

E.H.PERKINS, Jr. President.
E.TOWNSEND, Cashier.
P.J.GRAHAM, Ass't Cash'r
W.H.PERKINS, Ass't Cash'r

The Importers' & Traders' National Bank

OF NEW YORK.

New York Oct 14th, 1885

Messrs Parker & Carr,

Norfolk, Va.

Dear Sirs:--

We are in receipt of your favor of the 12th inst. We return herein note \$5,000. due 11th inst., paid; also note \$5,000. received with yours of the 9th inst. We beg to call your attention to the fact that no definite arrangements were made with you as to any renewals; this we never do, though always giving careful consideration to applications made to us. We have renewed one note and would have taken pleasure in making the \$5,000. discount applied for in your favor of the 9th inst., were you keeping an account with us as formerly, or were it your intention of doing so. We judge from the correspondence that it is not your intention to continue your account with us, which we regret; and trust that you did not close it and intend to discontinue it on account of any inattention on our part to your business intrusted to us, or because of any dissatisfaction with us.

Yours respectfully,

Edward Townsend
Cashier.