



Committee	June 9 <sup>th</sup>	July 30	Jan: 14	
Mr Grenfell	a	—	a	£ 2. 2. —
Mr Masterman	+ a	—	—	—
Mr Crawford	—	—	—	—
Mr Birch	—	—	—	—

+ Mr. Masterman not paid, engaged in auditing Customers' Securities.

1864/5 Committee	July 5	Aug 5	Dec 20	Jan: 17	
Mr. Campbell	—	—	—	—	—
Mr. Matheson	—	—	a	a	£ 2. 2. —
Mr. Grune	a	+ a	—	—	£ 1. 1. —
Mr. Goschen	a	a	a	a	£ 4. 4. —
					£ 7. 7. —

+ Mr. Grune on audit.

1865/6	Aug 2	Aug 30	Jan 17	Feb. 15	
Mr. Huth	A	A	—	—	£ 2. 2. —
" Berens	—	—	A	—	1. 1. —
" Currie	—	—	—	—	—
" Gilliat	A	—	A	—	£ 2. 2. —
					£ 5. 5. —

1876/7

	11 July	27 Jan 5	
Mr. Campbell			
Mr. Birch		x	£1
Mr. Rothschild	x		1
			3/2
			13.4

1878/9	July 17.	Augt 13.	Feby 20.	
Mr. Gilliat	x	-	-	£1
Collet	-	-	-	
Rothschild	x	-	-	£1
				3/2 13.4.

1870/1 Committee.	June 15	Aug 5	Nov 30	Jan 24	
Mr. Huth	-	-	-	-	
Mr. Buxton	-	-	-	-	
Mr. Birch	-	-	-	-	
Mr. Weguelin	a	-	-	-	£1-

1871/2	5 July 91	26 -	3 Jan '72	25 "	
Mr. Campbell	-	-	-	-	
Mr. Martenman	-	-	-	-	
Mr. Wigrauw	-	-	-	-	
Mr. Rothschild	-	-	a	-	£ 1

1872/3	July 17	Jan 7	Feb 11	
Mr. Huth	-	-	-	
Mr. Martenman	-	a	a	
Mr. Gilliat	-	-	-	
Mr. Sandeman	-	a	-	

1866/7 Committee	July 4	Aug. 28	Jan: 9	Jan 22	
Mr. Chapman.	-	-	-	-	
Mr. Campbell.	-	-	a	-	£ 1. 1. -
Mr. Lyall	-	-	-	-	
Mr. Kempell.	-	-	a	-	£ 1. 1. -

1868/9 Committee	July 16 <sup>th</sup>	July 30 <sup>th</sup>	Aug. 6 <sup>th</sup>	Febry 4 <sup>th</sup>	
Mr. Chapman	-	-	-	-	
Mr. Palmer.	-	-	-	-	
Mr. Guthrie	-	a	-	-	£ 1. - - -
Mr. Rothschild	-	-	-	a	£ 1. - - -
					£ 2. - - -

1869/70 Committee	July 1	July 22	Jan 18		
Mr. Campbell	-	-	-		
Mr. Gibbs	-	-	a		£ 1. - - -
Mr. Gilliat	a	-	-		£ 1. - - -
Mr. Fischer	-	-	-		

At a Court of Directors  
at the Bank  
on Thurs-day 9<sup>th</sup> April 1863.

The following Gentlemen were appointed a  
Committee for Law Suits. viz.

Mr. Grenfell  
Mr. Masterman  
Mr. Crawford  
Mr. Birch.

James Stewart Secy.

Tuesday the 9<sup>th</sup> June 1863.

Present  
Mr. Crawford  
Mr. Birch

The proceedings of the  
last Committee were read.

Report on the  
Solicitors Bill

The Committee took into  
consideration the Solicitors' Bill for Law  
Charges amounting to £. 811. 14. 5. of which an  
Abstract appears on the opposite page, and  
the following Report was read to, viz

The

Abstract of Mess<sup>rs</sup> Freshfield's Bill for 6 months to 31<sup>st</sup> March 1863

Charged	Business	Attendance	Fees to Council	Incidental Charges	Stamps	Totals
Chancery	27.19.4	20.15.4	9. --.6	13.3.6	—	70.18.8
Common Law	34.19.6	28.3.6	3.5.6	16.14.6	—	83.3. —
Respecting Stratfield Lawrence's Bankruptcy	2.16.8	1.6.8	—	— 3. —	—	4.6.4
Criminal Prosecutions	60.11.4	34.6. —	19.18. —	70.11. —	—	185.6.4
Measures to detect Forgeries etc.	10. —. —	13. —. —	—	26.3. —	—	49.3. —
General Business	143.1.10	106.1.4	28.18.6	12.7.7	—	290.9.3
Stock Certificate Bill	60.9. —	46.7.4	21.11.6	—	—	128.7.10
	<u>£ 339.17.8</u>	<u>250. —. 2</u>	<u>82.14. —</u>	<u>139.2.7</u>	—	<u>811.14.5</u>
Abstracted & Analyzed by	Money recd. by the Solicitors					253.9.8
John Francis Esq. Act.						<u>£ 558.4.9</u>
& David Blacklock						

3 9<sup>th</sup> June 1863

The Committee for Law Suits  
Report to the Court of Directors

That they have examined Mem.  
Charles Stany Freshfield's Bill for  
Law Charges from Michaelmas Term 1862 to  
the 31<sup>st</sup> March last, and they find it to be  
composed of the following particulars. viz:

Expenses attendant  
on 3 Suits in Chancery . . . . . £70. 18. 8

Do: on 8 Suits at  
Common Law . . . . . 83. 3. "

Further relating to the  
taking of the accounts of the debt  
due to the Bank from the Estate of  
Messrs. Freshfield & Lawrence, and the  
realization of the securities . . . . . 4. 6. 4

Do: Respecting 2 Criminal  
Prosecutions agt. two persons, one  
of whom pleaded guilty, and the other  
was convicted. viz:

Expenses respecting the prosecution  
at the Oct. Sessions 1862, of the  
Central Criminal Court agt. George  
Pearson for the utterance of 2 forged  
£10 Bank of England Notes . . . . . 41. 18. -

Various payments in  
this prosecution . . . . . 20. 18. 10

Carried up . . . . . £



9 June 1863

4

Brought forward. . . . . 221. 4. 10

Expenses at the February Sessions of Susan Whittbread for the utterance of two forged £10 Bank of England Notes. . . . . 85. 7. 8

Various payments in this prosecution . . . . . 37. 1. 10

Do: respecting the measures taken to detect frauds and forgeries . . . . . 24. 10. —

Payments on the above . . . . . 24. 13. —

General Business. £290. 9. 3

Do: on account of Stock Certificates. 128. 7. 10 418. 17. 1

Deduct money received by the solicitors . . . 253. 9. 8  
£ 558. 4. 9

In the foregoing amount of £ 811. 14. 5, the charge for drawing briefs and other General Business is

£ 339. 17. 8

Personal Attendance. 250. —. 2 589. 17. 10

For money advanced in

Fees to Counsel. £ 82. 14. —

Incidental Charges. . . . 139. 2. 7 221. 16. 7

£ 811. 14. 5.

The Committee have examined the Deputy Accountant, and, being satisfied  
from

5 9<sup>th</sup> June 1863.

from his report, that the several charges have been made out according to the usual rate,

They recommend to the Court of Directors that the sum of \$558. 4. 9 be paid to Messrs Charles & Remy Freshfield, — being the balance of their present Bill for Law Charges to the 31. March last, amounting to £811. 14. 5.

Signed R. M. Crawford  
Ch.

Bank of England  
9 June 1863.

List from the  
Discount Office

The following List from the Discount Office was laid before the Committee, and the directions which had been given were confirmed.

Newcastle Branch

Newcastle Branch

Svendsen & Johnson

Messrs Svendsen and Johnson for whom the Bank discounted a bill for £900 accepted by Messrs Hoare & Buxton & Co. — apply to have the restriction withdrawn which was placed upon the distribution of their assets in respect of that bill, the same having been paid in full.

It was resolved that under the circumstances, the interest may be forborne.

Western Branch

Western Branch.

Thos. Moore

Thomas Moore indebted to the Bank £414. 12. 2 had made repeated promises of

9<sup>th</sup> June 1863

of payment, but has not paid anything. Mess<sup>rs</sup> Freshfield having applied to him, have received an appeal for further time, Mr. Moore stating that he must otherwise seek relief in the Court of Bankruptcy: a month's delay will enable him to pay.

Ordered,

That Mr. Freshfield be directed to proceed against Mr. Moore.

J. J. Norris

J. J. Norris, who was indebted on bills discounted for him, overdue and unpaid, £6980. 10. 4. has paid on account £4,643. 5. 5 and now requests permission to withdraw the remaining bills on giving his acceptance at 3 and 6 months, with satisfactory security, and interest at 5 per cent: - an explanatory letter from Mess<sup>rs</sup> Coleman is submitted.

The request was complied with, on the names being approved.

W. J. Evans

W. and J. Evans - Taunton.

Acceptors for £335. 10. on a bill discounted for ~~£335. 10.~~ Mess<sup>rs</sup> Brett, Bro<sup>rs</sup> & Co.

These Debtors appear to be trifling with the Bank, having, in reply to the first application, sent up an unsigned cheque, which having been returned to them for signature - sent back complete and forwarded to Taunton, is this morning returned by the Bankers, "Not provided for".

Ordered

79 June 1863

Ordered,

That Messrs Freshfield do  
proceed forthwith

Horatio Jex of Lynn,

Horatio Jex

Acceptor of a Bill for £36. 18. 11. discounted  
for Brett Bro<sup>r</sup> Co: has paid £15 on account, and  
asks a short delay for the balance

The delay was granted.

Joseph Denieffe

Joseph Denieffe, of Dublin,

Acceptor of a Bill £71. 8. - discounted for the  
same, offers £20 in cash, and his Promissory  
Note @ 4 months for the balance, with interest.

The same was agreed to.

Brett Bro<sup>r</sup> Co.

Brett Bro<sup>r</sup> Co.

Messrs Van Sandau Lunning  
apply, in the interests of the estate, for the  
Bank's signature to a Deed for winding up the  
affairs in Trust. Messrs Freshfield have perused  
the Deed, and see no objection to granting the  
request. The amount due and accruing due is  
£6966. 4. 9. the greater part of which will be  
paid.

The request was granted.

Howe and Son

Howe and Son, liable on Bills  
discounted for them £1013. 16. 2.

The debt has been reduced to £463. 16. 2.

by

9 June 1863

by weekly payments of £50 & application 8  
is now made for reduction of the weekly  
payment to £25. the security held is ample  
and will not be affected by the relaxation  
requested.

The reduction was agreed to.

John Lane

John Lane of Newark

Acceptor of a Bill £16. 19. and

J. Roan Esq.

J. Roan Esq. of Birmingham

Acceptors of a Bill £28. 10. 11.

discounted for Brett Bros Esq. have taken  
no notice of several applications for payment,  
and Mr. Eley suggests that the matter be  
referred to Messrs. Freshfield.

/ 11

Messrs. Freshfield have since obtained  
judgment against John Lane and wait instructions.

Mr. Eley's suggestion was agreed to.

W. J. Evans

W. J. Evans

6/

Acceptors of a Bill for £366. 1. due 4<sup>th</sup> prox<sup>o</sup>  
discounted for Brett Bros Esq. request that  
£300 of that amount may stand over for 3  
months; the Bank receiving all dividends  
falling to W. & J. Evans from Brett Bros Esq's  
estate on account of overdrafts etc.

Messrs. Evans have just paid off £335. 10. due  
4<sup>th</sup> March - and will pay in due course £191. 13.  
due 4<sup>th</sup> May. Messrs. Edwards & James support  
the request.

Murs

9 June 1863

Messrs Evans' request was agreed to.

William Reid

William Reid

136

Acceptor of a Bill for £134. 17. 10. has paid £50 on account, and offers to pay the balance by his T. notes @ 2 months and 4 months, with interest.

It was agreed that Mr Reid's

offer be accepted.

R. Beall

R. Beall

111

Acceptor of 2 Bills amounting to £148. 5. 11 discounted for Brett Bros & Co., after several times promising payment in full, has called his creditors together and made an offer of 2/6 per cent: as reported in Messrs Freshfield's letter submitted herewith. Mr Elsey suggests that the offer be declined by the Bank.

Mr Elsey's suggestion was adopted.

J. Loughlan

J. Loughlan

Acceptor of a Bill for £76. 1. discounted for Brett Bros & Co. offers a composition of thirteen shillings (13s) per cent: secured.

