THE RAND-McNALLY BANKERS' DIRECTORY AND LIST OF ATTORNEYS

July 1900

KOUNTZE BROTHERS
BANKERS,

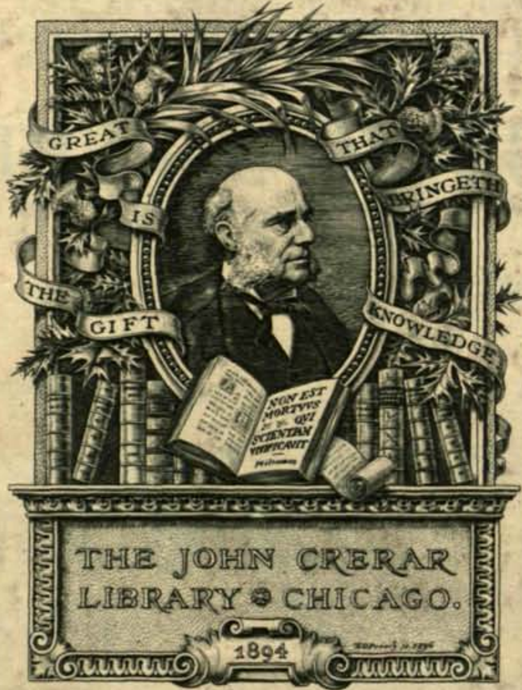
BROADWAY AND CEDAR STREET, NEW YORK.

INVESTMENT SECURITIES

ALLOW INTEREST ON DEPOSITS.
MAKE LOANS AGAINST APPROVED COLLATERAL.
MAKE ... ABLE RATES.
ACT AS ... CORPORATIONS.
BUY ... COMMISSION.
... SFERS.
... E.

L ... DIT

FOR U ... THE WORLD.



The ...

Nat ...

of the R ...

$1,500,000
...s, 1,000,000

... Bankers, Firms, ...tions, ...s Received

...ndence

BUY AND SELL UNITED STATES BONDS, AND MAKE TRANSFERS AND EXCHANGES IN WASHINGTON WITHOUT ADDITIONAL CHARGE

OFFICERS.

OLIVER S. CARTER,	President
CHARLES H. STOUT,	Cashier
W. B. T. KEYSER,	Assistant Cashier
O. H. HARRIMAN,	2d Assistant Cashier

DIRECTORS.

George B. Carhart   Charles R. Flint   Oliver S. Carter   William Barbour
Henry B. Stokes   Sumner R. Stone   James A. Blair
Charles Parsons   D. H. McAlpin
Anson R. Flower

INDEX TO PRINCIPAL CONTENTS.

JULY, 1900.

MISCELLANEOUS CONTENTS.

MISCELLANEOUS MAPS.

UNITED STATES AND CANADA

GIVING A SUMMARY OF LAWS AND CUSTOMS REGULATING INTEREST, ETC., IN THE UNITED

Adapted to the use of Banks,

Ninth Edition, July, 1900.
Compiled and Published by Charles W. Reihl, 27 N. Third St., Philadelphia, Pa.

