and wet; external injuries; irritating drugs; calculi; gonorrhœa and irritating injections, etc.

*Symptoms* — Pain in the region of the bladder, which is worse from external pressure. Frequently this pain extends along the urethra. Micturation is very frequent and gives rise to a painful burning and scalding sensation while urinating. The urine is high colored; after a time containing a mucous or muco-purulent sediment. When the disease has attained its greatest intensity there is an almost constant desire to micturate with an intense tenesmus, so that the patient is sometimes obliged to take hold of something with his hands when passing water, or he may get down on his hands and knees, and will frequently bite his lips to keep from crying out with the severe suffering.

*Diagnosis* — “Acute cystitis is readily determined by the seat of the pain, and by its aggravation during micturition; the change in the character of the urine and its difficult passage with tenesmus.”

*Prognosis* — “The disease usually terminates favorably without any structural change, and except in cases in which inflammation extends to the adjacent tissues there is but little danger.”

*Treatment* — The treatment recommended in the books has utterly failed in my hands. The only internal remedies that I have found of utility in this disease are, aconite, apis and cantharides.

|   |             |          |
|---|-------------|----------|
| ℞ | Tr. aconiti | gtt. xv. |
|   | Tr. Apis    | gtt. x.  |
|   | Aquæ        | ʒ iv.    |
| ℞ | Cantharides | gtt. x.  |
|   | Aquæ        | ʒ iv.    |

Give one teaspoonful of each in alternation, from one-half to one hour apart. Have the patient sit in a tub of water as hot as can be borne, for from one-half hour to two hours, two or three times a day. Use enemas of warm water twice a day to move the bowels and assist in allaying the inflammation. Apply stramonium ointment to the perineum.

Under the above treatment, in my hands, convalescence has invariably been rapid.

## CHOLERA INFANTUM.

By S. J. SMITH, M. D., of Cambridge, N. Y.

This is a disease of very frequent occurrence in this country, and one requiring great skill and judgment to conduct to a successful termination. It has proved to be one of the most fatal of diseases. "One-third of all deaths occurring among children under three years of age being caused by cholera infantum and its sequelæ." It usually occurs during the second summer, or the period of first dentition, but may occur any time previous to the third year. "The disease may terminate fatally during the first twenty-four hours, or may continue for three or four days, the child recovering or gradually passing into the chronic form."

*Causes.*—Some have supposed dentition to be the cause, but statistics show that it more frequently occurs previous to dentition than after it. Again, "we would expect to find the disease only in cases of dental irritation, whereas we find it in children who have no teeth, who are not cutting teeth at the time the disease commences, who have all their deciduous teeth except the four last molars, or when showing no swelling, tenderness or irritation of the gums." It occurs during the months of May, June, July and August, and, in severe cases, may last until cool weather. "A continuous high temperature always increases the severity of the disease, while a cool, moist atmosphere gives relief."

*Symptoms.*—Cholera infantum is usually preceded by feculent diarrhoea, which gives but little uneasiness, continuing for two or three days. Suddenly, we have prostration, frequent discharges from the bowels and vomiting; or the child suddenly commences to vomit and purge copiously, seemingly without effort or pain. Thirst is very intense, the child desiring water, which, if given, is immediately rejected by the stomach. In some cases the skin is hard and dry, and the pulse hard and increased in frequency; in others, the skin is soft and doughy, the extremities cold and the pulse feeble and frequent. "The pulse is peculiarly unstable, or intermittent; sometimes it may be full and bounding, at others quick and wiry, or again, it will become very feeble and almost imperceptible; but is always invariably rapid, and never, in the last moments even, becomes slow." As the disease advances the desire for drink increases, the evacuations from the bowels are more frequent, and the little sufferer becomes extremely emaciated. The discharges vary in character, sometimes yellowish, with more or less stringy mucus mixed with them, showing disease of the mucous follicles; at other times they are greenish, have a sour smell; at others, clayey or almost white—rarely of a dark color. These evacuations are extremely putrid, acrid, and sour-smell-

ing. The matter evacuated sticks to the diapers like mucilage; after a time there may be considerable tenesmus, the little sufferer drawing up the feet and legs, as if cramped, at each evacuation. The abdomen may be tympanitic, hot, and excessively sensitive to the touch.

There is usually a partial and sometimes a complete suppression of urine, and that which is voided is thick, turbid, and shows traces of albumen. There is generally great irritability of the nervous system, the little patient is restless and uneasy, never satisfied, always changing its position, rolling and tossing about, placing its hands frequently on the head, and moaning in a piteous manner. After a time this uneasiness is superseded by a kind of somnolent stupor, or, in other words, a collapse which is disturbed by frequent starts and tremors, that may even, and often do, amount to convulsions. The patient may readily be aroused from this comatose condition, and consciousness is always found to be unimpaired, which is not the case in hydrocephalus, and is a diagnostic point of great importance. Occasionally the brain is affected. We may have congestion indicated by the continual moving of the head from side to side, sleeping with the eyes open, rolling the eyeballs upward. When the pupils do not contract upon exposure to light there is congestion with effusion. We often have determination of blood to the head, throbbing of the carotids, contraction of the pupils, with great restlessness.

*Pathology.*—Dr. J. M. Scudder says: "It is not easy to say what the exact pathology of this disease is. In one case it seems to be almost wholly an irritation of the gastro-intestinal mucous membrane; in another it is an atonic condition, and a failure of power to digest food; in still another the intestinal lesion seems to be secondary and depends upon a want of assimilation, and nutritive power; and in others the lesion is principally of the nervous system. I conclude from all this that the lesion is primarily one of the sympathetic system of nerves which govern all the processes of vegetative life."—(Dis. of Children, 228.)

*Diagnosis.*—"The acute attack is readily recognized; the sudden appearance of nausea and vomiting, with diarrhoea; the great prostration and intense thirst. The chronic form is recognized by its slow accession and the same nausea and vomiting, the intense thirst, the persistent diarrhoea, and the impairment of digestion and nutrition, as marked by the rapidly wasting tissues.

Prognosis is usually favorable if there are no brain symptoms; if the latter exist the mortality is large.

*Treatment.*—In treating this disease each case requires individual study and treatment appropriate to itself. Be careful not to check the discharges from the bowels *suddenly*. "If the vomiting and purging are arrested by the administration of any drugs the action of which is to fly up, if the expression is admissible, the alimentary canal, thus preventing the excreta from finding a natural outlet, and causing them to seek some other place of deposit, the result will almost invariably be convulsions. Now, arguing *a priori* what is more reasonable than to infer that if the natural channels, or out-

let, for this excretion, if I am permitted so to designate it, be dammed up, which stoppage of flux, no one, I think, will venture to say, arrests the process of seral drainage from the blood, but on the contrary, we believe it goes on and seeks some other place or cavity of deposit than the alimentary canal, which has been forcibly denied it. The question now is, *where* will it find a place of lodgment. I am satisfied that the fluid finds its way to the spinal and cranial cavities, where it produces irritation, compression and convulsions." (W. C. Richardson, M. D.)

Aconite and Ipecac are much used in alternation. The pulse frequent, quick in stroke, tissues somewhat pinched, tongue pinched and red, or but little changed. Aconite is appropriate when the child has a flushed face, hot head and abdomen, fierce thirst, with symptoms of great febrile excitement.

℞ Tr. Aconiti, rad. gttss. ij. ad iv.  
Aquæ ℥iv.

Sig.: Teaspoonful once in one-half hour to one hour.

Ipecac is indicated by sudden paroxysm of great nausea and loathing. In vomiting, should it occur, and is very scant, consisting of mucus and bilious matters, mixed with ingesta, with diarrhœic evacuations of greenish yellow, slimy, limpid matter, smelling sour, give

℞ Tr. Ipecac, gttss. v ad viij.  
Aquæ ℥iv.

Sig. Teaspoonful once an hour.

"Veratrum Album is appropriate if the attack should be ushered in suddenly by large watery discharges from the bowels, immediately followed by copious vomiting, without seeming effort; cold, clammy surface, great and sudden prostration following the profuse evacuation; very great sensitiveness and pain in the abdominal region; great anguish, indicated by moving and tossing about; tendency to spasms, especially indicated if the attack *comes on early in the morning*." (Richardson.)