The Committee agreed to accept the above composition.

Walter Greig

Walter Greig. Acceptor of a Bill for £39. 1. - discounted for Brett Bros & Co. has paid £10 on account, and asks to be allowed

allowed

9 June 1863

allowed to pay the Balance by 10  
monthly instalments of a like amount.

James Berrie

James Berrie Dublin

Acceptor of a Bill £284. 7. discounted for  
Brett Bros & Co. offers a composition of 6  
shillings eightpence per cent. @ 3, 6 and 9 months,  
the last instalment to be discounted at the Bank  
rate by the proposed surety.

The creditors generally, have accepted this offer.

The Committee agreed that the  
offered composition be accepted.

George Jones Dublin,

See next page

Acceptor of a Bill for £92. 7. discounted for  
Brett Bros & Co. asks permission to pay the  
amount by £50 in cash and his P. Note for  
the balance @ one month.

The creditors generally have agreed to  
the proposal.

The permission required was granted.

W. St. Richardson Dublin

W. St. Richardson

Acceptor of a Bill for £92. 7. discounted for  
Brett Bros & Co. asks permission to pay the  
amount by £50 in cash and his P. Note for  
the balance @ one month

The permission required was granted.

George

11 9<sup>th</sup> June 1863

George Jones Dublin.

George Jones

Acceptor of a Bill £31. 1. 4. discounted for Brett Bros & Co. offers a composition of ten shillings (10s) per cent. @ 4, 8 and 12 months, the last payment secured: a statement of affairs is submitted: the creditors generally have agreed to the proposal which was also complied with by the Comtee

Roan Co:

8/

Roan Co: referred to above (page 8)

now state that all their assets have been assigned to Trustees, and that Messrs Brett Bros & Co. have signed the deed.

The Committee agreed thereto.

R. Beall

9/

R. Beall referred to above (page 9)

As there appears good reason to doubt the honesty of several claims which form part of the majority by which the composition of 2/6 per cent. was carried, the matter was referred to Mr Freshfield: his report is now submitted.

The Committee approved.

30 July 1863

Thursday 30<sup>th</sup> July 1863

Present

A full Committee

The proceedings of the last Committee were read.



30<sup>th</sup> July 1863.

The Committee proceeded to 12  
examine the state of the Dishonoured  
Bills under Discount, and agreed to the  
following Report to the Court of Directors,  
viz:

The Committee for Law Suits  
Report to the Court of Directors,

Report on the  
Dishonoured Bills  
under Discount

That they have investigated  
the accounts of the Dishonoured Bills  
under Discount, and it appears that the  
Balance of the Outstanding Debt, (not  
written off to Profit and Loss) on the 31<sup>st</sup>  
December last was £28,554. 7. 1. which has  
been decreased by the receipt of sums  
amounting to £10,213. 13. 1. and has been  
increased by two New accounts amounting to  
£3,120. 18. 4. leaving the Balance on the  
30<sup>th</sup> June last, £21,461. 12. 4.

Nothing has been received in the  
last half year upon the accounts of Bankrupts  
or Insolvents, the balances of which have, from  
time to time been carried to the debit of the  
Account of Profit and Loss.

Details of the foregoing will be  
found in Appendix A. 1.

At the Branches,

The Balance of the  
Outstanding Debt (not written off to Profit and Loss)  
on

1330 July 1863

on the 31<sup>st</sup> December last was £2479. 3. 10  
which has been decreased by receipts amount  
to £110. 17. 9. leaving the balance on the 30<sup>th</sup>  
June last £2368. 6. 1. of which it is  
recommended that the sum of £1477. 5. 2. be  
carried to the debit of the account of Profit  
and Loss.

There has been received in the  
last half year upon the accounts of Bankrupts  
or Insolvents (the balances of which have from  
time to time been carried to the Debit of  
Profit and Loss) the sum of £651. 10. 4.  
which has been placed to the credit of that  
account in the general Ledger.

Details of the foregoing will  
be found in Appendix No 2.

(signed) C. P. Grenfell  
Chairman.

Bank of England  
30<sup>th</sup> July 1863

Appendix  
London Accts.

Appendix No 1.  
London Accounts.

The balance of accounts which  
accumulated in the half year ending the  
31<sup>st</sup> Decr. 1858, was . . . . . £6587. 10. 5  
in which has been received . . . . . 305. 9. 1  
leaving the balance . . . . . £6282. 2. 4

1:  
5  
The

30 July 1863

The Balance of Accounts which **14**  
accumulated in the half year ending the 31<sup>st</sup>  
Decr. 1860, was £5232.3.3  
on which <sup>nothing</sup> has been received

The Balance of Accounts which  
accumulated in the half year ending the 30<sup>th</sup>  
June 1861, was £7535.18.4  
on which nothing has been received.

The Balance of Accounts which  
accumulated in the half year ending the 31<sup>st</sup>  
Decr. 1861, was £1149.7.6  
on which nothing has been received.

The Balance of Accounts which  
accumulated in the half year ending the 30<sup>th</sup> June  
1862, was £408.17.11  
on which has been received 8. --  
leaving the balance £400.17.11.

The Balance of Accounts which  
accumulated in the half year ending the 31<sup>st</sup>  
Decr. 1862, was £7640.8.8  
the whole of which has been received.

There have been 2 New Accounts  
during the last half year viz:

Brett Bros & Co. £2767. -- 6  
Hume Sons . . . . . 353.17.10  
£ 3120.18.4

on which has been received 2259.15.4

leaving the balance £ 861.3. --

the whole of which is expected to be received.

Appendix

## Recapitulation of London Accounts

Halfyear ending	Balances outstanding 31 Decr. 1862	Receipts in Year ending 30 June 1863	Balances outstanding 30 June 1863
31 Decr. 1858	£6587. 11. 5	305. 9. 1	£6282. 2. 4
31 Decr. 1860	5232. 3. 3	" " "	5232. 3. 3
30 June 1861	7535. 18. 4	" " "	7535. 18. 4
31 Decr. "	1149. 7. 6	" " "	1149. 7. 6
30 June 1862	408. 17. 11	8. " "	408. 17. 11
31 Decr. "	7640. 8. 8	7640. 8. 8	" " "
30 June 1863	3120. 18. 4	2259. 15. 4	861. 3. "
£	31675. 5. 5	10213. 13. 1	21461. 12. 4

## Appendix A 2

Branches

## Accounts at the Branches

The Balance of the Outstanding Debt (not written off to Profit and Loss) on the 30<sup>th</sup> June less 31 Decr. last, was

£2479. 3 10

At <sup>1863</sup>Newcastle £29. 8. 3  
 " Leicester . . . 354. 12. 2  
 " Manchester . . . 57. 16. 11  
 " Hull . . . 1847. 6. 6

on which has been received . . . 110. 17. 9

leaving the Balance £2368. 6. 1

of

30 July 1863

of which it is recommended that the 16  
sum of £1477. 5. 2 should be written off to the  
debit of the account of Profit and Loss. viz

At Newcastle - All. at Leicester £200.  
at Manchester - All. at Hull £1000.

No New Accounts in the last half year. -

The following List from the  
Discount Office was laid before the  
Committee, the directions already given  
were confirmed and the remaining cases  
were considered.

Samuel L Smith

Samuel L Smith.

Acceptor of a Bill for £447. 9. -

This estate is being wound up  
under Inspection, and is expected to pay a  
good dividend.

The Deed has been perused  
by Mr. Freshfield, and, under his  
sanction, signed by Mr. Elsey -

The Committee approve thereof.

Wm Cheesebrough  
Secy

Wm Cheesebrough Secy.

A final dividend of 13 <sup>d</sup>/<sub>2</sub> has  
been just paid from this estate, and, under  
Freshfield's sanction, Mr. Elsey has  
signed the deed which releases the Inspectors.  
The

17 30 July 1863

Hull Branch

Robert Barker

-/22

The same was approved.

Hull Branch.

Robert Barker, Acceptor of a Bill £347. 6. 6. drawn by G. C. Pearson, and discounted for R. C. Briggs. —

The Agent at Hull suggests that proceedings be taken against R. Barker who shows no disposition to pay, although able to do so, it is believed.

The Committee approved the Agent's suggestion, and directed that Mr. Freshfield do proceed.

14<sup>th</sup> Jan<sup>y</sup>. 1864Thursday, the 14<sup>th</sup> January, 1864.

Present-

Mr. Masterman.

Mr. Crawford and Mr. Burch.

The proceedings of the last Committee were read.

Mr. Masterman reported that on the 27<sup>th</sup> October last he had recommended the Governor to Order payment of £18.7.8 to Fred<sup>k</sup>. Murfill for his expenses whilst investigating the circumstances connected with two forged £5. Bank Notes at Bristol and Birmingham.

Mr. Murfill's  
disbursements

-24

Pursuant to the reference of the Court of Directors of this days date,

The Committee took into consideration the Solicitor's Bill for Law Charges amounting to £698.17.1 of which the following Abstract, (prepared by the Accountant) was laid before them: viz<sup>t</sup>

Abstract

Report on  
the Solicitor's  
Bill

Abstract of Mess<sup>rs</sup> Freshfield's Bill for 6 Months, to 30<sup>th</sup> September 1863.

19  
11<sup>th</sup> Jan 1864

Charges	Business			Attendances			Fees to Counsel			Incidental Charges			Stamps			Total		
Chancery . . . . .	5	10	2	5	7	8	3	8		2	16	8				17	2	6
Common Law . . . . .	38	11	8	25	13	4	16	17	6	25	7	11				106	10	5
Measures to detect Forgeries &c. . . . .	7	3	4	28			"	"	"	17	14	10				52	18	2
General Business . . . . .	228	2	1	186	10	8	34	19		8	4	10				457	16	7
Stock Certificate Bill . . . . .	4	5		14	19		"	"	"	"	"	"				19	4	
Sundry Payments . . . . .	"	"	"	"	"	"	"	"	"	45	5	5				45	5	5
	283	12	3	260	10	8	55	4	6	99	9	8				£ 698	17	1

Money received by the Solicitors . . . . . 45 9 10

Abstracted & Analyzed by  
John Francis, Dep<sup>y</sup> Acc<sup>t</sup>  
& David Blacklock

£ 653 7 3



14<sup>th</sup> Jan. 1864

The following Report was agreed to  
viz:

The Committee for Law Suits,  
Report to the Court of Directors,

That they have examined  
Mess<sup>rs</sup> Charles and Henry Freshfields' Bill  
for Law Charges from Easter Term 1863, to  
the 30<sup>th</sup> September last, and they find  
it to be composed of the following particulars;  
viz:

Expenses attendant on <u>One</u> suit in Chancery -----	£ 17.. 2.. 6
D <sup>o</sup> on 5 suits at Common Law ----	106.. 10.. 5
D <sup>o</sup> on the measures taken to detect frauds & forgeries on the Bank -----	52.. 18.. 2
General Business -----	477.. -- 7
Sundry payments -----	45.. 5.. 5
	<hr/>
	698.. 17.. 1
 (Deduct money received by the Solicitors -----	 45.. 9.. 10
	<hr/>
	£ 653.. 7.. 3
	<hr/> <hr/>

In the foregoing amount of  
of £698.. 17.. 1 the charge for drawing  
briefs

14<sup>th</sup> Jan 7. 1864

briefs and other general business

is £ 283..12..3

personal attendance—260..10..8

544..2..11

For Money Advanced

in Fees to Counsel—55..4..6

Incidental Charges—99..9..8154..14..2£ 698..17..1

It will be observed that there have been no Criminal prosecutions against persons for uttering forged Bank notes.

The Committee have examined the Deputy Accountant, and being satisfied from his report that the several charges have been made according to the usual rate,

They recommend to the Court of Directors that the sum of £653..7..3 be paid to Mess<sup>rs</sup> Charles and Henry Freshfield, being the balance of their present Bill for Law Charges to the 30<sup>th</sup> September last, amounting to £698..17..1.

(Signed)

Thos Masterman  
ChairmanList from the  
Discount Office—

The following List from the  
(Discount Office was laid before the Committee  
and considered, viz<sup>t</sup>,

Hull

14<sup>th</sup> Jan<sup>r</sup> 1864  
Hull Branch

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Hull Branch

Robert Harter

17/

Robert Harter, acceptor of a Bill;  
347.6.6. drawn by J. C. Pearson & Co and  
discounted for R. C. Briggs; -

The Committee, on the 30<sup>th</sup>  
July last directed that proceedings should  
be taken to enforce payment of this debt:  
Mess<sup>rs</sup> Freshfield now report that judgement has  
been obtained against Mr. Harter; and they  
submit a statement of his assets and of the  
efforts he is making to pay the Bank's claim

The Committee approved  
thereof.