States.	Legal Holidays. Whole Days.	Half Days. Day.	Half Days. Hour.	Half Days. Months.	Holidays falling on Sunday are observed the day—
ALABAMA	a, e, f[1], h, i, n, o[1], q, r	None		x	After
ARIZONA	a, c[1], e, k, n, o[1], p[4], q, r	"			"
ARKANSAS	a, (e), n, q, r	"			"
CALIFORNIA	a, e, k, n, v[3], o[1], p[4], q, r	"		x[1]	"
COLORADO	(a, e, k, n), o[1], p[3], (q, r, t)	y, s	12	All year*	"
CONNECTICUT	a, d, e, h, k, n, o[1], q, r, t[1]	s	12	"	"
DELAWARE	a, e, k, n, o[1], q, r	y[1], s	12	"	"
DISTRICT OF COLUMBIA	a, e, k, n, o[1], q, r, u[3]	s	12	"	"
FLORIDA	a, b, e, i, l, n, o[1], p[4], q, r	s	12	"	"
GEORGIA	a, b, e, i, l, n, o[1], q, r	None		x	"
IDAHO	a, e, k, n, o[1], p[4], q, r, t	"			"
ILLINOIS	a, d, e, k, n, o[1], p[5], q, r	"		x[2]	"
INDIANA	a, e, k, n, o[1], p[4], q, r	"		x	"
INDIAN TERRITORY	n, q, r, t	"			Uncertain
IOWA	a, e, k, n, o[1], p[3], q, r, t	"		x[3]	After
KANSAS	a, e, k, n, o[1], q, r	"		x	Before
KENTUCKY	a, e, k, n, q, r	"			After
LOUISIANA	a, u[1], e, f[2], h, k[1], n, w[4], o[2], p[4], q, r	y, s	12	All year	Same
MAINE	a, e, g[1], k, n, o[1], q, r, t	s	12	"	After
MARYLAND	a, e, h, k, n, o[1], v[5], p[3], q, r	y[2], s	12	"	"
MASSACHUSETTS	e, u[6], k, u[7], n, o[1], q, r	s	12	"	"
MICHIGAN	a, e, k, n, o[1], q, r	s	12	"	"
MINNESOTA	a, d, e, h, k, n, o[1], p[4], q, r	None		x[4]	"
MISSISSIPPI	a, (e), n, (o[1]), q, r *	"			Before
MISSOURI	a, e, k, n, o[1], p[4], q, r	y, s	12	All year	After
MONTANA	a, e, k, n, o[1], p[4], q, r, t	None		x	"
NEBRASKA	a, c[4], e, k, n, o[1], q, r	"		x[5]	"
NEVADA	a, e, k, n, (o[1]), v[6], p[4], q, r	"			Uncertain
NEW HAMPSHIRE	e, g[1], k, n, o[1], p[4], q, r	"		x	After
NEW JERSEY	a, d, e, k, n, o[1], p[3], q, r, t	s	12	All year	"
NEW MEXICO	a, (e), (k), n, (o[4]), q, r	None		x	Uncertain
NEW YORK	a, d, e, k, n, o[1], p[3], q, r, t	s	12	All year	After
NORTH CAROLINA	a, b, e, v[1], v[2], n, o[3], q, r	y[5], s	12	"	"
NORTH DAKOTA	a, d, e, k, n, o[4], p[4], q, r, t	y[5], s	12	"	"
OHIO	a, e, k, n, o[1], q, r	y[3], s	12	"	"
OKLAHOMA	a, e, k, n, (o[1]), p[4], q, r, t	None			"
OREGON	a, e, k, n, o[1], p[4], q, r, t	y[5], s	12	All year	"
PENNSYLVANIA	a, d, p[1], e, h, k, n, o[1], p[3], q, r, t[1]	s	12	"	"
RHODE ISLAND	a, e, p[2], c[2], k, n, o[1], p[4], q, r	s	12	"	"
SOUTH CAROLINA	a, b, e, v[1], l, n, o[1], p[4], q, r	y[4], s	12	"	"
SOUTH DAKOTA	a, e, k, n, o[1], p[3], q, r, t	None			"
TENNESSEE	a, e, h, i[1], k, n, p[6], o[1], p[4], q, r	s	12	All year	"
TEXAS	a, e, u[2], u[4], (k), n, o[1], p[4], q, r	None		x[6]	"
UTAH	a, c[5], e, k, n, u[5], o[1], q, r	y[5], s	12	All year	"
VERMONT	a, e, k, n, v[4], o[1], q, r	None		x	Before
VIRGINIA	a, b, e, n, o[1], q, r, t[1]	s	12	All year	After
WASHINGTON	a, d, e, k, n, o[1], p[3], q, r	s	12	"	"
WEST VIRGINIA	a, e, k, n, o[1], p[4], q, r	s	12	"	"
WISCONSIN	a, e, k, n, o[1], p[4], q, r	None		x[7]	"
WYOMING	a, c[3], e, k, n, o[1], p[4], q, r	"		x	"
ONTARIO*	a, h, w[6], j, m, o[1] q, r	s[1]	1	All year	"
QUEBEC	a, h, j, m, o[1], q, r, w[1] *to* [6]	s	1	"	"

KEY TO HOLIDAY ABBREVIATIONS.