*Nux Vomica*. — Face pallid, eyes dull, tongue full; sallow yellowishness of skin; abdomen tumid, persistent nausea and some abdominal pain.

℞ Tr. Nux Vom., gtt. j.  
Aquæ ℥iv.

Teaspoonful once an hour.

*Rhus Tox*. — "We occasionally find a case of cholera infantum in which irritation of the nervous centers is a dangerous complication. The symptoms are contraction of the tissues about the eyes, which are sometimes slightly injected; evident pain in the forehead, manifested by uneasy movements and raising the hand to the head; cold feet and hands; face flushed, left side; tongue pointed, red at tip; short stroke of the pulse. Very frequently the attention will be first called to the trouble by the *sharp* cry of the child." (Scudder.)

℞ Tr. Rhus., gttss. ij.  
Aquæ ℥iv.

Teaspoonful once an hour.

*Argenti Nitras.* — “Frequent discharges, with evident implication of the brain; eyes bright and moist; great restlessness; marked increase of the temperature of the head, and sometimes of the trunk; hands cold.

℞ Argenti Nitras, grs. ss.  
Aque, fl ℥ iij.  
Syrup Simplex, fl ℥ j.

Teaspoonful every three hours.”

*Colocynth.* — Greenish stools, with severe colic pains. Tenesmus.

℞ Colocynth, gtt. j.  
Aque, fl ℥ iv. M.

Teaspoonful once an hour.

*Euphorbia Hypericifolia.* — Used on general principles; chronic cases. The most prominent symptoms are “vomiting and diarrhoea, associated with fever of a remittent character, and great emaciation.” “Camphor in cases where all other remedies have failed, and when collapse is imminent, or has taken place, will prove highly efficacious, recalling life, as it were, at the last moment.” (Dr. Richardson.)

℞ Tr. Camphor, gtt. x.  
Water, fl ℥ iv.

Teaspoonful every twenty minutes.

*Salicylic acid.* — I think this will be found a valuable aid in some cases. “In all cases where fermentive changes occur in the alimentary canal it acts more efficiently than any other antiseptic substance, as it can be administered in large doses.” In case the child is “brought up on the bottle” the addition of a little acid to the milk will serve a good purpose, preventing the milk souring. The “Quinine inunction” should not be overlooked. The following remedies will prove of value in some cases: Rhubarb, Bismuth, Oxide of Zinc, Podophyllin, Phosphoric acid. “Coffee, as an article of diet as well as a medicine, is highly useful in the summer complaints of children.” Liebig’s food, cows’ milk, condensed milk, beef tea, chicken broth or Arrow root are useful where the child cannot nurse. To quench the thirst give small pieces of ice, or tie a piece of ice in a cloth and give it to the child to suck. Dr. Richardson says: “I have found in *ice cold lemonade*, made very sour with the juice of fresh lemons, and slightly sweetened with clarified sugar, a means that not only is a great boon to the little sufferer but also a most excellent remedy for the vomiting. Give one teaspoonful at a time; it may be given every ten or fifteen minutes. In nursing children it should not be given either directly before or after nursing.”

## TRANSACTIONS OF THE SARATOGA DISTRICT SOCIETY.

The Saratoga District Eclectic Medical Society held its annual meeting at Saratoga Springs, on Tuesday, June 20, 1876.

The session opened at 10.30 A. M., N. Bedortha, M. D., President, in the chair. The Secretary read the minutes of the former annual meeting in September last. Approved.

The Treasurer's report was read and adopted.

Visiting physicians were invited to a seat. Invitation accepted by Dr. Bostwick of New York, and Dr. Gage of Saratoga.

A communication was received from J. E. Danelson, M. D., Secretary of the State society, which was ordered on file.

Propositions for a fellowship in this society were received from Drs. O. C. Gage and S. S. Carter. Referred to Drs. Pease, Quackenbush and Hamilton, as Censors.

Article 2 of the Constitution was amended by making the office of Treasurer separate from that of Secretary.

Article 5 of the Constitution was amended, fixing the time of the annual meeting on the first Thursday of June, at ten A. M.

Drs. Pease, Quackenbush and Henry were appointed a committee to nominate officers for the ensuing year. The committee made a report which was laid on the table until the afternoon session.

D. H. Hanks, M. D., read an essay on epilepsy. It was received and placed on file. Remarks upon this disease were made by Drs. Bostwick and Quackenbush.

Dr. Quackenbush presented a case of chronic cystitis successfully treated.

Dr. Mattocks, of Troy, made remarks on the use of acids or alkalis in certain inflammatory and typhoid conditions.

A recess was ordered until two P. M., at which hour the society was called to order.

The Censors reported that they had examined Drs. Gage and Carter, and finding them worthy and duly qualified, recommended them for election as fellows of the society.

The balloting resulted in their unanimous election.

The report of the nominating committee was taken from the table, and on balloting for officers, the following were elected: President, N. Bedortha, M. D.; Vice-President, G. W. King, M. D.; Secretary, H. L. Grose, M. D.; Treasurer, R. Hamilton, M. D.; Censors, H. Pease, T. W. Quackenbush, R. Hamilton.

*Resolved*, That we adopt the recommendation of the State society requiring the new members to be furnished with an annual State certificate.

Received a communication from Dr. Neef, of Albany, with reference to consolidation. Appointed H. L. Grose, M. D., R. Hamilton,

M. D. and H. Pease, M. D., a committee to confer with Dr. Neef on the subject of his communication.

Delegates were appointed to the State society, as follows: T. W. Quackenbush, F. A. W. Rivet, J. Henry, S. S. Carter, O. C. Gage, D. H. Hanks.

A vote of thanks was tendered to Drs. Hamilton and Bedortha for their kind hospitalities during this session.

The Secretary was instructed to publish the proceedings in full.

Dr. Bedortha read an essay on the subject of medical reform.

*Resolved*, That we request each member to furnish an essay to be read at the next annual meeting.

The matter of reprinting the constitution and by-laws, with the proceedings, was referred to the President, with power.

A vote of thanks was tendered to Dr. Bedortha for his able essay.

Minutes read and approved.

Adjourned.

N. BEDORTHA,  
*President.*

H. L. GEORGE,  
*Secretary.*



## ADDRESS

BEFORE THE

SARATOGA DISTRICT ECLECTIC MEDICAL SOCIETY.

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BY N. BEDORTHA, M. D., Saratoga Springs, N. Y.

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*Fellow Laborers in the cause of Reform.*—The day of our annual greeting has come. We are again permitted to retrospect the past, and forecast the future. We inquire, what progress has been made? What difficulties removed? How goes the battle with ignorance, superstition and error? Have any of our brethren fallen in the fight? Have any grown weary and faint in the way, and turned aside to more congenial labors?

No part of the field of science or the culture of humanity, is more important than the one we occupy, and upon which we are spending our time and talents. Can we honestly say, that we have worked faithfully? And are we assured that good has been done?

In looking over the field scientifically, we certainly can congratulate ourselves that progress has been made in that direction. New fields have been opened, and old fields more thoroughly cultivated. Many valuable remedies have been added to the list of therapeutic agents, and those heretofore known and approved have been more fully understood and better applied.

So far as humanity is concerned, we have reason to believe that much good has resulted from the researches and labors of our zealous eclectic physicians.

During the past year several new societies have been formed, and many young and ardent laborers are added to the corps of workers. With so much to encourage and stimulate, this meeting should be profitable to this society; and be prepared to add a little at least to the popularity and usefulness of the great movement of the eclectic medical reform.

The systems of medical practice, which now claim the attention and patronage of mankind, are principally embraced in the allopathic, homœopathic and eclectic. These, in many places, are occupying the same fields, so that with due observation, their comparative merits may be easily ascertained.

Prejudice must be laid aside, and candor and common sense sit as judges. It is hardly necessary, at this meeting, to go into any extensive examination of these difficult modes of medical practice. Suffice it to say, that we fully believe that the eclectic medical practice is beyond all comparison, superior to either of the others. In my

opinion, our time may be more profitably employed in searching after the fundamental principles of all medical science; and in trying to simplify, as far as possible, and to make more effective, the remedies used in the eclectic practice. It must be acknowledged, and I think deplored, that some of our practitioners, are inclined to leave the fundamental principles established by our noble medical ancestors, and to assimilate with the other schools.