H. Jefferis

H. Jefferis,

acceptor of a Bill for £381.16.9  
discounted for Streetfield Lawrence & Co., has  
paid £124 on account, and now offers £150  
in composition of the balance outstanding.  
a statement of his affairs is submitted herewith.

The Composition offered was  
agreed to.

Thomas Cox

Thomas Cox, of Ware,

acceptor of sundry Bills  
discounted for Samuel Adams, amounting to  
£2200, has paid at various times £550 on  
account; but now pleads inability to pay more  
being in service only and having a large  
family. The Bank holds two Life Policies  
(present value, £400.) and a second mortgage

on

on certain house property at Ware, on joint account with Mess<sup>rs</sup> Sanderson & Co; Mr Cox's friends now come forward with an offer of £800, to redeem these Securities and release Mr Cox from further liability. Mess<sup>rs</sup> Sanderson & Co, whose claim is for £794, have given their consent.

The course proposed was agreed to.

Heighington & Co.

Heighington & Co

Acceptors of a Bill for £193.15.6, drawn by and discounted for J. R. Brown, due 18<sup>th</sup> December last, <sup>which</sup> remains unpaid: Mr Elsey suggests that both parties be sued for the recovery of the amount.

The Committee agreed to the course suggested by Mr Elsey.

At a Court of Directors  
on Thursday 7<sup>th</sup> April 1864  
The following Gentlemen were appointed a  
Committee for Law-suits

Mr Campbell,

Mr Matheson,

Mr Greene,

Mr Goschen

Hammond Chubb  
Secy.

5<sup>th</sup> July 1864Tuesday the 5<sup>th</sup> July 1864.

Present -

Mr Campbell

Mr Matheson

The proceedings of the last Committee were read.

Mr Matheson reported that on the 6<sup>th</sup> April last he had recommended the Governor to Order payment of £7.15.- to Fred<sup>le</sup> Murfill for his Expenses in Attending the Spring Assizes at Stafford.

The Committee took into consideration the Solicitor's Bill for Law Charges amounting to £894.3.- of which the following Abstract, (prepared by the Accountant) was laid before them:

Abstract

Mr Murfill's  
disbursements

16/57

Report on the  
Solicitor's Bill.

# Abstract of Mess<sup>rs</sup> Freshfield's Bill for 6 Months to 31<sup>st</sup> March 1864

25  
5<sup>th</sup> July 1864

Charges	Business			Attendances			Fees to Counsel			Incidental Charges			Stamps			Totals		
	£	s	d	£	s	d	£	s	d	£	s	d	£	s	d	£	s	d
Chancery	25	6		43	3	4	43		9		14	6				112	4	7
Common Law	36	10	1	35	3	10	2	4	6	26	9	3				100	7	8
Criminal Prosecutions	83	10	2	66	17	10	33	15		54	15	9				238	18	9
Measures to detect Forgeries &c.	7	16	8	3	1	8				2	16	3				41	19	7
General Business	205	6	2	120	13		47	15		1						374	14	2
Sundry Payments										25	18	3				25	18	3
	358	9	1	297	4	8	126	15	3	111	14					894	3	

Money received by the Solicitors ----- 9 9 2

Abstracted and analyzed by

John Francis, Dep<sup>y</sup> Acct.

& H. G. Aylmer, Ass<sup>t</sup> Acct.

£ 884 13 10

5<sup>th</sup> July 1864

The following Report was agreed to, viz<sup>t</sup>,

The Committee for Law Suits Report to the Court of Directors,

That they have examined Mess<sup>rs</sup> Charles and Henry Freshfields' Bill for Law Charges from Michaelmas Term 1863, to the 31<sup>st</sup> <sup>of March last,</sup> and they find it to be composed of the following particulars, viz<sup>t</sup>,

Expenses attendant on One Suit in Chancery ----- £ 112. 4. 7

D<sup>o</sup> on 10 Suits at Common Law --- 100. 7. 8

D<sup>o</sup> on 3 Criminal Prosecutions, of which one was against the forger of Sundry Bills of Exchange at Leeds; another against the forger of a Cheque; and one only against the utterer of a Forged Bank Note ----- 238. 18. 9

D<sup>o</sup> on the Measures taken to detect frauds and forgeries on the Bank --- 41. 19. 7

General Business ----- 374. 14. 2

Sundry Payments ----- 25. 18. 3

£ 894. 3. -

Deduct money received by the Solicitors ----- 9. 9. 2

£ 884. 13. 10

In the foregoing amount of

£ 884. 13. 10

27 5<sup>th</sup> July 1864

£894. 3. - the charge for drawing  
briefs and other general business

is £358. 9. 1

personal attendances - 297. 4. 8 ----- 655. 13. 9

For Money advanced in Fees

to Counsel ----- £126. 15. 3

Incidental Charges - 111. 14. - ----- 238. 9. 3

£894. 3. -

The Committee have examined the  
Deputy Accountant, and being satisfied from  
his report that the several charges have  
been made according to the usual rate,

They recommend to the Court  
of Directors that the sum of £884. 13. 10.  
be paid to Mess<sup>rs</sup> Charles and Henry  
Freshfield, being the balance of their present  
Bill for Law Charges to the 31<sup>st</sup> March last,  
amounting to £894. 3. -

(signed) Arthur E. Campbell

Chairman

List from the  
Discount Office

The following List from the  
Discount Office was laid before the Committee,  
together with the instructions, which had been  
given by the Deputy Governor in each case,  
viz,

Western Branch



Western Branch5<sup>th</sup> July 1864

Western Branch

Mr. W. Martin

W. W. Martin, acceptor of two bills - £99.16.-

discounted for J. Lockwood, now a bankrupt, asks three months time to enable him to pay in full. A letter, since received from his Solicitor, states that further examination obliges him to withdraw this offer.

Mr. Elsey was instructed to write to Mr. Martin; and in the event of the bill not being paid, proceedings were to be taken.

Richard Waller

Richard Waller, acceptor of 6 bills, £285.2.-

discounted for J. Lockwood, offers five shillings, 5/- per £. at 6.12. x 18 months.

This was agreed to.

Robert Story

Robert Story, acceptor of 2 Bills - £95.-

discounted for J. Lockwood, states that he has no means of payment and appeal for a merciful consideration of his case.

This case was allowed to stand over, Mr. Story having no means.

J. W. King

J. W. King, acceptor of 2 Bills - £140.-

discounted for J. Lockwood, represents that these bills were accepted solely for Lockwood's accommodation, and states that he is quite unable to pay.

Mess<sup>rs</sup> Freshfield were instructed to take proceedings at once.

J. Lockwood

29 5<sup>th</sup> July 1864

J. Lockwood

J. Lockwood, for whom the foregoing and other bills, not yet due, amounting in all to £897.16.8, proposes to set aside the Bankruptcy adjudicated on his own petition, and to devote £400 per annum of his future earnings, until all his Creditors shall have been paid five shillings, - 5/- per £, in composition of their claims.

The Composition offered was not agreed to, and Mess<sup>rs</sup> Freshfield were instructed to take proceedings -

Further List from  
the Discount Office

The following List from the Discount Office was also laid before the Committee and considered, viz.,

Langton & Robinson

Langton & Robinson.

The Bills under discount for this firm at the date of failure amounted to £38499.19.9: the amount now outstanding is £5120.14.3, of which about £1000 only is likely to become a charge upon the estate: against this amount the Bank has £441.10.10, being balance of Drawing-Account, & £524.2.2, the Margin of a Loan. - Consent is now asked to a Deed of Assignment. - Under sanction of Mr Freshfield, Mr Elsey has signed an  
Assent.

5<sup>th</sup> July 1864

30

assent to the Deeds of assignment.

The Committee approved thereof.

Leicester Branch

Leicester Branch

James Wilson & Son

James Wilson & Son, liable to the Bank on Discounts & Advances in the sum of £4113.10.-, offer a composition of 10/- ten shillings in the £.; the offer has been accepted by a large majority of the creditors. - Two Bills only, - £795.7.- are likely to rank upon the estate; acceptances of George Shelton & Co., who offer a composition of 2/- two shillings, - in the £. - Mr. Turner considers that no Dividends would be had if the estate go to Bankruptcy.

The Composition offered was agreed to.

Thomas Ashwell & Co.

Thomas Ashwell & Co. liable on Bills discounted for them to the amount of £4552.11.- are winding up under a Deed of Assignment, and ask the Bank's consent. Mess<sup>rs</sup> Freshfield have perused the Deeds and approve the terms.

The Composition offered was agreed to.

5<sup>th</sup> August 1864Friday the 5<sup>th</sup> August 1864

Present

Mr. Campbell

Mr. Matheson

The proceedings of the last Committee were read.—

The Committee proceeded to examine the State of the Dishonored Bills under Discount and agreed to the following Report to the Court of Directors viz<sup>t</sup>

The Committee for Law Suits

Report to the Court of Directors.—

Report on the Dishonored Bills under Discount

That they have investigated the Accounts of the Dishonored Bills under Discount, and it appears that the Balance of the Outstanding Debt (not written off to Profit and Loss) on the 31<sup>st</sup> December last was £18,437.8.2 which has been decreased by the receipt of sums amounting to £5,277.17.6 and has been increased by Three New Accounts amounting to £1,871.12.9 upon which has been received £317.6.10 leaving the Balance on the 30<sup>th</sup> June last £14,713.16.7.—

£29.1.8 has been received in the last half year upon the Accounts of the Bankrupts or Insolvents the Balances of which have from time to time been carried to the Debit of the Account of Profit and Loss.—

5<sup>th</sup> August 1864

Details of the foregoing will be found in  
Appendix No 1.—

At the Branches.—

The Balance of the Outstanding Debt  
(not written off to Profit and Loss) on the 31<sup>st</sup>  
December last was £891.—11 which has been  
decreased by receipts amounting to £788.6.5  
leaving the Balance on the 30<sup>th</sup> June last  
£4,978.11.6.—

\* including the balance  
of new accounts, see  
next paragraph.

There have been Three New Accounts in  
the last half year amounting to £5,148.11.—  
upon which has been received £2,272.14.—  
leaving a Balance of £4,875.17.—

There has been received in the last half  
year upon the Accounts of Bankrupts or  
Insolvents (the Balances of which have from  
time to time been carried to the debit of  
Profit and Loss) the sum of £1,071.5.9 which  
has been placed to the Credit of that Account  
in the General Ledger.—

Details of the foregoing will be  
found in Appendix No 2.—

(signed) Arthur C. Campbell  
Chairman

Bank of England

5<sup>th</sup> August 1864.—

Appendix.

5 August 1864

Appendix No. 1.  
London Accounts

2086.14.10  
620  

---

1466 14.10

3175.9.2  
378.10.7  

---

2626.18.7

6288.5.9  
4482.10.11  

---

1804.14.10

862.11.9  
862.11.9  

---

400.17.11  
48.5.1  

---

352.12.11

Appendix No. 1.—  
London Accounts.—

The Balance of Accounts which accumulated in the half year ending the 31<sup>st</sup> December 1858 was 3.909.14.—  
On which has been received 1.822.19.2  
Leaving the Balance £ 2.086.14.10

The Balance of Accounts which accumulated in the half year ending the 31<sup>st</sup> December 1860 was 4.959.18.6  
On which has been received 1.784.9.4  
Leaving the Balance £ 3.175.9.2

The Balance of Accounts which accumulated in the half year ending the 30<sup>th</sup> June 1861 was 7.436.14.9  
On which has been received 1.148.9.—  
Leaving the Balance £ 6288.5.9

The Balance of Accounts which accumulated in the half year ending the 31<sup>st</sup> December 1861 was 1.149.7.6  
On which has been received 286.15.9  
Leaving the Balance £ 862.11.9

The Balance of Accounts which accumulated in the half year ending the 30<sup>th</sup> June 1862 was £ 400.17.11  
On which nothing has been received.

The

5<sup>th</sup> August 1864.

