

**(OBVERSE)**

Bank Upper Canada  
25. October 1824  
[remains of red wax seal]  
?? Atrium?

[Opposite end]  
William Hands Esqre  
Sandwich

[at right side of the page there are tape "stains" or actual tape?]

**(REVERSE)**

William Hands Esqre.  
Sandwich

Bank of Upper Canada  
York, 25. October 1827

Sir

I have to acknowledge the receipt of your Letter of the [17th: ins:?] enclosing me the letter I wrote to Mr Charles Askin on the 4th: of this month upon the subject of a note of his for £32. endorsed by the Rev. Rob : Short for which he offered as a rent another note for £25 with your endorsement having paid the instalment - this note could not be laid before the Board as a renewal for a [something struck through] in consequence of not having the original endorser and as the [?] had been a defalter [sic] from the 20th August and appeared on the list as such. The [?] of the Bank prevented the note [?]- by a special resolution which was not taken.

All this difficulty has arisen from Mr Askin's own neglect for instead of sending me the installment due on the 20th Aug. and a renewal for the balance of £25 he forwarded a note for the [?] amt. £32 so as to obtain a rent in [?] and merily enclosed the interest for the next 90 days. I returned it to him with explanation and by that time it appears Mr. Short had removed [? Duemmond something?] and Mr Askin

**(OBVERSE II)**

Askin then obtained your name to the new note which was rejected without any refernce [sic] to the endorsement. Mr Askin having been on the defaulter list before the Board from the 20th Aug. to the 3rd October, when the latter offered a peculiar case and wished him to get another name so that I might have a plea to bring it forward again and explain the circumstances more fully. Indeed I have had a good deal of correspondence on this subject having written three [?] letters respecting the small [?] and endeavoured as much as I could overcome the difficulty of Mr Askin being a defaulter on the list ?? the Board would not break through the rules of the Bank for one precedent to lead to another and the reputations could not at last [?] be enforced with propriety and though [?] person all placed upon an equality I reject very much that your feelings have been hurt, however I hope that this explanation will give you perfect satisfaction. [Flourish]

I shall submit both letters to the Board as you desire at the next meeting

And remain  
Sir  
Your [something?] Servant  
MO [?]  
["Carbin" or "Carhin"?)