ing your determination to exert a wholesome and prudent check upon those who may, for the time, be entrusted with the direction of your affairs.

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In conclusion, I have the satisfaction of informing you that the Office I have just vacated is in a perfeetly sound condition, the notes under discount (amounting to £42,000) will I believe all be paid without the loss of a shilling, and until two or three days ago there was not a note in suit, and I held but two bonds and mortgages, both perfectly good, and which will, doubtless, be paid within a short time. The losses of the Office have been exceedingly trifling, and in mentioning this fact I cannot refrain from stating that although a very large amount of business has been done with the farmers of this District, not a loss to the extent of a farthing has been sustained by transactions with them. In taking leave, for ever, of my official connection with your Institution, I may say, that I am unconscious of having lost or offended a customer, and I feel that I may therefore ask you, to give me credit for having endeavored to manage the Office with the view of subserving your interest, and that of those who favored me with their business.

I am,
With much respect
Your obedient servant,
JAMES MORRIS.

Brockville, 19th Sept., 1850.