Many of our practitioners are using mercury, arsenic, opium, and such like articles, which were emphatically condemned by the fathers. It may be well to inquire the cause of this departure from the simplicity of the early practice, and find out if possible what defects have been discovered which led to this departure.

The founders of the eclectic medical school have not always acted in harmony in bringing before the world their theories of disease and its cure. But while they differed among themselves as to remedies and their applications, they were united in their opposition to the old practice of using Mercury, Arsenic, Opium and blood-letting. They discarded all agents that were considered poisonous, blood-letting, etc., and confined themselves to the use of simple, vegetable substances. They met with bitter opposition, but they triumphed. They had their principles and theories which governed them in practice. It is possible that they triumphed in spite of some errors. While we give them credit for doing great good, it may be well for us to investigate these fundamental principles searching after truth, with the intent of harmonizing and simplifying as much as possible our modes of practice.

Our first inquiry is, what is disease? All can understand that this is the principal root in the tree of medical practice. To elucidate this, allow me to quote from an essay, written and published some time since: We say, that one of the most perplexing questions with which the medical student has to contend, meets him at the very outset of his profession; and for the want of a clear and distinct answer to it, his whole future practice is involved in doubt and uncertainty. The question is, what is disease? It might seem to the novice in medical subjects that this is a very simple question; and, therefore, should not occasion any perplexity in medical practice. Plain as it may seem on a superficial view, the more critically it is examined the more mysterious it becomes, until the student appears lost in a labyrinth of mystery. At least so it has been in medical schools.

Different and conflicting theories have been propounded, and much has been said and written in their defense. Some have been exploded by the light of science, while others are waiting only a further advance to be likewise abandoned. Volumes have been written to elucidate and answer this simple but important question. We do not expect to enter into an extended discussion of this subject, but consider it only so far as to give a common ground upon which we may all stand; and acting upon which, our practice may become more uniform and simple.

The question may be answered so far as any practical utility is

concerned, by saying *it is a partial or entire inability of any organ of the body to perform its normal functions.*

Whatever may be the remote or proximate cause when disease is fairly developed, this inability is always present, and may be properly said to constitute the disease. Whatever objections may arise to this definition, they are more theoretical and fanciful than real, and therefore not real objections. People generally require a practical view of any subject which concerns their interest. What is to be done is the great thing above all others they desire to know. We maintain this theory is eminently practical, and therefore answers the great purpose in our every day matter-of-fact life. We notice that in every form of disease, however simple or complicated, there will be found an inability of some organ to perform its functions. Remove this inability and you remove the disease. If this inability remains your disease remains.

So far as the choice of remedies or medical application is concerned, it is evident that nearly all medical prescriptions are based upon general principles, and all as well adapted to meet the indications of a cure on the theory of inability as on any other theory.

Since this question remains unanswered, or if answered by any one school of physicians in one way another school equally popular will give a different answer, yet physicians of both schools practice the art of healing, still holding contradictory theories with nearly the same popular acceptance. Theories then, in medical schools, have very little to do with practice.

We insist, then, it is of but little moment in practice what form disease assumes, whether Consumption, Fever or Rheumatism, inability of some one or more of the organs of the body is always present. But so far as the general medical applications are concerned, this inability is of paramount importance to the practitioner in making his diagnosis, prognosis and prescription. He inquires carefully into the cause or causes of this inability. His medical prescription is prepared with an eye both upon the cause and effect. So far as he is able he removes the cause. If it has ceased to operate, or is beyond the reach of remedies, then he has only to deal with the effects or the inability, which, to all intents and purposes, is the disease.

It is not necessary under this theory to have a specific medicine for every form of disease, but simply to recognize the recuperative or healing power of the system, or the *vis medicatrix naturæ* as the great power to heal. It makes its medical prescriptions in harmony with that power. It continually keeps in sight the inability and its cause, and deals gently and wisely with the vital forces in removing foreign agents from the system. It would not discard any agent in nature as a remedy in some form of disease, but it would condemn that class of agents which are not in harmony with the vital functions, or are not adapted to act either surgically, mechanically or chemically on the causes of disease. It would not accept as truth that that which would be death or a severe poison to a well man could be wisely administered to a sick man as a medicine.

It would not reject any substance simply because of its reputation as a poison, but because it was not adapted to the case as a curative agent. It would always require the most simple remedies to meet the end in view. This theory of disease becomes more practicable, more simple and less objectionable than any other now known.

We pass now from our endeavor to harmonize our practitioners to consider the subject of remedy. What is a remedy?

Under the uncertain and mysterious theories which have been advanced to explain disease, is it any wonder that there should be mysteries, contradictions and absurdities in the practice of medicine? If mystery is connected with the nature of disease, mystery will also be associated with the practice of medicine. Quacks and charlatans will flourish on this mystery. The people are ignorant, and therefore liable to be duped by every boastful pretender. The greater the bombast of the pretender, the more will he impose upon the credulous. If he have cunning and shrewdness, he is almost certain to amass wealth. Many honorable people, knowing the cheat, come to the conclusion that the people love to be humbugged. Some otherwise honorable physicians, seeing the success of quackery, and having a desire for the spoils, turn in and practice the same black arts. Others, truly honorable, utter their earnest protest, but it is of no avail. They ought not to complain. They are themselves mostly responsible for this state of things. The mystery thrown about disease, and also the practice of medicine, by the medical fraternity, is the legitimate cause of all this quackery. If disease be a mystery, then the practice of medicine is an enigma. The more profound this mystery, the more doubtful and perplexing is medical practice. If our popular physicians were uniformly successful in practice, they might enjoy an enviable reputation. But the great uncertainty that attends their prescriptions has seriously impaired the confidence of the people in their skill, and in their distraction they fly to any source which promises the blessings they seek at the hands of medical men. If they obtain the blessing of health from men of humble pretensions it would be strange if they did not ever after favor those from whom they received such timely aid. The practice of medicine must, then, be divested of its mysteries, if we expect harmony among our members, or honor to be awarded to our noble profession.

With the theory of disease as here presented, any substance or agent in nature which removes the cause of disease, or restores ability to the organs, would act upon the human system as a remedy. The article which would do this in the shortest space of time, with the least injury to the organism, would be the best remedy. Here is a wide field for the physician. He is not necessarily confined to one agent, however valuable it may be. He has the broad resources of nature to explore, and he needs wisdom to guide him. He must not overlook the simple, neither must he neglect or be unable to understand the profound. He must question nature at every step. He must understand the condition of the system, the cause of the disease, and the qualities and adaptation of his remedies. This will prepare him to administer the healing art wisely.

There are three distinct departments of medical practice which necessarily claim the attention of the physician. The mechanical or surgical, chemical and functional. In each we have as many distinct classes of remedies. The surgical embraces those forms of disease where the knife of the surgeon is required, or some mechanical apparatus to sustain weak, broken or diseased parts of the body. This department is in a much more honorable position before the world than the others.

The chemical department consists in the use of certain substances which are supposed or known to neutralize certain other substances in the human body acting as the cause of disease. This is an important department and requires great wisdom in its administration. It is that in which, if any, the use of poisons may be admitted. That one poison may, and often does, neutralize another and render the compound more harmless than either of the substances alone, is an established fact. But no department in the practice of medicine is more liable to abuse than this. To make a laboratory of the human stomach and introduce substances inimical to the human body, is an operation requiring both caution and skill. We believe this is sometimes done and valuable lives are thus saved. But we have reason to fear that, by the indiscriminate use of these chemicals, many diseases have been aggravated, and from being simple and harmless, if left to the natural healing power, have become complicated and dangerous. Many physicians use calomel, corrosive sublimate, Fowler's solution and others equally virulent, with seemingly little reflection as to the object they have in view in giving them, or the nature of the articles themselves. Thus lasting sickness is entailed or life immediately destroyed.

It is upon this department more than any other the united wisdom and experience of our eclectic physicians should be concentrated. Having left the simplicity of the practice of the founders, we are in danger of drifting upon the very rocks that have nearly shipwrecked the old school. Our annual gatherings should find us prepared to take a step forward in rational practice. In doing this we shall merit the name of reformers.