SUNDAY is a holiday in the United States and Canada.

a. New Year's Day—Jan. 1. **b.** Lee's Birthday—Jan. 19.

c. Arbor Day—[1]Feb. 8, 1901. [2]Second Friday in May. [3]Proclaimed by Governor. [4]April 22. [5]April 15.

d. Lincoln's Birthday—Feb. 12. **e.** Washington's Birthday—Feb. 22.

f. Mardi Gras—Feb. 19, 1901. [1]In Birmingham, Mobile, and Montgomery. [2]Only in New Orleans.

g. Fast Day—[1]Appointed usually some Thursday in April. [2]Appointed in spring.

h. Good Friday—April 5, 1901. **i.** Memorial Day—April 26. [1]Second Friday in May.

j. Queen's Birthday—May 24. **k.** Decoration Day—May 30. [1]April 6.

l. Davis' Birthday—June 3. **m.** Dominion Day—July 1.

n. Independence Day—July 4.

o. Labor Day—[1]First Monday in September. [2]November 25, New Orleans only. [3]First Thursday in September. [4]By proclamation.

p. Election Days—[1]Third Tuesday in February. [2]First Wednesday in April. [3]First Tuesday after the first Monday in November, each year. [4]First Tuesday after the first Monday in November, even years. Nov. 6, 1900, and April 2, 1901, in Chicago. [6]August 2, 1901.

q. Thanksgiving Day. **r.** Christmas Day. **s.** Saturday. [1]Some cities keep half-holiday on Wednesday or Friday.

t. Any day appointed by the President or Governor. [1]As a day for Thanksgiving, fasting, or any religious observance

u. [1]Battle of New Orleans—January 8. [2]Texas Independence—March 2. [3]Inauguration Day. [4]San Jacento—April 21. [5]Pioneer Day—July 24. [6]Patriots' Day—April 19. [7]Battle of Bunker Hill—June 17, observed in Boston and vicinity by custom.

v. [1]Memorial Day—May 10. [2]Anniversary of Mecklenburg Declaration of Independence—May 20. [3]State Admission Day—September 9. [4]Bennington Battle Day—August 16. [5]Battle of North Point—September 12, when so proclaimed. [6]Admission day, October 31.

w. [1]Epiphany—January 6. ([2]Ash Wednesday—Feb. 20, 1901.) [3]Ascension Day—May 16, 1901. [4]All Saints' Day—November 1. [5]Conception—December 8. [6]Easter Monday—April 8, 1901.

x. Some cities in the State observe Saturday as a half-holiday, by custom, all year. [1]In San Francisco, Sacramento, Los Angeles, and Oakland. [2]In Chicago 12 o'clock. [3]In Des Moines and Burlington 1 P. M. [4]In St. Paul, Minneapolis, and Duluth. [5]In Omaha and Lincoln 1 P. M. [6]In Dallas 1 P. M. [7]In Milwaukee 12 o'clock.

y. Only in cities of 100,000 and over. [1]In New Castle Co., except Middletown, all year. [2]Only in Baltimore Co., Harford Co., Montgomery Co., and Annapolis. In Frederick City, November 23d. [3]In cities of 50,000 and over. [4]Only in Charleston. [5]Half-holiday in relation to negotiable paper.

HOLIDAYS in parentheses ( ) are not observed by all the banks. **Colorado**, the negotiable instrument law passed in 1897 inadvertently abolished all holidays in ( ), but they are observed. Half-holiday for June, July, and August by law, but is kept all year in Denver by custom. Mississippi has no legal holidays by statute; these observed by custom.

BANKERS' REFERENCE CHART

HOLIDAYS, GRACE, PAYMENT OF TIME AND SIGHT PAPER, STATES, ONTARIO, AND QUEBEC.

Bankers, Attorneys, and Merchants.

Ninth Edition, July, 1900.
Compiled and Published by Charles W. Reihl, 27 N. Third St., Philadelphia, Pa.