345.11.3

345.11.3

1554.5.11

1554.5.11

The Balance of Accounts which accumulated in the half year ending the 30<sup>th</sup> June 1863, was

580.15.6

On which has been received

235.4.3

Leaving the Balance

£ 345.11.3

There have been Three New Accounts during the last half year viz

J. R. Browne

193.15.6

Langton + Robinson

991.18.—

J. B. + W. Nevill &amp; Co

685.19.3

1871.12.9

Upon which has been received

317.6.10

Leaving the Balance

£ 1554.5.11

### Recapitulation of London Accounts

Half year ending	Balances Outstanding 31 <sup>st</sup> Decr 1863	Receipts in Half year ending 30 <sup>th</sup> June 1864	Balances Outstanding 30 <sup>th</sup> June 1864
31 <sup>st</sup> Decr 1858	3909.14.—	1822.19.2	2086.14.10
31 <sup>st</sup> Decr 1860	4959.18.6	1784.9.4	3175.9.2
30 <sup>th</sup> June 1861	7436.14.9	1148.9.	6288.5.9
31 <sup>st</sup> Decr 1861	1149.7.6	286.15.9	862.11.9
30 <sup>th</sup> June 1862	400.17.11	.	400.17.11
31 <sup>st</sup> Decr 1862	.	.	.
30 <sup>th</sup> June 1863	580.15.6	235.4.3	345.11.3
Balances of 3 New Accounts in the last half year.	.	.	1554.5.11
	<u>£ 18437.8.2</u>	<u>5277.17.6</u>	<u>14713.16.7</u>

Appendix No. 2.

35 5<sup>th</sup> August 1864

Appendix No 2.  
Branches

Appendix No 2

Accounts at the Branches.

The Balance of the Outstanding debt (not written off to Profit and Loss) on the 31<sup>st</sup> December last was £ 891. - .11

vizt Leicester 43.14.5  
Hull 847.6.6

On which has been received 788 6 5  
Leaving the Balance £ 102.14.6

There have been Three New Accounts at the Branches, vizt

Leeds Branch  
Edward Actroyd 1370. - . -

Leicester Branch  
J. Wilson Sons 795.7. -  
Thos. Asthull & Co 2983.4. - 3778.11. -  
5.148.11. -

On which has been received 272.14. - 4875.17. -

Leaving the Balance on the 30<sup>th</sup> June last £ 4978.11.6

List from Discount Office. -

The following list from the Discount Office was laid before the Committee and the proposed Arrangements were agreed to. -

J.B. & W. Nevill & Co

J.B. & W. Nevill & Co Acceptors of three bills amounting to £2895.1. - are to pay a Composition of 18<sup>th</sup> - eighteen Shillings per £ This Deed of arrangement has been pursued



5<sup>th</sup> August 1864.

by Mr. Freshfield, and, under his sanction signed by Mr. Eldry.—

The Committee agreed thereto.—

Williams Reid.—

9/

William Reid acceptor of a Bill for £134.17.10 discounted for Brett Brothers and Company, has paid £90 on a/c by various instalments but is now obliged to suspend payment: he offers a composition of 5/- five shillings per £, at 4. & 8 Months from the 23<sup>rd</sup> April last. All other Creditors have consented.—

The Committee agreed thereto.—

Tuesday, the 20<sup>th</sup> Dec<sup>r</sup> 1864

20<sup>th</sup> Dec<sup>r</sup> 1864.

Present.

Mr Campbell. and Mr. Greene.

The proceedings of the last Committee were read.

Mr Harding  
prosecuted  
& sentenced

The Secretary acquainted the Committee that on the 7<sup>th</sup> instant, the Governor had ordered the prosecution of William Harding for uttering a forged £10.- Note at Taunton; and a letter from Mess. Freshfields was laid before

20<sup>th</sup> Decr 1864

before the Committee, in which it was stated that Harding had been convicted, and sentenced to 15 years penal servitude.

The following List from the Discount Office was then submitted by Mr. Cley:-

At the Western Branch.

G. P. Jewell.

G. P. Jewell, Endorser of a Bill for £350.- offers a composition of 7/- in the pound: 5/- at one month from the 13<sup>th</sup> August; and 2/- within six months from that date. The deed has been executed by the requisite number of creditors under the provisions of the Bankrupt Act.

The Committee agreed to accept the proposed composition.

At the Leicester Branch.

R. A. Lowe.

In the case of R. A. Lowe, liable on four bills for £1588.10.-

Consent is requested to a proposal for the sale of Mr. Lowe's assets at such a price as shall provide a Dividend of 5/- in the pound - Mr. Lowe himself to be the purchaser. Mr. Cley said that

Mr.

20<sup>th</sup> Decr. 1864.

Mr. Turner, the Agent at Leeds, approved of the arrangement as the best that could be done, and the Committee assented.

(During the consideration of the two following cases, the Governor attended the Committee.)

Carlisle, Parr &amp; Co.

140

Carlisle, Parr & Co. acceptors of four bills amounting to £4000., discounted for J. W. Bradley & Co.

The Balance Sheet of this Estate was submitted to the Committee, and showed Assets, £17,656.2.7. to out liabilities, amounting to £108,392.13.8. Mr. Carlisle appeared to have abstracted securities from the firm amounting to £31,267.1.11, converted them to his own personal purposes, and dissipated the proceeds in various speculations.

Mr. Elsey considered the estimate given of the Assets to be very questionable: he submitted that the Estate required a searching investigation, and ought not to be wound up in private hands. It was

Ordered,

That Messrs. Freshfields be instructed to take proceedings in Bankruptcy.

J. W. Bradley & Co.

39

20<sup>th</sup> Decr. 1864.

J. W. Bradley & Co.

140

J. W. Bradley & Co. Drawers of  
the Bills above mentioned. (For all  $\pounds 4000$ .)

A Balance Sheet of this Estate was  
also submitted. In this case Mr. Kemp,  
the Accountant (from whom a letter was  
read) stated that the examination of  
the books had made disclosures which  
he considered very unsatisfactory. The  
liabilities were  $\pounds 47$  *sq.*, against which  
the Assets are assumed at  $\pounds 16$  *sq.*, but  
a large portion of this latter consisted of  
one precarious item, by no means likely  
to reach its estimated value.

In this case also, it was  
Ordered,

That Messrs. Folskfeld be instructed  
to take proceedings in Bankruptcy.

17<sup>th</sup> Jan. 1865

40  
Tuesday, the 17<sup>th</sup> January, 1865.

Present.

Mr. Campbell. Mr. Greene.

The proceedings of the last Committee were read.

Letter from Messrs  
Freshfield, in reference  
to J. W. Bradley & Co.  
& Carlisle Parr & Co.

A Letter was read from Messrs Freshfield  
in reference to the two firms of J. W. Bradley & Co.  
and Carlisle Parr & Co., against whom they had  
been instructed at the last meeting of the  
Committee to take proceedings in Bankruptcy.

38.39/

With respect to Mr. Bradley, Messrs Freshfield  
report that - as he felt that he could not hope  
to carry out any voluntary arrangement in face  
of the Bank's opposition, he had taken measures  
to make himself Bankrupt. It only remained  
for the Bank therefore to have Mr. Bradley  
examined in his Bankruptcy, and oppose his  
discharge if they thought fit to do so.

With regard to Messrs Carlisle Parr & Co.  
Messrs Freshfield had ascertained that so long  
ago as October last a Deed of Arrangement  
between themselves and their Creditors had been  
entered into - and that it had been registered  
in Court on the 15<sup>th</sup> of November. This Deed  
appears to have been assented by Creditors

41 17<sup>th</sup> Jan<sup>y</sup> 1865

representing more than three fourths of the debts, and quite in accordance with the Act of 1851. In fact the debts due to Assenting Creditors amounted to £162,194, out of the total debts of £190,668. Although the Bank men represented as non-assenting Creditors, the existence of this deed entirely prevented their taking any action against the firm in Bankruptcy - unless indeed it could be shown that this deed was irregular or had been obtained improperly or by misrepresentation. Mess<sup>rs</sup> Freshfield discussed these questions at great length, but were evidently of opinion that there were no sufficient grounds for taking action in the matter.

The Committee then proceeded to examine the state of the Dishonoured Bills under Discount, and having conferred on the various points with Mr. Eley, and received letters from the Leeds, the Leicester and the Western Branch Agents, agreed to the following Report: viz<sup>t</sup>

The Committee for Law Suits  
Report to the Court of Directors,

That

17<sup>th</sup> Jan<sup>y</sup>. 1865

42

Report on the  
Dishonored Bills  
under Discount

That they have investigated the Accounts of the Dishonored Bills under Discount, and it appears that the Balance of the Outstanding Debt (not written off to Profit and Loss) on the 30<sup>th</sup> June last, was £14,713..16..7, which has been decreased by the receipt of sums amounting to £8,462..14..5, and has been increased by Twelve New Accounts amounting to £24,568..10..6, upon which has been received £3,168..17..11, leaving the Balance on the 31<sup>st</sup> December last, £27,650..14..9.

Nothing has been received in the last half year upon the Accounts of Bankrupts or Insolvents, the Balances of which, have from time to time, been carried to the Debit of the Account of Profit & Loss.

(Details of the foregoing will be found in Appendix, N<sup>o</sup> 1.)

Branches

At the Branches

The Balance of the Outstanding Debt (not written off to Profit & Loss) on the 30<sup>th</sup> June, last, was £4,978..11..6, which has been decreased by receipts amounting to £2,258..1..9, and increased by Three New Accounts amounting to £4,197..19..6, upon which has been received £671..5..9, leaving the Balance on the 31<sup>st</sup> December, last, £6,247..3..6.

There has been received in the last half year upon the Accounts of Bankrupts or Insolvents (the Balances of which have, from time to time, been carried to

17<sup>th</sup> Jan'y 1865

to the Debit of Profit & Loss | the Sum of  
£3,213.19. - which has been placed to the  
Credit of that Account in the General  
Ledger.

(Details of the foregoing will be  
found in Appendix, N<sup>o</sup> 2.)

Western Branch

At the Western Branch.

The Amount of Outstanding  
Debt which has accrued from the opening  
of the Branch in Oct<sup>r</sup>, 1855, is  
£3,462.12.4; this has been decreased  
by the receipt of sums amounting to  
£467.6.11, leaving the Balance on  
the 31<sup>st</sup> December, last, £2,995.5.5.

(Details of the foregoing will  
be found in Appendix, N<sup>o</sup> 3.)

From the foregoing  
Outstanding Balances the Committee  
recommends that the following sums be  
written off, and carried to the debit  
of the account of Profit & Loss, vizt,

From



17<sup>th</sup> Jan'y 1865

From the Outstanding Balance  
of £27,650.14.9, at London ----- £16,000.  
of £6,247.3.6, at the Branches  
at Leicester... £1,500.  
.. Leeds ----- 3,097.5.3 ..... 4,597.5.3  
& of £2,995.5.5, at the West<sup>m</sup> Branch ----- 2,500.....  
£ 23,097.5.3

From a statement submitted to  
the Committee by Mr Elsey, it appears that  
in the last three years 1862, 1863, 1864,  
during which nothing was written off to  
Profit & Loss, the amount discounted and  
advanced reached the sum of £111,205.473.-

(Signed) Arthur E. Campbell  
Chairman

Bank of England  
17<sup>th</sup> Jan'y 1865

Appendix No 1

Appendix No 1

London Accounts

— London Accounts —

The Balance of Accounts which  
which accumulated in the half year ending the  
31<sup>st</sup> December 1858, was ----- £2,086.14.10  
on which has been received ----- 620.....  
leaving the Balance £ 1,466.14.10

The

The Balance of Accounts which accumulated in the half year ending the 31<sup>st</sup> December, 1860, was --- £3175..9..2  
 on which has been received --- 548..10..7  
 leaving the Balance £2626..18..7

The Balance of Accounts which accumulated in the half year ending the 30<sup>th</sup> June, 1861, was --- £6288..5..9  
 on which has been received --- 4483..10..11  
 leaving the Balance £1804..14..10

The Balance of Accounts which accumulated in the half year ending the 31<sup>st</sup> December, 1861, was --- £862..11..9  
 which has been received in full.

The Balance of Accounts which accumulated in the half year ending the 30<sup>th</sup> June, 1862, was --- £400..17..11  
 on which has been received --- 48..5..--  
 leaving the Balance --- £352..12..11

The Balance of Accounts which accumulated in the half year ending the 30<sup>th</sup> June, 1863, was --- £345..11..3  
 which has been received in full.

The

17<sup>th</sup> Jan'y 1865

The Balance of Accounts which have accumulated in the half Year ending the 30<sup>th</sup> June, 1864, was, ----- £1,154..5..11 which has been received in full.

There have been Twelve New Accounts during the last half year, viz.