The last thought upon which we can dwell is the use of a most simple but efficient remedy in acute or functional forms of disease. This class embraces the largest part of a physician's practice, colds, coughs, congestions and inflammations, including a great variety of fevers, such as typhoid, scarlet, measles, etc. All come under the term of acute or functional diseases. For these **SIMPLE WATER** is the most efficient remedy. I make this statement boldly, having had many years of observation and experience in a large practice. It would, no doubt, be interesting and profitable to give many of the cases in detail which have been treated with water alone; suffice it say that the use of water in these forms of disease is both rational and practical. Understanding a few simple principles, any one can successfully apply them. These simple principles relate to the state of the temperature, or heat of the body. If cold, or below the natural standard ( $98\frac{1}{2}$ ), then use hot water. If not, or above that standard,

use cool or cold water, remembering that by evaporation water at any temperature has a great tendency to cool the body. Care and discretion must always be exercised so as to secure just the desirable temperature. Zymotic diseases, such as measles, scarlet fever, diphtheria, etc., cannot rage if the temperature is maintained at the natural standard.

The application of water for the above purposes suggests itself readily to any one. It requires more time and space than are allowable in an essay of this kind to give specific observations. If any desire to pursue the study more in detail they can find opportunity by consulting the standard publications, giving many most interesting cases of the various forms of acute and malignant fevers, treated simply with water, with a success that surpasses any thing known in any other practice.

Trusting that the foregoing suggestions will awaken inquiry, and lead our noble band of practitioners to a more simple and efficient practice of medicine, is my sincere desire.

## DIPHtherITIS.

BY JAMES TYLER, M. D., of Brockport, N. Y.

I regard diphtheria as one of the modifications of scarlet fever; I have come to this conclusion after a thorough investigation of the two diseases. The reason for these conclusions are the striking resemblance of the diseases in many particulars, and the still more positive evidence that diphtheria frequently assumes the character of simple scarlatina, while in other cases scarlatina not unfrequently is converted into genuine diphtheria. In order to obtain fuller understanding of these supposed distinct affections, let us analyze their respective symptoms. In scarlatina the child is seized with rigors and chills, lassitude, debility, albuminaria, quick, wiry pulse, light furred tongue, a hot and dry skin, and in the anginose form of the disease, with congestion of the fauces, thickening of the lymphatics about the neck, and not unfrequently more or less catarrhal symptoms. In diphtheritis the patient complains of lassitude, headache, loss of appetite, has rigors and chills, albuminous urine, active and quick pulse, a light furred tongue, redness of the fauces, enlargement of the lymphatics about the neck, a hot, dry and pungent surface, and in most cases a copious exudation from the mucous capillaries of the upper air passages. It will be observed that the name diphtheria comprehends the different forms in which it manifests itself, though they may not all be present in each individual case. The first symptom which presents itself in this disease is the local trouble in the throat. The parts are first inflamed, after which an exudation of a grayish white membrane is observed upon the tonsils or uvula, or both. It sometimes shows itself upon the mucous membrane of the nose, the mouth, the conjunctiva, the vagina and anus. In fact all mucous surfaces are liable to be attacked with the disease. When the disease attacks the throat, as it does in almost all cases, it spreads to the larynx and air passages, and produces death by suffocation. If the membrane is allowed to remain on the tonsils and is not removed, absorption takes place, the blood is poisoned, and death will result from the seventh to the ninth day. Diphtheria attacks children from the first to the tenth year of life. It is the most fatal from the third to the sixth year of life. There are three forms of this disease, the catarrhal, croupous, and the malignant. The only partial difference between scarlatina and diphtheritis is the peculiar inflammation of the throat. The only essential difference between the general symptoms of scarlatina and diphtheritis are those which relate to the local affection, or the peculiar inflammation of the throat. Even in this respect, in the anginose form of scarlatina, the symptoms are almost identical. The exception is that in genuine diphtheria the exudation

becomes converted into fibrous tissue, constituting the formation of the false membrane; whilst in scarlatina anginose it is converted into pus corpuscles, producing a solution of the continuity of the tissue, and the formation of ulcers. Even in diphtheria, the existence of the membrane does not always prevent a solution of the subjacent tissue, as I have seen cases in which the membrane has been perfectly organized, but which became absorbed or disorganized in from twelve to twenty-four hours, leaving deep, ragged, purplish ulcers.

When I come to examine into the cause of diphtheria or scarlatina I find the records are almost uniform in attributing both to a peculiar miasm, the precise nature and character of which medical men do not understand or fully agree upon.

#### TREATMENT OF DIPHTHERIA.

I use lemon juice freely in such cases. For an external application I use Electric Ointment once an hour, rubbing it on the throat and glands for some minutes, until it is absorbed. I administer Iodide-Bromide-Calcium, compounded from one-half to a teaspoonful in a little sweetened water, once in four hours. In all malignant cases I use Electricity. Cases that cannot swallow will obtain relief in fifteen or twenty minutes, so that they can swallow without much effort. I regulate the Electricity according to the strength of the patient. There is a charm in it. I use for a gargle for the throat one which has always answered for me; others can try it if they choose:

White Pond Lily, pulverized; Myrrh, pulverized; Golden Seal, pulverized; Lupulin pulverized, of each two parts; Borax, pulverized; Alum, pulverized; Bloodroot; Salt, of each one part. Put one full teaspoonful in one-half pint of hot water, add as much good cider vinegar and sweeten with honey. To each dose of this decoction add twenty-five drops of the tincture of Capsicum and twenty-five drops of tincture Hamamelis.

Let the patient gargle with this once in fifteen minutes until relief is obtained; then less frequently. Keep the solution warm, taking out each time simply what you need for one application. I use as a beverage beef-tea and mutton broth. Food that is nourishing is required to keep up the strength of the patient. In treating the throat with Electricity, I use a soft sponge. I attach this to the positive pole, putting it as far back in the throat as convenient, and with the negative treat the throat, chest and upper part of the spine from five to fifteen minutes. No remedy that I have ever tried will relieve as quickly as this. I have used it for some thirty-five years, and know whereof I affirm.



## TRICHINIASIS.

By S. ROE, JR., M. D., of Wappinger's Falls, N. Y.

Various are the teachings and writings upon this trying disease, still comparatively little is known or scientifically explained.

In the opinion of the writer, the disease has existed for ages; in fact, ever since pork became a portion of our daily subsistence.

The knowledge of *trichina spiralis* is of a late date, and brought to light only through the wonderful assistance rendered in pathological researches, by the microscope. The *trichina spiralis* has been described as consisting of small cysts, of an oblong figure, resembling in size and color the small minute worms found in rain-water casks and in vinegar.

Having an opportunity to visit a patient, in the city of Albany, said to be afflicted with trichiniasis, we endeavored to ascertain the characteristic symptoms. The patient, a male, of middle age, was first attacked, as he supposed, with bilious colic, having intense pain in the epigastric region, with excessive vomiting and a high fever; these were the first symptoms, "though for two weeks previous he had thought that he was affected with rheumatism." Suitable remedies were speedily administered for the supposed difficulty, with apparently little or no success. On the third day diarrhœa set in with such violence that the patient survived but forty-eight hours. After death a portion of the muscle from the *glutæus maximus* and *sartorius*, were removed for microscopical examination, which proved to be infested with innumerable parasites—the *trichina spiralis*. The patient being one of the lowest class little could be learned of the history of his later life. It was positively established that he daily eat uncooked smoked sausages. The vomiting and diarrhœa were marked symptoms and seemed characteristic of the disease. The sausages had been eaten freely by the family, though upon all occasions they were cooked.

From this fact we are led to suppose that, if the temperature be raised to 160°, the trichinæ will invariably be destroyed. Trichinæ, as a rule, invest only the voluntary muscles; the limbs are, as a rule, highly inflamed and generally much swollen. We are unable to state how long the patient had been affected with the disease, for, as before stated, it was one of those cases where but little could be learned, either from the family or the patient.

