The error in charging these quotas (which Mr. Ferguson
occurred thus: In 1851, a declaration for an Original
=rance (No. 377. A.) of a house already insured, misled
the belief that it was another building, and we accord
charged quotas on both the old and new insurance
next year (1852), and subsequently until the late rev
brought to light the fact that Mr. Ferguson owned only
house. The additional premium and increased
under the revaluation arise: from three causes: 1st. c
=crease from $1120 insured by No. 377. A. to $1600 bu
21054: 2d from an increase in Contiguity from 12 to
buildings, and 3d from a charge for the use of the bui
a stable, inadvertently omitted to be charged for before
5th. John Poe. No account was sent to you vs: Mr. Poe
resides in the vicinity of Richmond, and paid his bill b
6th. The Lynchburg College, if insolvent, may be sued in
to make the building liable under the Societys lien. If yo
give me the names of the proper parties, we can forward
necessary papers for a chancery suit to subject the property to
7. C. L. Mosby. If there be any error in his a/c: we w
pleased to have it pointed out, and to correct it without d

The other cases referred to by you, requiring no a
explanation from me, I hope it will be in your power b
to collect them.

I return you enclosed the bill vs: Lorenzo Norwell for $
which you have credited by Cash $21.76 and the bill fo
of 1859 vs: the Bank of Va. Farmers Bank of Va. & Citiz
Savings Bank.

Any further explanations which may be desired wil
promptly given.

Yours very respectf
J. Rutherford Pr.

Richmond Nov. 12. 1840

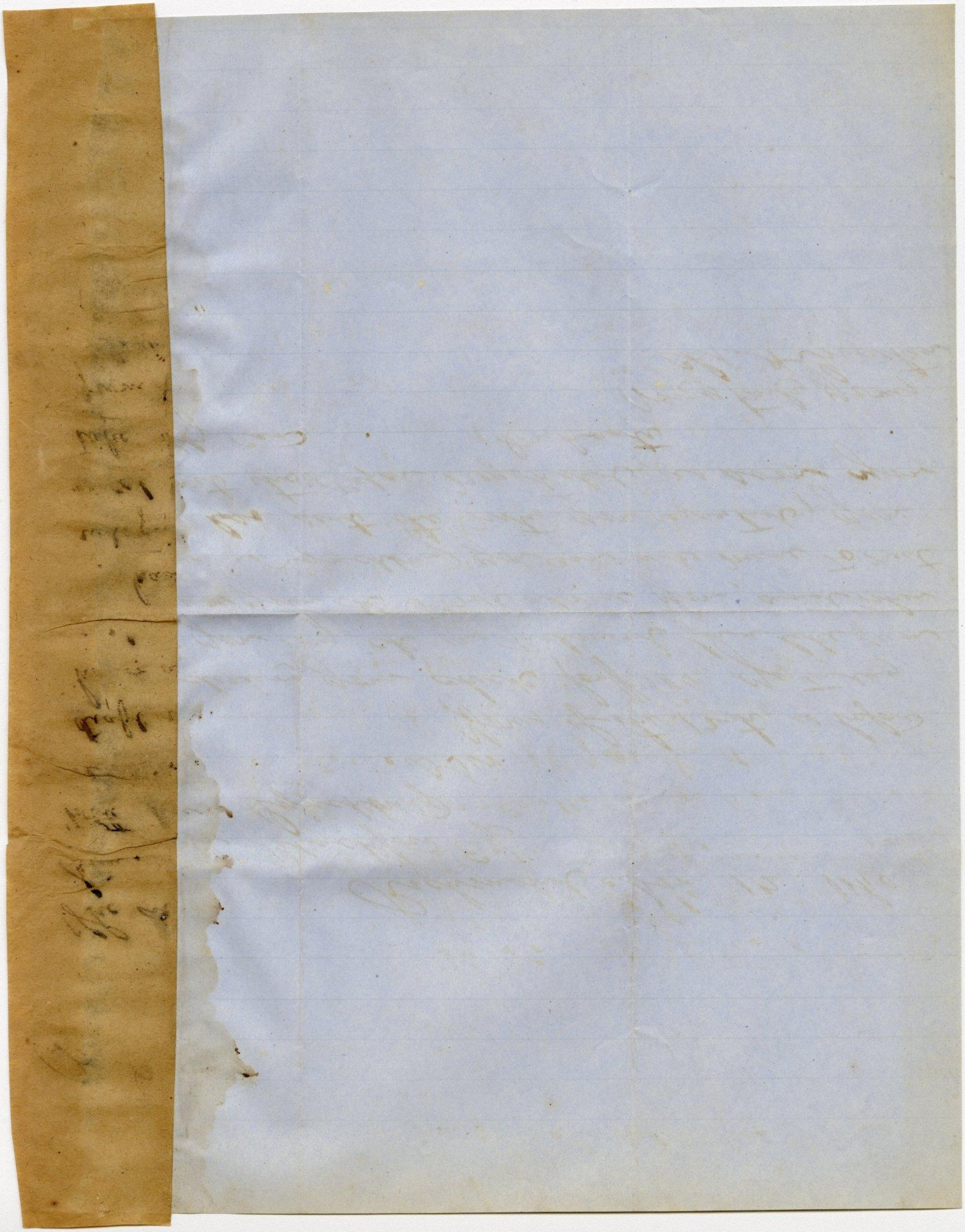
Chs M Blackford Esq
Lynchburg

Dear Sir

Your of the 12th is before me enclosing your check for $500. Yesterday I sent you my ck on Richmond for a like sum when I see your ck I will advise you, and when it appears in Lynchburg you can see mine to meet it I also sent the Notes you requested, you can get the Paper negotiated, as soon you possibly can