J. W. Bradley & Co	£4000..
Butterworth & Sons	1108..17..
Cash & Sedgwick	9465..18..5
Corpi Praggiotti & Co	1050..
Dawson Graham & Pugh	787..10..14
Ductusworth & Co	1541..
Early & Smith	66..6..
Eyles Evans & Co	375..14..
John Gladstone & Co	3438..12..10
Colfed Lamb	482..13..3
Lawrence & Fry	650..
A. Salomons	1601..18..8

£ 24,568..10..6

On which has been received ----- 3,168..17..11

leaving the Balance ----- £ 21,399..12..7

from which the Committee recommend that the sum of £16,000.. be written off to the debit of Profit & Loss.

Recapitulation

47 17<sup>th</sup> Jan<sup>y</sup>. 1865

# Recapitulation of London Accounts

Half Year ending	Balances Outstanding 31 <sup>st</sup> June 1864	Receipts in Half Year ending 31. Dec <sup>r</sup> 1864	Balances Outstanding 31 <sup>st</sup> Dec <sup>r</sup> 1864
31. Dec <sup>r</sup> 1858	£2086.14.10	£620.---	£1466.14.10
31. Dec <sup>r</sup> 1860	3175.9.2	548.10.7	2626.18.7
30. June 1861	6288.5.9	4483.10.11	1804.14.10
31. Dec <sup>r</sup> 1861	862.11.9	862.11.9	---
30 June 1862	400.17.11	48.5.-	352.12.11
30 June 1863	345.11.3	345.11.3	---
30 June 1864	1554.5.11	1554.5.11	---
12 New Accounts in the last half year	24568.10.6	3168.17.11	21399.12.7
	£ 39282.7.1	11631.13.4	27650.13.9

Appendix N<sup>o</sup> 2.

Branch Accounts

Appendix N<sup>o</sup> 2.

## — Accounts at the Branches —

Amounts received on Account which have been written off to Profit & Loss; viz.

Hull -	R. C. Briggs - - - -	£21.12.-
Newcastle -	J. Dryden & Co - - - -	3192.7.-
		<u>£ 3213.19.-</u>

The

17<sup>th</sup> Jan'y. 1865

The Balance of the Outstanding Debt (not written off to Profit & Loss) on the 31<sup>st</sup> December, last, was . . . . . £4978. 11. 6

vizt Leicester. £3643. 8. 4  
 Hull. . . . . 59. . . . 1  
 Leeds. . . . . 1276. 3. 1

on which has been received . . . . . 2258. 1. 9

leaving the Balance £ 2720. 9. 9

There have been received 3 new Accounts at the Branches: vizt

Leicester. J. Artwell & Co. £1500. 7. . .  
 Leeds. R. Plummer . . . . . 2207. 2. 6  
 Newcastle. Jno Snaddon . . . . . 490. 10. . 4197. 19. 6

on which has been received . . . . . 671. 5. 9

leaving the Balance . . . . . 3526. 13. 9

which, with the Outstanding Balance abov. 2720. 9. 9

leaves the Total Balance . . . . . £6247. 3. 6

Appendix N<sup>o</sup> 3.Appendix N<sup>o</sup> 3.

Western Branch

Western Branch

The following Accounts have accumulated since the opening of the Branch in October 1855 - vizt

J.

17<sup>th</sup> Jan'y. 1865

J. B. Behrens	31. Decr 1861.	£230. 5. -
Thos Moore	30. June 1863	350. . . . .
John Lockwood	31. Decr 1864	897. 16. 8
Henry Lardner	— 5 —	355. 17. -
G. P. Jewell	— 5 —	350. . . . .
F. J. Jeffrey	— 5 —	333. . 6. 10
M. H. Chaffin	— 5 —	945. . 6. 10
		<hr/>
		3462. 12. 4
On which has been received . . . .		467. 6. 11
		<hr/>
leaving a Balance of . . . .		<u>£ 2995. 5. 5</u>

Pursuant to the order of  
the Court of Directors of the  
12<sup>th</sup> January.

Report on the  
Solicitors Bill

The Committee took into  
consideration the Solicitors Bill for  
Law Charges, amounting to £1726. 17. 5

The Deputy Accountant was  
examined, and stated that the  
several charges were made in accordance  
with the usual custom. He also produced  
the accompanying abstract:—

# Abstract of Mess<sup>rs</sup> Freshfield's Bill for Six Months, to 30<sup>th</sup> September 1864

Charges	Business	Attendances	Fees to Counsel	Incidental Charges	Stamps	Totals
Chancery - - - - -	2 14 .	8 19 4	" " "	7 6 .	" " "	18 19 4
Common Law - - - - -	6 8 17 10	5 1 4 10	13 19 6	36 5 4	" " "	170 7 6
Criminal Prosecutions - - - - -	2 9 3 7 4	1 15 9 .	12 14 4 6	43 6 18 .	" " "	969 18 10
Respecting City Navigation Bonds - - - - -	1 9 13 3	2 7 1 4	3 3 12 .	2 1 4	" " "	82 7 10
Measures to detect Forgeries - - - - -	1 8 10 10	3 7 2 .	" " "	2 4 11 .	" " "	80 3 10
General Business - - - - -	1 9 8 17 2	1 4 4 16 8	1 9 15 6	4 1 10 9	" " "	405 . 1
	£ 602 . 4	384 13 2	191 11 6	548 12 5	" " "	1726 17 5

Abstracted & analyzed by

John Francis - Dep<sup>y</sup> Acc<sup>t</sup>  
 & H. G. Cybner - Ass<sup>t</sup> Acc<sup>t</sup>

Money received by the Solicitors - - -

3 13

£ 1723 4 5

51 17<sup>th</sup> Jan'y 1865

The following Report was agreed,  
to, viz<sup>t</sup>,

The Committee for Law Suits  
Report to the Court of Directors

That they have examined  
Mess<sup>rs</sup> Charles and Henry Freshfield's Bill  
for Law Charges from Easter Term 1864  
to the 30<sup>th</sup> September last, and they  
find it to be composed of the following  
items:— viz<sup>t</sup>,

Expenses attendant on one Suit in  
Chancery instituted against the  
Bank by Miss and Mr Phillips in  
respect of certain Stock alleged to  
belong to them. (The Suit was  
dismissed with Costs)..... £18..19..4

Expenses attendant on fourteen Suits  
at Common Law to recover claims on  
Bills of Exchange, &c. (For particulars  
see appendix N<sup>o</sup> 1)..... 170..7..6

Expenses attendant on three Criminal  
Prosecutions for forgery: two of which  
were in connection with Stock, and  
one with a Bill of Exchange. (For  
particulars see appendix N<sup>o</sup> 2)..... 969..18..10

Carried forward... £ 1.159..5..8

Brought



17<sup>th</sup> Jan'y. 1865

Brought forwards ----- £1159..5..8 52

Expenses incident to the obtaining  
a Special Clause in a Bill introduced  
into the House of Commons, by which  
the interests of the Bank were  
protected in the matter of certain

City of London Navigation Bonds --- 82..7..10

Expenses in connection with the measures  
taken to detect and punish frauds  
and forgeries upon the Bank ----- 80..3..10

General Business ----- 369..13..4

Payments ----- 35..6..9

1.726..17..5

Deduct monies received by the  
Solicitors } ----- 3..13..-

£ 1.723..4..5

In the foregoing amount of  
£1.726.17.5-

the Charge for drawing  
Briefs, and other General  
Business is ----- £602..4

for Personal Attendance 384..13..2 ----- 986..13..6

For money advanced in

Fees to Counsel ----- 191..11..6

Incidental Charges --- 548..12..5 ----- 740..3..11

£ 1.726.17.5

The Committee have examined  
the Deputy Accountant, and being satisfied  
from his Report that the several charges have  
been

53 17<sup>th</sup> Jan: 1865

been made according to the usual rate,

They recommend to the Court of Directors -

Mess<sup>rs</sup> Freshfield's  
Bill to be paid

That the sum of £1723..4..5  
be paid to Mess<sup>rs</sup> Charles & Henry  
Freshfield, being the balance of their  
present bill for Law Charges to the 30<sup>th</sup>  
September last, amounting to £1726..17..5

(Signed) Arthur E. Campbell  
Chairman.

Bank of England

17<sup>th</sup> January 1865

Appendix N<sup>o</sup> 1  
to Solicitors' Bill

Appendix N<sup>o</sup> 1

Particulars of 14. Suits at Common Law

1. Expenses connected with the proceedings taken to enforce the claim of the Bank upon Robert Harker for £347..6..6 the amount of his dishonoured acceptance to a draft of J. C. Pearson - - - - - £10..7..9

Brought

17<sup>th</sup> Jan: 1865

54

Brought forward £10. 7. 9

2. Expenses in respect of the Bank's  
claim upon Alf<sup>d</sup> Ackroyd for £350.  
the amount of a Bill of Exchange,  
and also on a Promissory note for  
£350. 4. given jointly with John  
Morrell as collateral Security for  
the Bill ----- 41. 12. 2
3. D<sup>r</sup> on proceedings against John  
Morrell in respect of his promissory  
note for £350. 4. given jointly with  
Alf<sup>d</sup> Ackroyd as above ----- 37. 14. 3
4. D<sup>r</sup> in respect of an Action brought  
against Robert Gooch to recover  
£300. 1. 8, the amount of his  
dishonoured acceptances to the draft  
of Langton & Robinson ----- 11. 11. 2
5. D<sup>r</sup> in an Action against Mess<sup>rs</sup> J. W.  
King & Co to recover £90. the amount  
of their dishonoured acceptances to a  
draft of John Lockwood ----- 4. 18. -
6. D<sup>r</sup> in an Action against Rob<sup>t</sup> Pope  
to recover £50. the amount of his  
acceptances to a draft of John Lockwood ----- 10. 19. 4
7. D<sup>r</sup> in an action against - Chappell  
to recover £83. the amount of his  
acceptances to a draft of John Lockwood ----- 17. 6. 2

Carried forward £134. 8. 10

Brought

Brought forward £134. 8. 10

8. Expenses in a second Action against the foregoing - Chappell to recover £40. 5. 4 the amount of his acceptance to another draft of Lockwood ----- 4. 8. --
9. D<sup>r</sup> in an Action against F. G. Chaplin to recover £51. 3. 4 the amount of his acceptance to a draft of John Lockwood --- 4. 6. 6
10. D<sup>r</sup> in respect of the Banks claim on Fred<sup>r</sup> Booth for £49. 1. 10. the amount of his acceptance to a draft of J. T. Jeffery ----- 3. 1. 8
11. D<sup>r</sup> in respect of claim on Henry Stone for £49. 2 the amount of his acceptance to a draft of J. T. Jeffery aforesaid ----- 3. 13. 4
12. D<sup>r</sup> in respect of claim on David Kington for £79. 6. 3. the amount of his acceptance to a draft of J. T. Jeffery ----- 3. 15. 10
13. D<sup>r</sup> in respect of claim on John Thomas for £45. 13. 4 the amount of his acceptance to a draft of J. T. Jeffery ----- 6. 18. 4
14. D<sup>r</sup> in respect of claim on W. H. Jessell for £350 the amount of a Bill of Exchange endorsed by him ----- 9. 15. --

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 £ 170. 7. 6

17<sup>th</sup> Jan: 1865

Appendix N<sup>o</sup> 2.  
to Solicitors' Bill

Appendix N<sup>o</sup> 2.

Particulars of three Criminal Prosecutions

1. Expenses in respect of the Prosecution  
of Edward Burns for forging &c: a  
Transfer of £75. Consols, and personating  
the owner ----- £179. 3. 8  
(Burns pleaded guilty - sentence deferred)

2. D<sup>r</sup> in respect of the Prosecution of  
William Keaton Actroyd of Leeds  
for forging in the matter of several  
Bills of Exchange ----- 207. 13. 6  
(Actroyd pleaded guilty, & was  
sentenced to 5 years penal servitude)

3. D<sup>r</sup> in prosecuting Robert Wight at  
Gloucester for forging fourteen Powers  
of attorney under which he had  
transferred £1622. 16. New 3% Stock ----- 583. 1. 8  
(Wight pleaded guilty, & was sentenced  
to 10 years penal servitude)

£ 969. 18. 10

Committee appointed 6<sup>th</sup> April 1865.

Mr. North                      Mr. Currie

Mr. Bevens                    Mr. Gilliat

Hammond Chubb  
Secretary

Wednesday the 2<sup>nd</sup> August 1865.

Present

Mr Berens. Mr Currie -

The proceedings of the last Committee were read.

The Secretary reported that on the 18<sup>th</sup> January, the Deputy-Governor had signed an Order for payment of £ 10. 4. 8 - to Mr Murfill, the Inspector, for his expenses in attending to give evidence at the Assizes at Taunton.

