June 17th, 1897.

JAMES J. HILL, Esq.,

27 Pine Street, City.

My dear Mr. Hill:-

Herewith I enclose a note of introduction to Messrs. Siemens and Gwinner, in favor of Col. Payne.

I suggest that as he may possibly present himself during the vacation period, that if both of these gentlemen should not chance to be in the Bank at the time of his call, he present his letter and enquire for some one of the other four Directors of the Bank.

I have written the Bank that he is likely to call so that he may be sure of receiving that attention which I am sure they would wish him to have upon his first visit.

Sincerely yours,