The symptoms of the disease, when we made the examination, were: Eye lids much swollen, tongue heavily coated "brown," neck stiff and very sore, a quick pulse, fever and mind deranged, symptoms resembling those of typhoid fever; expectoration, scanty and of a yellowish cast. Examination of the sausages clearly proved

the presence of trichinæ, which were, by the aid of a powerful microscope, discovered, though not in such numbers as in the human body. Parasites must, therefore, multiply in the convolutions of the smaller intestines, after which they find their way to the superficial muscles. It is stated by various writers, that one in every fifty specimens of pork is more or less affected. This fact, however, need cause no alarm, for, although the means now applied to its careful examination, clearly demonstrate the fact that all pork is more or less diseased, it is not reasonable to expect that pork is more injurious to-day than it has been during the last century. Doubtless, many of the deaths in the late war, said to be caused by diarrhœa or dysentery, have been nothing more or less than trichiniasis, occasioned by eating raw pork. Pork eaters may not discard the use of the same, for we believe that if all pork was well cooked before eating, it would be impossible to find such a disease as trichiniasis. Dr. Flint gives a few facts in answer to the theories of anti-pork consumers, about its unwholesomeness as food. He says, "my father was of a consumptive family, but regular in his habits, diligent in business, a pork eater all his life and died from a bilious attack when seventy-five years old.

"My mother, now eighty-three years old and with ample vitality to indicate an additional earthly sojourn of ten or fifteen years, has always been a hearty pork eater and still eats of it, with a relish, daily. My maternal grandmother was a life-long pork eater and died aged ninety-six years. I am now fifty-five years old; have endured as much exposure, perhaps, as any man of my age in the State; have always indulged bountifully in pork eating; have not a tinge of scrofula in my composition and expect to live to be 100 years old or thereabouts, unless killed by a bilious attack, 'overeating' or accident. Where do we find the greatest longevity? In the country among pork eaters. Where do we find the greatest amount of scrofula? In the cities where beef, mutton, game, fowl and fish are freely used, and pork occasionally. Where do contagious epidemics and asthmatic diseases, such as small-pox, cholera, typhoid and typhus fevers, most prevail? In the cities. Where does leprosy, a disease dependent as much, probably, as any other, on deficient and unwholesome diet, most prevail? In countries where pork is almost unknown. What is, at present, the most popular diet and remedy for tuberculous consumption, the most highly developed of scrofulous conditions? Fat pork for a repast and cod-liver oil for a desert. Do not understand me as repudiating beef, mutton, fish, game and fowls in the above remarks.

"The causes of disease are multitudinous, and when we speak intelligently of them, we shall have more to say of the manner than of the matter of diet."

## TRICHINA SPIRALIS.

BY ARTHUR R. TIEL.

Among the external dangers which threaten the human race, those from the animal parasite, *Trichina Spiralis*, have, until a few years since, excited but little attention or alarm. This entozoon is the cause of a serious and often fatal disease of the intestinal canal and muscular system of man, called *Trichiniasis*, or *Trichinosis*, which is produced by eating the flesh of swine similarly affected. Measley pork has been supposed by some to be the diseased state of the porker, producing this disease, which, however, has been proven to the contrary; as measles in the hog is the encysted stage of the common tape-worm. The meat thus affected being taken into the human stomach, the little cysts, which consist of the future head of the mature animal inverted, escape from their sacs within the stomach, unless previously destroyed by cooking, and attach themselves by their armed heads to the parietes of the intestinal canal. From this head is developed, one after another, the joints which make up the body of the tape-worm. The first formed or oldest joints, when sexually mature, escape from the intestinal canal of their host, and, being eaten by swine, the ova they contain are set free. During digestion, the egg-shells are dissolved and the minute embryos find their way into the tissue of their new host, again to be converted into encysted scolices or measley pork. In this stage the tape-worm is called *Cysticercus cellulossæ*. The development of the *Trichina Spiralis*, on the other hand, is much less complicated and does not belong to this order of *Cystoidea* or encysted worms, but to the *Hematoidea* or round worm (of which the pin worm is an example). If a piece of trichinous pork be placed under the objective glass of the microscope for examination, the muscular fibres will be found occupied by minute cysts, varying in size from 1-30th to 1-80th of an inch in length, and 1-100th to 1-150th of an inch in thickness. It is reported that thirty-five thousand of these cysts have been counted in a single cubic inch of muscle, and also estimated that three millions are contained in an ounce of such flesh. Now, if by pressure we rupture one of these cysts, we will find the worm neatly rolled up floating in a transparent fluid within its cystic cavity; if we will also straighten out our minute spirally coiled filaria, we will find, at this stage of development, the trichina to measure, on an average, the 1-28th of an inch in length, and 1-620th of an inch in diameter.

Now, if a portion of the muscle, thus filled with trichinæ, be taken as food by the human subject, and, unless previously destroyed by cooking (it requiring 212 degrees Fahrenheit to kill them), are set

free to enter the intestines, for the flesh and cysts which contained them has been digested in the stomach, so that in from twenty-four to forty-eight hours we find the cavity of the duodenum to contain myriads of free and moving trichinæ. Having lost their spiral form they increase rapidly in size, so much so as to be three or four times as large as before, and in a few days become sexually mature.

Both sexes are at first formed in equal numbers, but after impregnation the females alone remain, the males, which are much smaller, having perished by the tenth or fourteenth day. The eggs contained in the female having been impregnated, as the animal is viviparous, their oviduct soon becomes filled with the young brood. The time required for the development of the embryo is from four to eight days, after which they begin to move toward the terminal duct of the generative apparatus, and are discharged in immense numbers, in the form of exceedingly minute transparent worms. They may continue to be discharged, however, for six weeks, as it is estimated that each individual contains from 300 to 500 ova, consequently time is required for the development of such a vast number. Being now set free in the intestinal canal, the young take upon themselves an independent existence from that of their parents, and immediately begin to literally bore through the mucous membrane of the intestines, en route for the muscles, giving rise to a great deal of irritation, the first symptom indicative of their presence, sometimes being sufficient to produce severe pain, and not unfrequently, diarrhœa. After passing through the parietes of the intestinal canal and wandering along the areolar tissue we will find them scattered throughout the whole of the voluntary muscles, where they finally coil themselves up, there to remain quiescent. Their presence soon creates an irritation which causes, sooner or later, to be thrown out an oval membranous cyst in which they are enveloped, giving to the muscles a white sandy appearance.

The symptoms of trichiniasis are varied, and very often obscure, there being in some instances within the first ten days great irritation of the intestinal canal, while in others the irritation is not so severe, but the greater amount of intestinal irritation produced the more favorable will be the prognosis, for if abundant evacuations are produced, the chances are that nearly all of the parasites may be discharged from the intestines, which will leave the patient comparatively safe; but if this discharge be not very well marked the young trichinæ will penetrate the intestinal parietes and so enter the muscular tissue. From the end of the first to the end of the second week is considered the most dangerous period of the disease. With the intestinal irritation we have also, as premonitory symptoms, nausea and loss of appetite, afterward debility, fever and œdema of the face, with painful movements of the limbs, and sensitiveness of the muscles upon pressure.

Lastly, great inflammation of the intestines, with bloody stools, increased muscular pains, partial paralysis of the muscles of deglutition, speech and respiration, and, finally death, at or before the fourth week of incubation. By this time the worms have become encysted,

and if only a small quantity of the trichinous pork be eaten, the symptoms will be mild, the muscular tissue becoming, as it were, habituated to this foreign irritation, and the symptoms will cease, leaving the patient to use his limbs with as much freedom as ever, when he declares himself to be entirely free from the disease, and well. Hogs of all races, and at any age, are liable to be affected with the trichinæ, none being exempt. The symptoms produced in the animal are very obscure, there having been observed in most animals that have transmitted this disease to the human subject no symptoms indicative of disease, the microscope, therefore, being the only source by which the trichinæ has been discovered within the flesh of swine. Learned and scientific men have until recently been greatly perplexed and in doubt regarding this minute and dangerous parasitical destroyer, the trichina-spiralis, and as a result of the scientific investigations with the microscope, by the celebrated and distinguished zoölogist Owen, in 1835, this little transparent vermicule was discovered, who gave to it its name, from its hair-like shape, and its being usually rolled up in a spiral manner. It was also subsequently discovered by Leidy, encysted in the hog. From this time until 1860, although frequently found in dissecting-room subjects and post-mortem examinations, it was considered a harmless parasite, and regarded with indifference. Many theories were also advanced after Owen's discovery. Herbet believed it to be identical with the Guinea worm. Meissner and Davaine regarded it as a larva trichosma, and Kuchenmeister considered it to represent an undeveloped juvenile stage of trichocephalus dispar. Experiments, however, in 1859, conducted by Virchow and Lenckhart, by feeding animals with trichinous flesh, demonstrated the error of these theories. The result of these experiments, although pointing unmistakably to the manner in which man became also infected, were still considered of no pathological consequence until 1860, when scientific men commenced to closely investigate the progress of development with these parasites, in consequence of the following circumstances:

On January 12, 1860, a robust maid-servant, twenty-four years of age, was admitted into the Dresden hospital. She had been indisposed since Christmas, and confined to bed since New Years day; complaining of depression, lassitude, sleeplessness, loss of appetite, heat and thirst. The symptoms persisted, on her admission, and the case was put down as one of typhoid fever. A remarkable affection of the whole muscular system now rapidly supervened, consisting in extreme painfulness of the extremities, with contraction of the knee and elbow joints, and œdematous swelling, particularly of the legs. The pain was so severe that the patient was continually moaning. Pneumonic symptoms supervened, and death took place within thirty days after she was first taken. Upon examination, after death, the attending physician found the muscular system to be filled with free and moving trichinæ.

A microscopical examination of the contents of the intestines also revealed the presence of numerous mature trichinæ of both sexes, the females still containing living embryos. Portions of the muscular

tissue obtained at this post-mortem were sent Virchow and others interested in the subject, who administered it to the different animals, which experiments produced the results similar to those obtained in man.

Inquiry being directed to the probable source of the trichinous infection, it was ascertained that on December twenty-first, four days before the patient was taken ill, two pigs and an ox had been slaughtered in the establishment of her master. Smoked ham and sausage, prepared from the meat of one of the pigs, were fortunately obtained, and on examination proved to be full of trichinæ. It was also ascertained that she, with other members of the family, had partaken freely of the sausage, and that they also had been complaining of symptoms similar to those produced in the girl, although in a milder form, they having not partaken as freely of the infected meat and consequently soon recovered. This case not only established the connection between trichina in hog and man, but also demonstrated the existence of an unexpected and frightful disease, and also explained much that had been so mysterious in former cases of death from so-called sausage poison and unknown causes.

This case was followed by epidemics of a fatal character throughout Europe, in several of which the victims were numbered by scores, so much so that a panic ensued, which caused scientific investigations to be instituted into the natural history of this little worm by some of the best scientific observers of the day, which resulted in establishing the fact that trichina, as found in pork, when taken in the human stomach, will produce the often fatal and painful disease, Trichiniasis. It now being established beyond a doubt that man receives this disease from swine, the source of the disease in these animals still remained a mystery, and investigations were directed to this first cause, which resulted in the bringing forth of many theories, each writer upon the subject differing from the one previously advanced.

As many immature round worms were found in moles, frogs, insects, birds and animals, each in their turn were pronounced to be the true source of infection in these animals — even vegetables, and, in fact, every thing that came within reach of this gormandizer has been laid under suspicion. But more careful examinations and experiments have proven that it is impossible to reproduce them by artificial feeding within these animals.

A committee, appointed by the Imperial Society of Physicians at Vienna to investigate this disease, reported that from ten to thirty-seven per cent. of the rats examined by them were found trichinized, and consequently stated that the real source of infection in swine lies entirely in the rat; they, however, did not investigate far enough into the production of this parasite as to give the cause of infection in the rat. We can at once see how these animals may become infected, as butchering establishments are the abundant resort of rats, which feed upon the refuse scraps of meat, they of course, after a time, likewise become infected, and as a consequence receive the disease from the hog.

The above report, at the time, was considered conclusive, but deeper investigations quite recently have brought to light the true source of infection in swine. We know that swine in slaughtering pens, and even upon the farm, are made to assume the role of scavenger, as the animal matter in garbage or offal, and even carrion and decayed vegetable substances, which collect in places where this animal is kept, is considered good enough for his diet, and as the animal is not dainty in his tastes, and will lurch off his dead relatives with infinite gusto, we think this to be the true source of infection. And we think also that if our pork raisers were more careful of the food given this animal, and not allow them access to unclean food, that it would be less liable to produce disease. However, I think that we have a good reason to believe, with Moses, that the hog is an unclean beast; but without discarding from our scanty list of animals to be eaten, it is evident that we can purify the race of swine, and thus prevent human as well as porcine maladies. It is estimated that 5,000,000 hogs are slaughtered and packed in the Western States, not including those which are put up for family use, and the microscope has disclosed the fact that four per cent. of this vast number is diseased, which will make 221,484 diseased hogs put annually upon the market, or at an average of 200 pounds to the hog, 44,299,800 pounds of diseased meat, every ounce of which, under favorable circumstances, is capable of producing disease.

We have noticed, during the past month, a report in our daily papers of several cases of this disease that have terminated fatally. Dr. E. H. Loughran, of Kingston, this State, during the month of April had four patients, all of the same family, prostrated with this disease. When called upon to attend this family, the doctor saw every symptom indicative of Typhoid fever, and diagnosed it as such, but as the disease progressed without the changes that usually occur in this fever, and as the patients gradually grew worse, he now began to be suspicious of Trichiniasis, and consequently made his investigations, which proved his suspicion only too true. These patients died after about four week's illness, and a post-mortem examination revealed the muscular system to be filled with trichinæ. Subsequent investigations showed that they had all partaken freely of ham contained in sandwiches, which was likewise inspected, and discovered to be full of trichinæ. As a result of the post-mortem, parts of the infected muscle was preserved, and a piece of the gracilis muscle was kindly sent to me, which we have, in my preceptor, Dr. Wm. Jones' office, by repeated and close microscopical observation, and with magnifying power of a thousand diameters, observed the muscle to contain vast numbers of non-capsulated trichinæ, as well as those contained in their cysts; we saw them also coiled in spirals, others with extended and slightly curved bodies, and in such vast numbers that, under a small magnifying power, as many as twenty were in the field simultaneously.

In noting the symptoms produced by trichinosis, we find that they not only assimilate typhoid fever, but also produce symptoms similar to those produced by gastroenteritis, diarrhœa and dysentery; these

diseases rank first among those producing the greatest mortality in the United States; therefore, I think, we may safely come to the conclusion, that as there is such a large amount of diseased pork in the market capable of producing disease, which is among the principle articles of food in our country, and as so many die from the above diseases, we think it probable, that a large percentage of these so-called diseases are produced by eating trichinous pork, and consequently have resulted fatally. This error in diagnosis, we believe to be the only cause of the obscurity of this disease for so many years, as it is undoubtedly as old as the habit of pork eating, although we are now only beginning to recognize it. We have seen that a correct diagnosis can only be achieved by a microscopical examination of the suspected meat, and subsequently of the fæces, or of the muscles at the examinations after death.

We have found the microscope not only of value in disclosing the mysteries of this disease, but it is, as it ever has been since its discovery, an invaluable aid to the medical profession, unearthing secrets which to-day would still be in oblivion, were it not for this wonderful invention, the microscope.

As we are ever ready to admit the value of the microscope, in the work it has done, and is still doing, by assisting in diagnosis, we think that every physician ought to possess one, and learn by patient, careful, and industrious manipulation how to use it. If this was the case, mysteries now so secret and obscure to the profession, would no longer remain mysterious, but would be divulged, and we would thereby advance our one great and common cause, the cause of man.



## DISEASES AND CONDITIONS PECULIAR TO OLD AGE.

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 BY WILLIAM H. ERWIN.
 