Mr Murfill's  
disbursements

24/

Prosecution of John Webley

He also reported that on the 12<sup>th</sup> June, the Governor had ordered the prosecution of John Webley, for uttering two forged Notes at Brackley, Northamptonshire - and read a letter from Miss Freshfield stating that Webley had been convicted and sentenced to 10 years penal servitude.

Report on the  
Solicitors' Bill

The Committee then took into consideration the Solicitors' Bill for Law Charges from Michaelmas Term 1864 to the 31<sup>st</sup> March last, amounting to £ 983. 14. 9 -

The Deputy accountant was examined and stated that the several charges were made according to the usual rate. He also produced the accompanying abstract -



2. August 1865

The following Report was agreed to,  
vizt.

The Committee for Law Suits  
Report to the Court of Directors,

That they have examined Messrs  
Charles and Henry Freshfields' Bill for  
Law Charges, from Michaelmas Term 1864  
to the 31<sup>st</sup> March last, and they find it to  
be composed of the following items: vizt.

Cohen &amp; others

Expenses attendant on One Suit  
in Chancery, instituted by Cohen  
and others, in respect of certain Stock --- £ 21. 19. 2

Expenses attendant on 31. Suits at  
Common Law, and on 26 claims,  
in respect of Dishonored Bills ----- 257. 15. 6

Bank of Leeds

Charges in respect of the Sale to  
the Bank of Leeds, of the premises  
lately occupied by the Leeds Branch --- 13. 3. 8

Samuelson

Expenses in connection with the loss of  
£750. in Bank notes in the Dividend  
Pay Office. (Subsequently proved to have  
been stolen by Samuelson, from whom the  
greater part of the amount was recovered). 50. 10. 9

Harriekine

Expenses attendant on the attempt to  
apprehend a person named Harriekine,  
who had forged and obtained payment  
of a cheque for £500. ----- 39. 17. 10

Harding

Expenses attendant on One Criminal prosecution  
for uttering forged Bank notes, when the  
prisoner, Harding, was convicted and sentenced  
to 15 years penal servitude ----- 147. 19. 7

carried forwards £ 531. 6. 6

Brought



2 August 1865

60

Brought forward £531..6..6

Expenses in connection with the  
measures taken to detect and  
punish frauds and forgeries upon  
the Bank ----- 27..14..2

General Business ----- 389..14..1

Payments ----- 35.. ---

£ 983..14..9

Deduct Money received by the  
Solicitors in payment of Costs, &c. ----- 44..1..6

£ 939..13..3

In the foregoing amount of £ 983..14..9  
the charge for drawing Briefs and  
other general business is

£351..7..5

for personal attendances --- 311..16..8

663..4..1

For Money advanced in

Fees to Counsel ----- 77..15..--

Incidental Charges --- 242..15..8

320..10..8

£ 983..14..9

The Committee have examined the  
Deputy Accountant, and being satisfied from  
his Report, that the several charges have been  
made according to the usual rate,

They recommend to the Court of Directors,

That the sum of £939..13..3 be paid to Mess<sup>rs</sup>  
Charles and Henry Freshfield, being the balance  
of their present Bill for Law Charges to the 31<sup>st</sup>  
March last, amounting to £983..14..9.

For Chairman

(Signed) H. H. Benson

Bank of England  
2 August 1865

Wednesday, 30<sup>th</sup> August 1865

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Present

Mr. Berens

Mr. Currie

Mr. Gilliat

The proceedings of the last Committee were read.

The following List from List from Discount of the Discount Office was laid before the Committee and considered - vizt.

J. W. Burstall & Co.

J. W. Burstall & Co.

Acceptors of a bill for £1650. discounted for J. J. Beybis, apply for the Bank's assent to, and signature of, a Deed of Inspection; they have the consents of the requisite Majority of Creditors in number, but not in amount, and the Bank's signature would save the Estate from Bankruptcy. Mr. Freshfield has perused the Deed and finds no technical objection to signature, but Mr. Elsey presents that the Balance Sheet, herewith submitted, shews such recklessness of trading, and such a disastrous result, that it would be well that the affairs should

should

30<sup>th</sup> August 1865. Should be strictly examined in Bankruptcy.

The Committee would not consent to the Estate being wound up under Inspection.

Birmingham Branch

Birmingham Branch

Jeremiah Smith & Co

Jeremiah Smith & Co.

Acceptors of a bill for  
£83.11., discounted for Joseph Farmer -

In this case a composition of  $6\frac{5}{8}$  -  
six shillings and eight pence - in the £ secured,  
has been accepted by the creditors, generally:  
the Bank is solicited to consent and to sign  
the Deed.

- The Committee agreed thereto -

Thomas Brown

Thomas Brown,

Acceptor of 2 Bills, - £145.15.-  
discounted for Cash & Ledger.

This debtor has made no  
payment whatever. He has moreover been  
collecting monies from customers whose debts he  
had assigned as security against these bills.

Mess<sup>rs</sup> Freshfield have recovered judgements  
against him and wait instructions as to  
enforcing it.

Mess<sup>rs</sup> Freshfield were instructed to  
take proceedings.

Manchester

63

30<sup>th</sup> August 1865

Manchester Branch

Sichel Alexander &amp; Co

Manchester BranchSichel Alexander & Co,

Acceptors of a Bill for £1865, offer a composition of 5/- five shillings in the £. to their unsecured Creditors, whose claims amount to about £10,000-; the other Creditors partially secured waive their claim to the trifling open assets of the firm in favor of those not in any way secured, and these latter gladly agree to accept the composition. There is a balance of Drawing Account at the Branch £256.10.6, - in reduction of the Bank's claim.

The composition offered was agreed to.

Portsmouth Branch

South Hants Banking Coy  
&  
Ray & Son

Portsmouth Branch

South Hants Banking Company

&amp;

Ray & Son

An arrangement has been effected for the purchase of the bills in these matters by an independent third party as the only mode of disentangling the affairs. Mr R. Driver of Southampton gives his Promissory note for such amount as the several Acceptors are expected to pay, and Mess<sup>rs</sup> Quilter are to hold the bills as in trust

between

30<sup>th</sup> August 1865.

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between the Bank & Mr Driver, applying any proceeds in part payment of Mr Driver's Promissory Note, Recourse against the Banking Company being unimpaired. There will be no loss whatever. The Bank's consent is asked. The Agent at Portsmouth recommends the Bank to consent.

The Committee assented thereto.

Hull Branch

Hull Branch

Robert Harter

Robert Harter,

acceptor of a bill for £347.6.6.-

In January 1864, Mess<sup>rs</sup> Freshfield reported having obtained judgment against this Debtor. Subsequently arrangements were made for giving to the Bank a second Mortgage upon certain properties, but before they were completed Mr Harter died: nothing has as yet been paid. The Estate is said to be of more value than was supposed, and to be more than sufficient to satisfy all claims.

Mr M. J. Harter, son of the deceased Robert Harter, is in poor circumstances: he asserts that the value of the Estate has been understated, designedly he considers, by interested parties, and he represents that he is too poor to defend his rights. He offers to complete the arrangement intended by his father giving the Bank a second Mortgage and aiding, in every way, a proper adjustment. He solicits a loan of £30,

65

30<sup>th</sup> August 1865.

in consideration of such service, which sum would set him up in business and enable him to gain a livelihood. Mess<sup>rs</sup> Freshfield submit the proposition: the Agent of Hull inclines to entertain it.

The Committee agreed that, in the event of Mess<sup>rs</sup> Freshfield considering that the Bank will be benefited by the advance of £30., the advance to be made;—to be left in their hands.

Dishonoured Bills  
under Discount

The Committee proceeded to examine the state of the Dishonoured Bills under Discount, and agreed to the following Report to the Court of Directors—viz:

The Committee for Law Suits  
Report to the Court of Directors,

That they have investigated the Accounts of the Dishonoured Bills under Discount, and it appears that the Balance of the Outstanding Debt (not written off to Profit and Loss) on the 31<sup>st</sup> December last was £27,650. 14. 9 which has been decreased by sums written off to Profit and Loss amounting to £16,000— and by the receipt of sums amounting to £7,064. 8. 2, and has been increased by Nine New Accounts amounting to

30<sup>th</sup> August 1865

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to £57,777.12.6 upon which has been received  
£22,100.5.- leaving the Balance on the 30<sup>th</sup>  
June last £40,263.14.1.

Nothing has been received in the last  
half year upon the Accounts of Bankrupts or  
Insolvents, the Balances of which from time  
to time have been carried to the Debit of the  
Account of Profit and Loss.

Details of the foregoing will be  
found in Appendix N<sup>o</sup> 1.

### At the Branches.

The Balance of the Outstanding  
Debts (not written off to Profit and Loss) on the  
31<sup>st</sup> December last was £6,247.3.6 which has  
been decreased by sums written off to Profit and  
Loss amounting to £4,597.5.3, and by receipts  
amounting to £1,208.9.3, and has been increased  
by seven new Accounts amounting to £10,432.8.2,  
upon which has been received £2,537.15.4,-  
leaving the Balance on the 30<sup>th</sup> June last  
£8,336.1.10.-

There has been received in the  
last half year upon the Accounts of Bankrupts  
or Insolvents (the Balances of which have from  
time to time been carried to the Debit of Profit  
and Loss) the sum of £285.16.11. which has  
been placed to the Credit of that account in the  
General Ledger.

Details of the foregoing will be  
found in Appendix N<sup>o</sup> 2.

Western

30<sup>th</sup> August 1865Western Branch..

The Balance of Outstanding Debts (not written off to Profit and Loss) on the 31<sup>st</sup> December last was £2995.5.5, which has been decreased by the sum of £2500. which has been written off to Profit and Loss, and by the receipt of sums amounting to £495.5.5 leaving no Balance.

There has been received in the last half year the sum of £275.5.4 upon the Accounts of Bankrupt or Insolvents, the Balances of which have from time to time been carried to the Debit of Profit and Loss.

(Signed) H. H. Berens  
for Chairman

Bank of England  
30<sup>th</sup> August 1865

appendix No 1

Appendix No 1.London Accounts

The Balance of Accounts which accumulated in the half year ending the 31<sup>st</sup> December, 1858, was ———— £1466.14.10  
on which has been received ———— 560. ————  
leaving the Balance ———— £ 906.14.10

The



30<sup>th</sup> August 1865.

The Balance of Accounts  
which accumulated in the half year ending  
the 31<sup>st</sup> December, 1860, was ----- £2626..18..7  
on which has been received --- 630..7..3  
leaving the Balance --- £1996..11..4

The Balance of Accounts  
which accumulated in the half year ending  
the 30<sup>th</sup> June 1861, was ----- £1804..14..10  
on which has been received --- 1003..15..-  
leaving the Balance --- £800..19..10

The Balance of Accounts  
which accumulated in the half year ending  
the 30<sup>th</sup> June 1862, was ----- £352..13..11  
on which nothing has been received.

The Balance of Accounts  
which accumulated in the half year ending  
the 31<sup>st</sup> December, 1864, was ----- £21,399..12..7  
Carried to the Debit of Profit & Loss --- 16000 ---  
5399..12..7  
on which has been received --- 4870..5..11  
leaving the Balance --- £ 529..6..8

There have been nine New Accounts  
during the last half year - viz-

J

30<sup>th</sup> August 1865.

* J. Anderson & Sons - - - - -	£15,330. 15. 3
J. S. Begbie - - - - -	1650. - - -
Brenner & Co - - - - -	1905. 15. 9
Cash & Ledger - - - - -	5606. 15. 10
Eyles Evans & Co - - - - -	276. 19. 6
J. G. Hartley - - - - -	1,073. - - -
Kelson, Tritton & Co - - - - -	1,200
J. Lunham & Co - - - - -	20,734. 6. 2
C. C. Williams - - - - -	10,000
	<hr/>
	£ 57,777. 12. 6
On which has been received - - - - -	22,100. 5
	<hr/>
leaving the Balance - - - - -	£ 35,677. 7. 6
	<hr/>

\* Acceptances of J. Lunham & Co, who failed: Messrs Anderson having satisfied the Bank of their Solvency, under sanction of the Governors, were not to be called upon to take up the Bills until the Acceptors' estate should be exhausted. £10,600 have already been received, and the whole amount will be paid in full with interest @ 5%.

Recapitulation

30<sup>th</sup> August 1865.

