

Frederick Dec 24th 1868

To

John Lane

Actuary, Baltimore, Md.

Sir:

I send you the Report for November hoping it may give satisfaction.

I sent you the same Report at the beginning of the month, it may be that you did not receive it.

Your Obedt Servant

J. R. Cochran

P.S. My Banks are exhausted please supply me with a few more

J. R. Cochran

Teacher.