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To-day I have the honor of meeting you in a convention, for a consideration of a subject which eminently transcends all other subjects that relate to our present being, a subject which really involves all that can be dear on earth to man, viz., life, health and happiness; and hence it becomes important that we should so regard it on all occasions. I allude to the science or art of medicine. The desire to make use of every available means to perfect the science, and a fraternal interest in each other's success, I trust will impart to us that energy and zeal that will enable us to return to our respective fields of labor, feeling that we have gained new courage and abundant strength to encounter and combat that common enemy of our race, disease. This leads me to consider the subject I have chosen for to-day, diseases and conditions peculiar to old age; and, gentlemen, I think it becomes our duty as medical men to investigate, experiment, and make observations upon disease incident to this epoch, so that we may prolong human life and relieve suffering as much as possible to its termination. After the activity of matured age has reached its zenith, there is a gradual but sure loss of the normal balance and harmonious relation of the various organs of the body. The elements composing the human body have a limited time in which to perform their allotted functions, and they then die and give place to others. Beside the general changes which take place, I will, with your permission, note some of the particular alterations, modifications and changes that occur in some of the vital organs.

The organs of respiration undergo peculiar alterations. The whole lung is diminished in size. The vessels appear lessened in number and size. Sometimes the apex becomes larger than the base. The cartilages of the ribs become ossified, and the ribs gradually approach each other. The transverse and vertical diameters of the chest diminish. The spine assumes a curved position. In respirations, the expiratory murmur increases as age advances, and the inspiratory one is roughened and shortened. The movement of the diaphragm is increased, and the movement of the ribs more limited. Less blood circulates through the lungs, and it is not so well purified.

Owing to these organic changes the lungs of old people become more liable to attacks of pneumonia. Probably one-sixth of the deaths occurring at this epoch of life are caused by this disease; of course this proportion varies in different climates, and the attacks more frequent in the cold months.

Important changes take place in the nervous system and brain, both

of which are diminished in size and weight. The brain shrinks from the skull and the latter becomes thinner. The diploë disappears by absorption. The membranes of the brain and the spinal cord become opaque and thickened, especially the pia mater. Calcariques deposits sometimes take place in the brain. There is said to be less blood in the brain, especially in the gray substance. The medullary substance is frequently harder than natural. Hence it is by these impaired nervous changes that the bond of sympathy between healthy organs is weakened, and that organic disease in old age is often limited to one organ when the same disease in the young would develop serious sympathetic signs in numerous organs. I think the changes of the blood and its circulation contributes to produce these effects. Cerebral hemorrhages occur more frequently after the age of fifty years, and still more so as age increases.

Changes also occur in the digestive organs; the villi and glands of these organs shrink, their mucous membrane thickens, and the muscular coating becomes atrophied and loses the power of digestion and assimilation. There is an increase of pigment in the stomach and bowels. These abnormal conditions are apt to cause irritation of the stomach and cardialgia in old people. Obstruction of the bowels, ulceration and cancerous affections are frequently met with in this epoch.

The changes in the circulative organs are these: The heart frequently diminishes in size, but sometimes becomes hypertrophied and more frequently spots of atheroma are found on the endocardium; the arterial coats are often similarly affected. Ossification and fatty degeneration of the walls of the heart and of the coats of the arteries impair the circulation and produce congestion.

Changes in the urinary organs occur. There is a deficient or morbid action of the kidneys, causing diabetes, dropsies, Bright's disease, etc. There is also evidence of muscular debility and want of contractility in the bladder, causing an expansion in the fundus of this organ, increasing the size of the saccule below the level of its neck. Thus urate of ammonia is formed by the decomposition of the urine which remains in the saccule on account of it not being injected in a full stream during micturition. The same cause will also produce chronic inflammation of the bladder. Enlargement of the prostate is peculiarly frequent in old age. Increase of earthy matter in the bones takes place while ossification of the cartilages occur. Some old people are subject to a peculiar form of cataract, which is hard, small and dense and of an amber color.

I might continue this article beyond the appropriate limit of a paper for this meeting, but I will conclude by expressing a hope that eclectic physicians particularly will seek to study the anatomical and functional changes and modify the action of medicinal agents, with a view of increasing our ability to relieve and cure the diseases incident to old age.



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| Saratoga District Society .....   | 400      |
| Tubercular peritonitis, by William Hitchman, M. D. ....   | 127      |
| Tyler, James, on diphtheritis .....   | 408      |

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| Volumes in the library of the Eclectic Medical Society of the State of New York. .... | 17 |
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| Wilder, Alexander, treasurer's report. ....                           | 20  |
| on medical botany and pharmacy .....                                  | 50  |
| on <i>Æsculapius</i> , <i>Paracelsus</i> and <i>Cagliostro</i> . .... | 282 |
| Wright, F. N. on Tobacco. ....  | 321 |

# STATE OF NEW YORK.

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No. 47.

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## IN ASSEMBLY,

February 12, 1877.

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### LIST OF GENERAL ORDERS.

G. O.

92. (Printed No. 121.) An act in relation to cleaning the streets of the city of New York.
93. (Printed No. 122.) An act to amend chap. 742 of the Laws of 1871, entitled "An act in relation to storage and the keeping of combustible material in the city of New York, the use and control of the fire alarm telegraph, the incumbrance of hydrants, and other purposes connected with the prevention and extinguishment of fires therein, and imposing certain powers and duties upon the board of fire commissioners of the said city."
94. (Printed No. 123.) An act directing the Brooklyn Trust Company to pay over to the supervisor of the town of New Lots, certain moneys deposited with them by the commissioners for the laying out, grading and improving Atlantic avenue in the town of New Lots, in the county of Kings.
95. (Printed No. —.) An act to confirm the proceedings taken by the common council of the city of Buffalo to clean the sewers in Wadsworth street between Hudson and Pennsylvania streets in said city.
96. (Printed No. 124.) An act to cancel and annul a bond executed and delivered to "the city of Watertown" by Byron D. Adsit, with sureties, dated January 6, 1874, and to release and discharge the said Byron D. Adsit and his sureties from all liability thereon.



g. o.

97. (Printed No. 125.) An act to provide for making, to the New York infirmary for women and children, the same allowances and payments for the care and maintenance of lying-in and nursing women, as are now provided by law for the New York infant asylum.
98. (Printed No. 126.) An act to amend section 3 of chapter 443 of the Laws of 1876, entitled "An act supplemental to the act entitled 'An act to revise the charter of the city of Syracuse,' passed March 3, 1857, and the acts amendatory thereto," passed June 2, 1876.
99. (Printed No. 127.) An act to amend the charter of the Arctic Fire Insurance Company of New York.
100. (Printed No. 128.) An act to amend an act entitled "An act to provide for the incorporation of life and health insurance companies and in relation to agencies of such companies," passed June 24, 1853.
101. (Printed No. 129.) An act to amend an act entitled "An act changing the name of the Beach Pneumatic Transit Company to the Broadway Underground Railway Company, and extending its powers," passed May 20, 1874.
102. (Printed No. 130.) An act to amend chapter 237 of the Laws of 1869, entitled "An act to amend an act entitled 'An act to authorize the formation of railroad corporations, and to regulate the same,' passed April 2, 1850," passed April 17, 1869.
103. (Printed No. —.) An act to decrease the number of assessors in the town of Aurora, county of Erie and to determine their terms of office.
104. (Printed No. 131.) An act to amend chapter 435 of the Laws of 1868, entitled "An act to incorporate the village of Hamilton in the county of Madison, and repeal its present charter," and to repeal chapter 250 of the Laws of 1870, chapter 18 of the Laws of 1874, and chapter 142 of the Laws of 1875.
105. (Printed No. 132.) An act to discontinue the Butternuts and Sherburne turnpike.
106. (Printed No. 133.) An act to amend the Revised Statutes in relation to the laying out of public roads and the alteration thereof.

g. o.