Recapitulation of London Accounts

Half year Ending	Balances Outstanding 31. Dec <sup>r</sup> 1864	Receipts in Half year ending 30. June 1865	Balances Outstanding 30. June 1865
31. Dec <sup>r</sup> 1858	£1466.14.10	£560.	£906.14.10
31. Dec <sup>r</sup> 1860	2626.18.7	630.7.3	1996.11.4
30. June 1861	1804.14.10	1003.15.-	800.19.10
30 June 1862	352.13.11	-	352.13.11
31. Dec <sup>r</sup> 1864	5399.12.7	4870.5.11	529.6.8
Balance of 9. new Accounts in the last half year	-	-	35677.7.6
	£11650.14.9	7064.8.2	40263.14.1

appendix No 2.

Appendix No 2

Accounts at the Branches

The Balance of the Outstanding Debt  
(not written off to Profit and Loss) on the 31. Dec<sup>r</sup> last, was. £6247.3.6

vizt - Leicester ... £2659.8.3  
 Leeds ... 3097.5.3  
 Newcastle ... 490.10.-

Carried to the Debit of Profit & Loss ... 4597.5.3  
 1649.18.3  
 on which has been received ... 1208.9.3

leaving the Balance ... £441.9.-  
 (carried forward)

Balance

71  
30<sup>th</sup> August 1865.

Balance brought forward £441..9

There have been seven new accounts  
at the Branches - viz-

Birmingham

Jos<sup>ph</sup> Farmer -- £899... 5

Aristol

C.P.A. Howell --- 305. 3. 4

Leeds

Cornelius Turner --- 840.10.10

Manchester

Siebel Alexander & Co - 1865

Newcastle

London Scottish Bank £279.19.9

Robert Marshall 330 --- 609.19.9

Portsmouth

South Hants Bank -- 5912.13.10

£10432..8..2

On which has been received -- 2537..15..4

7894.12.10

leaving the Balance on the 30<sup>th</sup> June last £8336.1.10

17<sup>th</sup> Jan: 1866

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Wednesday the 17<sup>th</sup> January 1866

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Present

Mr. Huth -

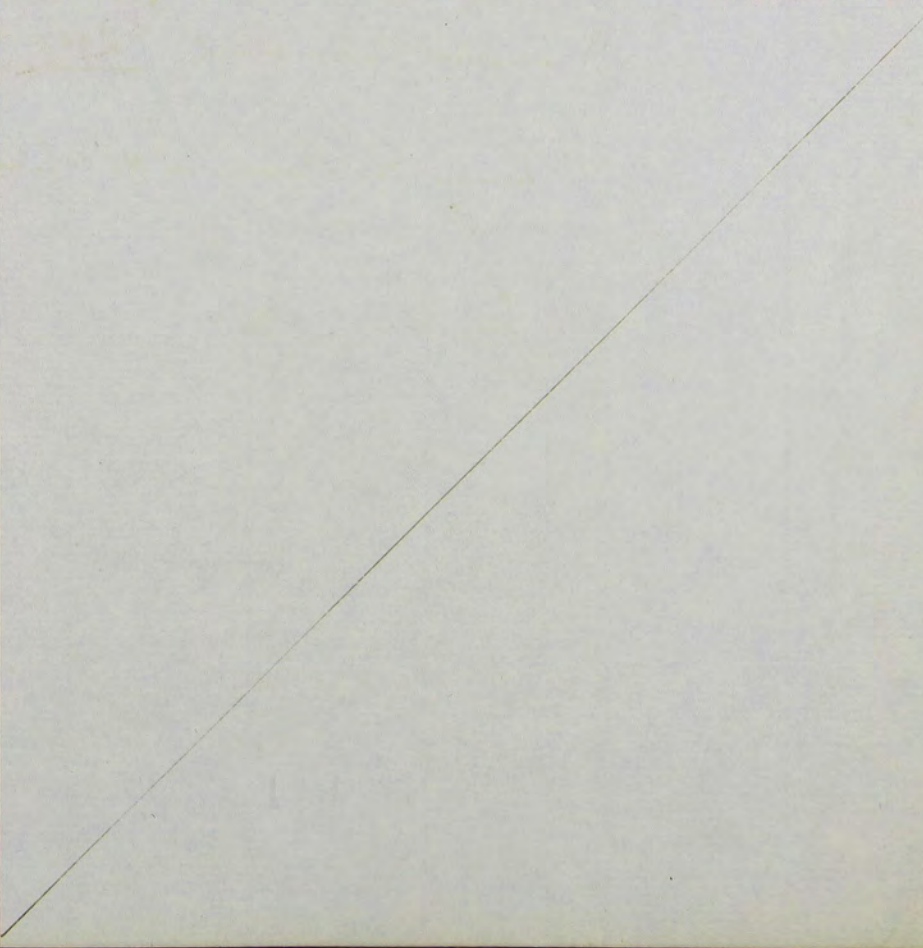
Mr. Currie -

The proceedings of the  
last Committee were read.

Report on the  
Solicitors' Bill

The Committee took  
into consideration the Solicitors Bill for  
Law Charges amounting to £1384..13..8-, of  
which an Abstract appears overleaf, and  
the following Report was agreed to -  
viz.

Abstract -



Abstract of Mess<sup>rs</sup> Freshfield's Bill for Six Months, to 30<sup>th</sup> Sept<sup>r</sup> 1865.

Charges	Business			Attendances			Fees to Counsel			Incidental Charges			Stamps			Totals			
Chancery.....	26	2	8	10	.	.	7	14	6	25	13	10	"	"	"	69	11		
Common Law.....	112	6	6	42	15	4	"	"	"	61	1	10	"	"	"	216	3	8	
Criminal Prosecutions.....	223	13	8	109	13	2	61	9		160	10	8	"	"	"	555	6	6	
Measures to detect Forgeries.....	27	8	6	45	6		22	10		7	13	6	"	"	"	102	18		
General Business.....	221	19	"	137	17		66	10		14	8	6	"	"	"	440	14	6	
	£	611	10	4	345	11	6	158	3	6	269	8	4	"	"	"	1,384	13	8

Abstracted & Analyzed by John Francis  
Depty Acc<sup>t</sup>  
D. Blacklock

Money received by the Solicitors =

35 6 1

£ 1,349 7 7

17<sup>th</sup> Jan<sup>y</sup>. 1866

The following Report was agreed to,  
viz: -

The Committee for Law Suits  
Report to the Court of Directors,

That they have examined Mess<sup>rs</sup>.  
Charles & Henry Freshfields' Bill for Law Charges,  
from Easter Term 1865 to the 30<sup>th</sup> September, last,  
and they find it to be composed of the following  
items - viz:

Expenses attending two Suits in Chancery both of which were instituted in respect of Stock .....	£ 69. 11
Expenses attendant on 19 Suits at Common Law, and on 23 Claims in respect of Dishonored Bills .....	216. 3. 8
Expenses in connection with the apprehensions and prosecution of John Samuelson for stealing £750. in Bank notes in the Dividend Pay Office .....	329. 19. 3
Expenses attendant on two Criminal Prosecutions One against the utterer of a forged order for a cheque book .....	£111. 17. -
The other against the utterer of two forged £5. notes .....	<u>113. 10. 3</u> ... 225. 7. 3
Expenses in connection with the measures taken to detect and punish frauds and forgeries upon the Bank .....	103. 18. -
General Business .....	434. 8. 3
Payments .....	6. 6. 3
	<u>£ 1,384. 13. 8</u>
Deduct monies received by the Solicitors in payment of Costs &c: .....	35. 6. 1
	<u>£ 1,349. 7. 7</u>

1/2

75 17<sup>th</sup> Jan 1866

In the foregoing amount of £1384.13.8  
the charge for drawing Briefs,  
and other General Business is £611.10.4  
for personal attendances 345.11.6 ... £957.1.10  
for money advanced in Fees  
to Counsel £158.3.6  
Incidental Charges 269.8.14 ... 427.11.10  
£1384.13.8

The Committee have examined the  
Deputy Accountant, and being satisfied from  
his Report that the several charges have  
been made according to the usual rate,-

They recommend to the Court of Directors

That the sum of £1349.7.7 be  
paid to Mess<sup>rs</sup> Charles & Henry Freshfield,  
being the Balance of their present Bill  
for Law Charges to the 30<sup>th</sup> September last,  
amounting to £1384.13.8

(Signed) C. F. Huth

Chairman

Bank of England

17<sup>th</sup> January 1866.



15 Feb. 1866

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Thursday, 15<sup>th</sup> February, 1866

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Present

A Full Committee

The proceedings of the last Committee were read.

The Committee proceeded to examine the state of the Dishonoured Bills under Discount, and agreed to the following Report, viz<sup>t</sup>

The Committee for Law Suit  
Report to the Court of Directors,

Report on the  
Dishonoured Bills  
under Discount.

That they have investigated the Accounts of the Dishonoured Bills under Discount, and it appears that the Balance of the Outstanding Debt (not written off to Profit and Loss) on the 30<sup>th</sup> June last, was £40,263.14.1, which has been decreased by the receipt of sums amounting to £13,619.12.3, leaving the Balance on the 31<sup>st</sup> December last, £26,644.1.10-

It will be seen that the Outstanding Debt has not been increased by any new Accounts during the last half year.

The sum of £60.13.4 has been received in the last half year upon the Accounts of Bankrupts or Insolvents, the Balances of which have, from time to time, been carried to the Debit of the Account of Profit

77 15<sup>th</sup> Feb<sup>y</sup> 1866

Profit and Loss; and the same has been placed to the Credit of that Account in the General Ledger.

(Details of the foregoing will be found in Appendix, N<sup>o</sup> 1.)

The Branches

At the Branches—

The Balance of the Outstanding Debt (not written off to Profit and Loss) on the 30<sup>th</sup> June, last, was £8,336.1.10, which has been decreased by receipts amounting to £3,789.4.—, and increased by three New Accounts, amounting to £3,667.6.7, upon which has been received £946.6.9, leaving the Balance on the 31<sup>st</sup> December last £7,267.17.8.

There has been received in the last half year upon the Accounts of Bankrupts or Insolvents, (the Balances of which, have, from time to time, been carried to the Debit of Profit and Loss) the sum of £950.18.7, which has been placed to the Credit of that Account in the General Ledger.

(Details of the foregoing will be found in Appendix, N<sup>o</sup> 2.)

Western Branch

At the Western Branch—

There is no outstanding debt.

The sum of £37.14.5 has been received in the last half year upon the Accounts of Bankrupts &c., the Balances of which have been written off to Profit and Loss, and the

Same

15<sup>th</sup> Feb. 1866

same has been placed to the Credit of that Account.

From the Outstanding Balances in London, amounting to £26,644. 1. 10, the Committee recommend that a sum of £10,000- be carried to the debit of the Account of Profit and Loss. The major part of this sum of £10,000- will, it is expected, be eventually recovered from the Assets, in Australia, of Clarke Irving, deceased, which are stated to be fully equal to all the claims he left unsatisfied. The Estate however is administered in Chancery, and it may be two years before a final settlement is arrived at.

(Signed) C. F. Huth,  
Chairman

Bank of England  
15<sup>th</sup> Feb. 1866

Appendix No. 1

Appendix No. 1.

London Accounts

London Accounts

The Balance of Accounts which accumulated in the half year ending the 31<sup>st</sup> December 1858, was, on the 30<sup>th</sup> June last, . . . . .

£906. 14. 10

on which has been received . . . . . 540. . . . .

leaving the Balance £366. 14. 10

The

The Balance of Accounts which accumulated  
in the half year ending the 31<sup>st</sup> Decr. 1860, was - £1996.11.4  
on which has been received ----- 286.8.8  
leaving the Balance ----- £1710.2.8

The Balance of Accounts which accumulated  
in the half year ending the 30<sup>th</sup> June, 1861, was - £800.19.10  
on which has been received ----- 231.9.1  
leaving the Balance ----- £569.10.9

The Balance of Accounts which accumulated in  
the half year ending the 30<sup>th</sup> June, 1862, was £352.13.11  
on which nothing has been  
received.

The Balance of Accounts which accumulated  
in the half year ending the 31<sup>st</sup> Decr. 1864,  
was ----- £529.6.8  
which has been received in full.