In haste

Very truly yours
Chs A Scaife



Cincinnati Dec 12th 1860

Mr C. Blackford

Dear Sir

The telegraph you send is to hand. The draft on us is paid, & now we hold the debt against him. We leave the whole matter to you feeling that you both know & will pursue a better course than we can dictate. The bal due us on 11th of Dec is the amt of the draft we send you. Christian as you recollect gave his honor as a man when Mr M was there that he would make any sacrifice, but that he would meet this draft. We have no longer of course any confidence in his integrity. Pay no attention, to what he says except to get him to give you a deed to the negroes. It will take both, because we do not expect to get a cent from his Phila order. We have heard nothing from it & look upon it as merely stuff. Do anything, "cut his throat" under the circumstances

Your Friends
Williams & Reid

New York Sept 26th 1860

A. G. H. Kean Esq
Lynchburg Va

Dear Sir,

Your esteemed fav of the 19th is rec'd and contents have our careful attention,

We beg herewith to hand you Invoice of flour purchased for your account & shipped to Spare and to Dr debit $7568.[52], This flour goes forward at a very favorable period, and we really believe it will pay you a profit, We shall instruct our frds to sell from the dock if it will pay a fair profit — This we presume will meet your views,

Since the arrival of the Asiatic, our market has been very active for Breadstuffs with large sales of Wheat & flour — Particularly the former, of which more than a half million bushels have been sold in the last two or three days, all for Shipment to Europe

Extra State sold as high as 5.[60] to day, Shd the Persia now due, bring news of the weather being at all unfavourable, prices will go much higher This is regarded as a most critical period with the English harvest, We hoped you would let us duplicate Your order at market rates, and reduce the cost of the first lot, — We do not advise speculation, but we really think it would be to your interest to take 800 to 1200 more at market rates, before the reaction came we hoped to get Your order for 500 in, but we are disappointed We now think the bottom has been touched for this year

Yours &c
Reid & Stach
J. Bace

Brookhill. Dec. 1. 60.

My dear Charles,

Sometime ago I sent a package for Charles Marion, my son, to your care in Lynchburg, requesting you in a letter that went along with it by mail, to be good enough to forward it to Charles. He writes me that he has not recd. it. — I fear therefore, that it has miscarried some how. May I trouble you to enquire about it at the Express Office, and send it on if it be there. Also, to drop me a line to say what is the result of enquiry. On examining the books at the Agent at Christiansburg, last Saturday, I found that it had been duly sent to Lynchburg, to your address. But it may have gone further.

[illegible]

[illegible]

[illegible]

Fillandale Dec 1st

My Dr Sir

Your letter enclosing the Reeder advertisement was duly received & should have been answered before this but for the multiplicity of engagements My means for purchasing are all locked up in this farm without the sale of which I can do nothing & no one has ever taken any notice of my advertisement.

The next payment on Edgemont falls due on the first of Jany & I hope will be met promptly & that I shall be able to collect more on other sales at that time. I expect to go over directly after xmas. Have you collected

Marshall's note?
The times are terrible here
& I fear I shall have great
difficulty in getting along
with my debts this winter. I
sent my notes for the sale of
Gilston lots to Uncle Geo. to
sell for me but he can do no
thing with them.
Our old neighbor Mr Garth
died suddenly on tuesday
last & Grat & I went down to
spend the night & assist in
the preparations for the funeral.
The next night we spent at the
University - Alice was there -
Give much love to Lee & tell
her I wish I could hear less
of the quantity of parties
she is having & more of her
attention to the more impor-

tant duties of life both
secular & religious. This is
no time for indulgence
in "riotous living" with such
a crisis impending. Every
body should strive to "set their
house in order" & trim sail
to weather the storm.
Best wishes in much love
to you both