107. (Printed No. 134.) An act authorizing the supervisor and justices of the peace of the town of Avon in the county of Livingston to convey to the Avon Cemetery Association certain lands situate in the village of Avon.
108. (Printed No. 135.) An act to amend chapter 235 of the Laws of 1873, entitled "An act to establish free schools in school district number four in the town of Eastchester, Westchester county," passed June 8, 1853, and as amended by section 3 of chapter 235, passed April 17, 1873.
109. (Printed No. 136.) An act to amend chapter 156 of the Laws of 1852, entitled "An act to amend an act entitled 'An act to provide for the establishment of free schools in the village of Newburgh,'" passed April 6, 1852, passed March 7, 1865.
110. (Senate. Printed No. 35.) An act to amend chapter 125 of the Laws of 1874, entitled "An act to provide for the establishment of a system of graded schools in the village of Ithaca."
111. (Printed No. 137.) An act to amend chapter 348 of the Laws of 1860, entitled "An act to secure to creditors a just division of the estates of debtors who convey to assignees for the benefit of creditors," as amended by chapter 56 of the Laws of 1875.
112. (Senate. Printed No. 13.) An act extending to corporations located in and organized under the laws of other States, certain rights and powers now possessed by similar corporations of this State.
113. (Senate. Printed No. 39.) An act to authorize the Utica Mechanics' Association to borrow money to pay its floating debt, and to issue bonds and execute a mortgage to secure the payment of the same.
114. (Printed No. 138.) An act to amend chapter 143 of the Laws of 1861, entitled "An act to amend and consolidate the several acts in relation to the charter of the city of Rochester," passed April 8, 1861, and the various acts amendatory thereof or relating to the city of Rochester.
115. (Printed No. 139.) An act to amend section 7 of chapter 633 of the Laws of 1866, entitled "An act in relation to the benevolent fund of the late volunteer fire department in the city of New York," passed April 17, 1866, as amended by chapter 962 of

G. O.

the Laws of 1867, and as further amended by chapter 297 of the Laws of 1870.

116. (Printed No. 140.) An act to enable the city of Brooklyn to raise further means for the improvement and sale of certain portions of Prospect park in said city.
117. (Printed No. 141.) An act to amend chapter 436 of the Laws of 1874, entitled "An act to regulate the practice of medicine and surgery in the State of New York."
118. (Printed No. 142.) An act to prevent agricultural societies, which offer premiums for trials of speed between horses, from receiving money appropriated to agricultural societies by this State.
119. (Senate. Printed No. 43.) An act in regard to the powers of the associate rector of St. Luke's Memorial Church, in the city of Utica, county of Oneida and State of New York.

# STATE OF NEW YORK.

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No. 48.

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## IN ASSEMBLY,

February 14, 1877.

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### REPORT

#### OF THE TRUSTEES OF THE WADSWORTH LIBRARY FOR THE YEAR 1876.

*To the Legislature of the State of New York:*

The trustees of the Wadsworth Library, in pursuance of the statute, make the following report to the Legislature for the year 1876:

|  |             |
|--|-------------|
| The income account of the trustees on the 31st day of<br>December, 1876, shows an amount received from rents<br>and interest on securities of..... | \$738 23    |
| Balance on hand 31st December, 1875.....   | 701 50      |
|  | <hr/>       |
|  | \$1,439 73  |
|  | <hr/> <hr/> |

|   |             |
|---|-------------|
| The expenses of 1876 has been.....                      | \$1,158 69  |
| Leaving on December, 1876, a balance on<br>hand of..... | 281 04      |
|   | <hr/>       |
|   | \$1,439 73  |
|   | <hr/> <hr/> |

All of which, together with the list of the property of the library, is fully set forth in schedule A, hereto attached.

A statement in regard to the number of books now in said library will be found in schedule B, also hereto attached.

## SCHEDULE A.

1876. December 31 :

By cash received for interest on securities and rents. . . . \$1,439 73

*Contra.*

|   |                   |
|---|-------------------|
| To librarian's salary . . . . .         | \$300 00          |
| Care of buildings, etc. . . . .         | 50 25             |
| Cost of new books . . . . .             | 534 80            |
| Printing . . . . .                      | 10 00             |
| Coal and wood . . . . .                 | 104 93            |
| Gas . . . . .                           | 87 90             |
| Express . . . . .                       | 2 65              |
| Sundries . . . . .                      | 77 41             |
| Book desk . . . . .                     | 40 75             |
| Balance to credit new account . . . . . | 281 04            |
|   | <u>\$1,439 73</u> |

*Property of Wadsworth Library.*

|  |                    |
|--|--------------------|
| Library lot and building . . . . .                           | \$12,500 00        |
| Temple Hill grove . . . . .                                  | 1,000 00           |
| Lot on Center street . . . . .                               | 1,500 00           |
| Lot on South street . . . . .                                | 1,500 00           |
| Village house and lot . . . . .                              | 2,000 00           |
| Contract, J. Clapper . . . . .                               | 7,745 00           |
| Mortgages . . . . .  | 10,194 57          |
| Village bond, Geneseo . . . . .                              | 500 00             |
| On deposit Genesee Valley National Bank, income . . . . .    | 281 04             |
| On deposit Genesee Valley National Bank, principal . . . . . | 138 60             |
| Seven thousand three hundred and fifty-two books . . . . .   | 7,352 00           |
|  | <u>\$44,711 21</u> |

## SCHEDULE B.

|  |              |
|--|--------------|
| Number of books in library 1st January, 1876 . . . . . | 7,284        |
| Received by purchase during year 1876 . . . . .        | 68           |
| Whole number . . . . .                                 | <u>7,352</u> |

All of which is submitted.

CHARLES F. WADSWORTH,  
*President.*JAMES S. CLITON,  
*Secretary.*

GENESEO, December 31, 1876.





# STATE OF NEW YORK.

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No. 49.

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## IN ASSEMBLY,

February 15, 1877.

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### ANNUAL REPORT

OF THE BROOKLYN INSTITUTE FOR THE YEAR END-  
ING DECEMBER 31, 1876.

BROOKLYN INSTITUTE *in account with* D. LITTLEJOHN, *Treasurer.*

January 1, 1876:

|  |            |
|--|------------|
| Balance cash on hand.....                              | \$66 75    |
| Drawn from sinking fund.....                           | 1,000 00   |
| Amount cash received from rents.....                   | \$2,904 59 |
| Amount cash received from C. C. Smith,<br>trustee..... | 2,240 25   |
| Amount cash received from library.....                 | 287 00     |
| Amount cash received from drawing schools,             | 169 00     |
| Amount cash received from interest.....                | 47 49      |
| Amount cash received from sundry sources..             | 23 50      |
|  | <hr/>      |
|  | 5,671 83   |
|  | <hr/>      |
|  | \$6,738 58 |

#### *Expenditures.*

|   |            |
|---|------------|
| For salaries — janitor \$700, librarian \$600.. | \$1,300 00 |
| Books and binding.....                          | 402 39     |
| Advertising.....                                | 78 60      |
| Fuel.....                                       | 298 75     |
| Water tax.....                                  | 31 00      |
| Maintenance of building.....                    | 404 82     |
| Furniture, shades, carpets and flag.....        | 250 94     |
| Interest on bonded debt.....                    | 840 00     |



|  |            |
|--|------------|
| For Celebration twenty-second February.... | \$73 00    |
| Fire insurance.....                        | 279 90     |
| Drawing school — salary \$80, costs \$78.. | 158 00     |
| Gas-light .....                            | 683 33     |
| Specimens fine arts.....                   | 40 00      |
| Deposited in sinking fund.....             | 597 49     |
| Reduction of bonded debt.....              | 1,000 00   |
|  | <hr/>      |
|  | \$6,438 22 |
| Cash on hand.....                          | \$300 36   |
|  | <hr/>      |
| Sinking fund in Brooklyn Savings Bank..... | \$303 60   |
|  | <hr/>      |

(Signed) DUNCAN LITTLEJOHN,  
*Treasurer.*

(A true copy.)

JNO. B. WOODWARD,  
*Secretary.*

BROOKLYN, *December 31, 1876.*

BROOKLYN INSTITUTE *in account with C. C. SMITH, Treasurer of  
Board of Trustees.*

January 1, 1876:

|  |            |
|--|------------|
| Balance due the treasurer.....                               | \$2 00     |
| Received for interest on 22,000 Brooklyn city<br>bonds ..... | \$1,540 00 |
| Received for interest on \$10,000 bond and<br>mortgage ..... | 700 00     |
| Received for interest on deferred payment...                 | 2 25       |
|  | <hr/>      |
|  | \$2,242 25 |
|  | <hr/>      |
| Cash paid to D. Littlejohn, treasurer of institute.....      | 2,240 25   |
|  | <hr/>      |
|  | \$2,242 25 |
|  | <hr/>      |

(Signed) C. C. SMITH,  
*Treasurer.*

(A true copy.)

JNO. B. WOODWARD,  
*Secretary.*

BROOKLYN, *December 31, 1876.*