The Balance of Accounts which accumulated  
in the half year ending the 30<sup>th</sup> June, 1865,  
was ----- £35677.7.6  
on which has been received ----- 12032.7.10  
leaving the Balance ----- £23644.19.8

There have been no new  
Accounts during the last half year

Recapitulation

15<sup>th</sup> Feb. 1866

# Recapitulation of London Accounts

Half Year ending	Balances Outstanding 30. June 1865	Receipts in Half Year ending 31. Decr 1865	Balances Outstanding 31. Decr 1865
31. Decr 1858	£ 906. 14. 10	£ 540. ---	£ 366. 14. 10
31. Decr 1860	1996. 11. 11	286. 8. 8	1710. 2. 8
30. June 1861.	800. 19. 10	231. 9. 1	569. 10. 9
30 June 1862	352. 13. 11	- Nil -	352. 13. 11
31. Decr 1864	529. 6. 8	529. 6. 8	-
30. June 1865	35677. 7. 6	12032. 7. 10	23644. 19. 8
	£ 40263. 14. 1	13619. 12. 3	26644. 1. 10

Appendix N<sup>o</sup> 2

Appendix N<sup>o</sup> 2

## Accounts at the Branches

Accounts at the Branches

Amounts received on account which have been written off to Profit & Loss, vizt,

<u>Leeds.</u> R. Plummer	£ 830. 6. 5
<u>Leicester.</u> Tho: Ashwell & Co	79. 8. 6
<u>Newcastle.</u> John Barker	41. 3. 8
	<u>£ 950. 18. 7</u>

The Balance of the Outstanding Debt

Debt (not written off to Profit & Loss) on  
the 30<sup>th</sup> June, last, was ----- £8336.1.10

vizt

Portsmouth	£373.14
Bristol	285.3.4
Birmingham	830.4.11
Newcastle	1001.8.9
Manchester	1865.....
Leeds	<u>640.10.10</u>

on which has been received ----- 3789.4.-

leaving the Balance £4546.17.10

There have been 3 new Accounts at the  
Branches: vizt,

Birmingham - Joseph Farmer £463.5.3

Leeds - W. Briggs - 2286.3.3

Plymouth - Proxinton & Co. 917.18.1

£3667.6.7

of which has been received ----- 946.6.9

leaving the Balance £2720.19.10

which with the outstanding Balance above 4546.17.10

leaves the Total Balance £7267.17.8

12<sup>th</sup> April 1866

At a Court of Directors  
on Thursday 12<sup>th</sup> April 1866

The following Gentlemen were appointed a  
Committee for Law Suits: - viz<sup>t</sup>

Mr Chapman

Mr Lyall

Mr Grenfell

Hammond Chubb. <sup>Secy</sup>

And at a Court on Thursday 3<sup>rd</sup> May

the following gentleman was appointed  
in addition to the above - viz<sup>t</sup>

Mr Campbell

4<sup>th</sup> July 1866

Wednesday the 4<sup>th</sup> July 1866

Present

a Full Committee

The proceedings of the last  
Committee were read -

The Committee took into  
consideration the Solicitors' Bill for Law  
Charges amounting to £774.9.10 of which  
an Abstract appears overleaf, and the  
following Report was agreed to - viz<sup>t</sup>

The

Abstract of Mess<sup>rs</sup> Freshfields' Bill for Six Months to 31<sup>st</sup> March 1866

83  
4<sup>th</sup> July 1866

Charges	Business	Attendances	Fees to Counsel	Incidental Charges	Stamps	Totals
Chancery -----	946	1168	356	358	..	27124
Common Law -----	25175	1116	..	471	..	42106
Criminal Prosecutions ---	1001	811510	16176	7219	..	270161
Measures to detect Forgeries -	3134	1768	3106	210	..	27.6
General Business - - - -	2139	138158	4086	13173	..	406105
£	35253	261.10	642.	9719	..	£ 774910

Abstracted & Analyzed by John Francis  
 Depy Secy  
 & D. Blacklock

Money received by the Solicitors - - - 1211810  
 £ 65211.



4<sup>th</sup> July 1866

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The Committee for Law Suits  
Report to the Court of Directors,

That they have examined Mess<sup>rs</sup>  
Charles and Henry Freshfield's Bill for Law  
Charges, from Michaelmas Term 1865 to the 31<sup>st</sup>  
March last, and they find it to be composed of  
the following items:— viz,

Expenses attending 3 Suits  
in Chancery ----- £27..12..4

Expenses attendant on one Suit  
at Common Law, and on 13 Claims  
in respect of Dishonoured Bill ----- 42..10..6

Expenses attendant on one Criminal  
prosecution against Henry Hughes,  
alias Robert Gibson, for forging and  
uttering forged Transfers of Stock ----- 270..16..1

Expenses in connection with the  
measures taken to detect and punish  
frauds and forgeries upon the Bank ----- 27 .. 6

General Business ----- 400..18..9

Payments ----- 5..11..8

---

£774..9..10

Deduct Monies received by the  
Solicitors in payment of Costs, &c. - 121..18..10

---

£652..11..-

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*Sm*

4<sup>th</sup> July 1866

In the foregoing amount of £774. 9. 10  
 the Charge for drawing Writs  
 and other general Business is £352. 5. 3  
 for Personal attendances 261. . . 10 613. 6. 1  
 For Money advanced in  
 Fees to Counsel . . . . . 64. 2. .  
 Incidental Charges . . . . . 97. 1. 9 161. 3. 9  
£774. 9. 10

The Committee have examined the  
 Deputy Accountant, and being satisfied  
 from his Report that the several Charges  
 have been made according to the usual  
 rate,

They recommend to the Court of Directors

That the sum of £652. 11. . be  
 paid to Mess<sup>rs</sup> Charles & Henry Freshfield,  
 being the balance of their present Bill  
 for Law Charges to the 31<sup>st</sup> March last,  
 amounting to £774. 9. 10.

(Signed)

Ed. H. Chapman

Chairman

28<sup>th</sup> August 1866

Tuesday, the 28<sup>th</sup> August 1866.

Present.

A full Committee.

The proceedings of the last Committee were read.

The Committee proceeded to consider the state of the Dishonoured Bills under Discount, and after carefully examining the several Statements, they agreed to the following Report; viz.

The Committee for Law Suits

Report to the Court of Directors,

Report on the  
Dishonoured Bills  
under Discount

That they have investigated the Accounts of the Dishonoured Bills under Discount, and it appears that the Balance of the Outstanding Debt (not written off to Profit and Loss) on the 31<sup>st</sup> December last, was £. 26,644 " 1 " 10, which has been decreased by the sum of £10,000 written off to Profit and Loss, and also by sums received amounting to £5,856 " 3 " 4, and has been increased by fourteen New Accounts amounting to £104,394 " 11 " 8, on which has been received £6,531 " 8 " 2 leaving the balance

on

28<sup>th</sup> August 1866

on the 30<sup>th</sup> June last £108.651..2..—

The sum of £44..3..11 has been received in the last half year upon the accounts of Bankrupts or Insolvents, the Balances of which have, from time to time been carried to the Debit of Profit and Loss, and the same has been placed to the Credit of that Account in the General Ledger.

Details of the foregoing will be found in Appendix No 1.—

### At the Branches.—

The Branches

The Balance of the outstanding Debt (not written off to Profit and Loss) on the 31<sup>st</sup> December last, was £7.267..17..8, which has been decreased by receipts amounting to £2.963..19..4 and increased by six New Accounts at the Liverpool Branch amounting to £163.648..1..1, upon which has been received £226..12..6 leaving the Balance on the 30 June last, £167.725..6..11.—

There has been received in the last half year upon the accounts of Bankrupts or Insolvents (the Balances of which have from time to time, been carried to the Debit of Profit and Loss) the

28<sup>th</sup> August 1866

the sum of £ 271..7..10 which has been placed to the credit of that account in the General Ledger.

Details of the foregoing will be found in Appendix No. 2. -

at the Western Branch.

Western Branch

There is no outstanding Debt, - and nothing has been received during the half year upon the Accounts of Bankrupts &c the Balances of which have been written off to Profit and Loss. -

The Committee recommend that from the Balance of the Outstanding Debt, in London, amounting to £ 108.657, a sum of £ 33.000 - be carried to the debit of Profit and Loss; and that from the Outstanding Debt at the Liverpool Branch, which amounts to £ 163.421, out of the total debt of the Branches of £ 167.725. - the sum of £ 120.000 - be likewise carried to the debit of Profit and Loss.

(Signed) Edward H. Chapman,  
Chairman.

Bank of England,

29. August 1866.

Appendix,

28<sup>th</sup> August 1866

Appendix No 1

Appendix No 1London Accounts

London Accounts

The Balance of Accounts which accumulated in the half year ending 31<sup>st</sup> December 1858, was on 31<sup>st</sup> Dec last £ 366. 14. 10 the whole of which has been received.

The Balance of Accounts which accumulated in the half year ending the 31<sup>st</sup> Dec<sup>r</sup> 1860 was in December last. £ 1710. 2. 8

On which nothing has been received

The Balance of Accounts which accumulated in the half year ending 30 June 1861, was in Dec<sup>r</sup> last. . . . £ 569. 10. 9

On which has been received. . . . . 176. 8. 11

leaving the Balance. . . . . 393. 1. 10

The Balance of Accounts which accumulated in the half year ending 30 June 1863, was in Dec<sup>r</sup> last. . . . £ 352. 13. 11

On which nothing has been received.

The Balance of Accounts which accumulated in the half year ending 30 June 1865, was in Dec<sup>r</sup> last. . . . . £ 3644. 19. 8

of which there has been carried to Profit & loss  
and there has been received. £ 10,000. 15,312. 19. 7  
5312. 19. 7

leaving the Balance. . . . . £ 8332. . . . 1

28<sup>th</sup> August 1866

There have been Fourteen New  
Accounts during the half year (ending  
30 June) viz.

Bateman & Co. . . . .	£ 3,000. . . . .
Romanjee Framjee Kama & Co. . . . .	5,000. . . . .
Consolidated Bank. . . . .	2,857. 2. 11
Leopold Krusewitz. . . . .	10,800. . . . .
Ebbw Vale Co. Ltd. . . . .	224. 10. 9
European Bank. . . . .	6,200. . . . .
S. P. Framjee & Co. . . . .	346. 16. . . . .
Gellatly Haughton & Semell. . . . .	3,500. . . . .
Gillespie, Churchill & Co. . . . .	42,100. . . . .
Pontus Klemm. . . . .	2,000. . . . .
Lane Haughton & Co. . . . .	7,000. . . . .
J. W. Mackay & Co. . . . .	10,625. . . . .
Pinto, Perez Ashley & Co. . . . .	10,000. . . . .
H. Varasseut. . . . .	741. 2. . . . .
	<hr/>
	£ 104,394. 11. 8

upon which has been  
received } . . . . . 6,531. 8. 2

leaving the Balance. . . . . £ 97,863. 3. 6

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Recapitulation,

28<sup>th</sup> August 1866Recapitulation of London Acco<sup>ts</sup>

Half year ending	Balances Outstanding 31 Decr 1865	Receipts in Half Year ending 30 June 1866.	Balances Outstanding 30 June 1866
31 Decr 1858	£ 366, 14, 10	£ 366, 14, 10	—
31 Decr 1860	1,710, 2, 8	—	1,710, 2, 8
30 June 1861	569, 10, 9	176, 8, 11	393, 1, 10
30 June 1862	352, 13, 11	—	352, 13, 11
30 June 1865	23,644, 19, 8	10,000, — (P. L. A.) 3,312, 19, 7	8,332, —, 1
30 June 1866	104,394, 11, 8	6,531, 8, 3	97,863, 3, 6
	£ 131,038, 13, 6	22,387, 11, 6	108,651, 2, —

Appendix N<sup>o</sup> 2Appendix N<sup>o</sup> 2.

Branch Accounts

Accounts at the Branches

The Balance of the Outstanding Debt, (not written off to Profit and Loss) on the 31<sup>st</sup> December last, was —

at.



28<sup>th</sup> August 1866

at Portsmouth. . . . .	£. 2.390.18.6
Bristol. . . . .	255. 3. 4
Birmingham. . . . .	632. 7. 4
Newcastle. . . . .	398. 10. 8
Manchester. . . . .	1.123. 1. -
Leeds. . . . .	2.103. 3. 4
Plymouth. . . . .	364. 13. 6
Total £. . . . .	7.267. 17. 8
On which has been received. . . . .	2.963. 19. 4
leaving the Balance. . . . .	4.303. 18. 4

There have been six new accounts at  
Liverpool: viz

Barnes' Banking. . . . .	£ 93.049. 15. 10
British & American Steam Navigation Co. } . . . . .	43.996. - . 1
Ferne Bro & Co. . . . .	23.250. - . -
Graunacopulo & Cochilani. . . . .	2.250. - . -
John Hobson. . . . .	102. 5. 2
Morton Ross & Maddock. . . . .	1000. - . -
	£ 163.648. 1. 1
On which has been received. . . . .	226. 12. 6

---

163.421. 8. 7

leaving the Balance on  
the 30<sup>th</sup> June last } . . . . . £. 167.725. 6. 11