Yrs very truly

Raleigh Colston

Chas M Blackford Esq

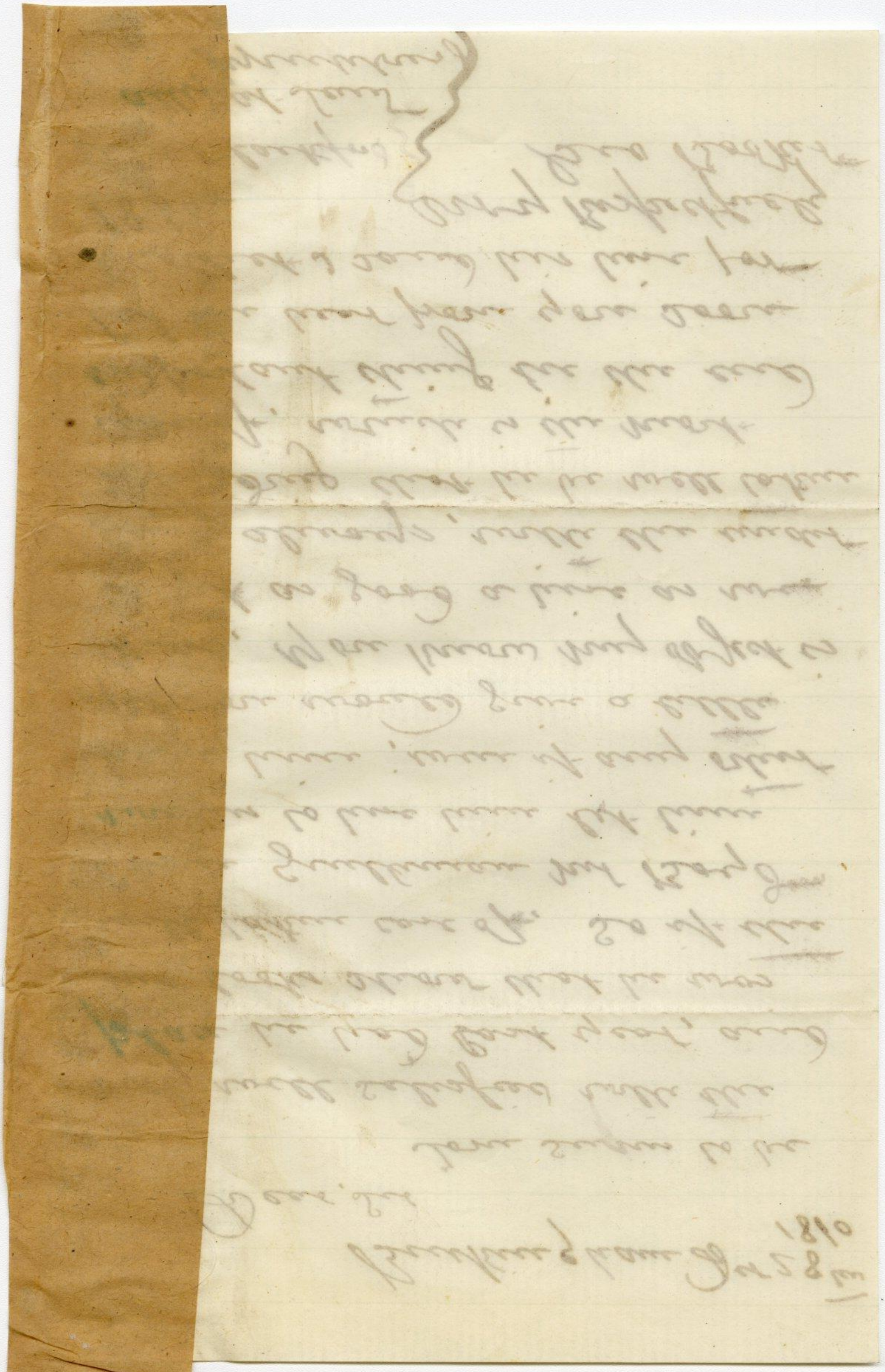
Buckingham Dec 28th
1810

Dear Sir

I am surprised to be very well satisfied with the place he had last year, and his looks show that he was well taken care of. So is the same Gentleman Mr Boyd wishes to have him let him have him; were it any other person would give a little more. You know my object is to get as good a line as we can always, with the under standing that he be well taken care of, which is the most important thing for the end. Let me hear from you soon & collect & send his line for 1860.

Very Respectfully
Geo Booker

C M Blackford
Alley at Law
Fredericksburg



Philadelphia December 26. 1860

Chas. M. Blackford Esq
Lynchburg Va

Dear Sir!

Having not heard from you since our last of Septr 5th the present is to request you to inform us, whether the liquidation of the affairs of Messrs L. & T. Kinsey, has came to a close and how much we can expect to realize on our claim.

As we are about closing our books, a speedy answer will greatly oblige

Yours respectfully
pro John Vogt & Co
J M Ranzian

Christiansburg
Sept 16th

Dear Sir -

In accordance with my promise made heretofore - I propose to address the people of Lynchburg on Friday evening next 21st Inst at such hour as you may designate - You can make the announcement accordingly -

I am about starting to the Pulaski bout and have only time to write this brief note -

Very Respectfully
Yours
Walter R Staples

Pike Co Mo. December 20. 1860

Dear Sir

I receive your kind letter some time agoe stating you had 100 Dolers in hand for me or more and also you stated you would send it to me soon and also you would let me now soon how you was geting along with my— buisnes but I have not receive now answer as yet from you pleas rite to me soon as you receive these few lines and pleas hire my boy Tom out untill the 1 of April and then send him to me at Clarksvill Mo Pike Co in the care of Benjamine Hise and pay his passage and see that he gets his gest aue of clothing and cape him out of bad compasny and see him on the cars safe when he starts pleas give my love to Brother and tell him I am well

I have nothing more at present only to wish to remain your frenn undeath

Tipton Woodroof