States.	Notes and Acceptances due on — Holidays (Are payable and protestable the day)	Notes and Acceptances due on — Half Days (Are payable and protestable the day)	Grace Allowed on — Notes.	Grace Allowed on — Judgment Notes.	Grace Allowed on — Drafts. — Time.	Grace Allowed on — Drafts. — Sight.	Grace Allowed on — Drafts. — Plain.	Grace Allowed on — Checks payable on certain dates.*	Interest. — Legal.	Interest. — Contract.
ALABAMA	After		Yes*	Not used	Yes	Yes	No	No	8	8
ARIZONA	"		"	"	"	"	Yes	"	7	No limit
ARKANSAS	Before*		"	"	"	"	No	"	6	10
CALIFORNIA	After		No grace on paper dated after Jan. 1, '73						7	No limit
COLORADO	"	After*	No grace on paper dated after July 19, '97						8	"
CONNECTICUT	"	"	No grace on paper dated after July 1, '95						6	6
DELAWARE	Before*	"	No grace on paper dated on or after July 1, '98						6	6
DISTRICT OF COLUMBIA	After	"	No grace on paper dated on or after Jan 1, '97*						6	10
FLORIDA	"	"	No grace on paper dated on or after June 4, '97						8	10
GEORGIA	Before*		Yes	Not used	Yes	No	No	No	7	8
IDAHO	After		No grace, never was allowed						7	12
ILLINOIS	"		No grace on paper dated after July 1, '95						5	7
INDIANA	Before		Yes	Not used	Yes	Yes	No	No	6	8
INDIAN TERRITORY	" *		"	"	"	Yes	"	Yes	6	10
IOWA	After		"	"	"	Yes	"	No	6	8
KANSAS	Before		"	Yes	"	No	"	"	6	10
KENTUCKY	"		"	"	"	Yes	"	"	6	6
LOUISIANA	After	After	"	No	"	No	"	"	5	8
MAINE	"	" *	No grace on paper dated after July 1, '97*						6	No limit
MARYLAND	"	After	No grace on paper dated after June 1, '96*						6	6
MASSACHUSETTS	"	"	No grace on paper dated after Jan. 1, '97*						6	No limit
MICHIGAN	"	"	Yes	Not used	Yes	Yes	No	No	5	7
MINNESOTA	Before		"	"	"	"	"	Yes	6	10
MISSISSIPPI	"		"	Yes	"	"	Yes	"	6	10
MISSOURI	After*	After	"	Not used	"	No	No	"	6	8
MONTANA	"		No grace on paper dated after July 1, '95						8	No limit
NEBRASKA	"		Yes	Yes	Yes	Yes	No	No	7	10
NEVADA	Before		"	"	"	No	"	"	7	No limit
NEW HAMPSHIRE	After		No grace on paper dated after Jan. 1, '98*						6	6
NEW JERSEY	"	After	No grace on paper dated after July 4, '95						6	6
NEW MEXICO	"		Yes	Yes	Yes	Yes	Yes	Yes	6	12
NEW YORK	"	After	No grace on paper dated after Jan. 1, '95						6	6*
NORTH CAROLINA	"	"	Yes	No	Yes	Yes	No	Yes	6	6
NORTH DAKOTA	"	"	No grace on paper dated after Jan. 1, '96						7	12
OHIO	"	" *	No grace on paper dated after Sept. 1, '96						6	8
OKLAHOMA	"		Yes*	Not used	Yes	Yes	Yes	Yes	7	12
OREGON	"	After	No grace on paper dated after Feb. 21, '93						6	10
PENNSYLVANIA	"	"	No grace on paper dated after Jan. 1, '96						6	6
RHODE ISLAND	"	"	No grace on paper dated on or after July 1, '98*						6	No limit
SOUTH CAROLINA	"	Same*	Yes	Yes	Yes	Yes	No	No	7	8
SOUTH DAKOTA	"		" *	Not used	"	"	Yes	"	7	12
TENNESSEE	"	After	No grace on paper dated on or after Apr. 3, '99						6	6
TEXAS	Before		Yes	Not used	Yes	Yes	No	No	6	10
UTAH	After	After	No grace on paper dated after March 9, '82						8	No limit
VERMONT	"		No grace on paper dated after Jan. 1, '93						6	6
VIRGINIA	"	After	No grace on paper dated after July 1, '98						6	6
WASHINGTON	"	"	No grace on paper dated after June 7, '99						6	12
WEST VIRGINIA	"	"	No grace on paper dated after May 22 '99*						6	6
WISCONSIN	"		No grace on paper dated after April 5, '94						6	10
WYOMING	Before		Yes	Yes	Yes	Yes	No	No	8	12
ONTARIO*	After	Same	"	Not used	"	"	"	"	6	No limit
QUEBEC	"	"	"	"	"	"	"	"	6	"

* EXPLANATIONS.

NOTES AND ACCEPTANCES DUE ON HOLIDAYS:—Items due **Sundays** treated same as those due holidays, unless noted. **Arkansas**, if drawn "without grace," payable day *after*. **Delaware**, if due on Sunday, or if holiday is on Monday, payable day *after* in New Castle County, but in rest of State everything payable day *before*. **Georgia**, if holiday and Sunday fall together, items due second day payable day *after*. **Indian Ter.**, Laws of Arkansas are enforced by U. S. Court. **Missouri**, if holiday and Sunday come together, items due first holiday payable day *before*. **South Dakota**, protest day *before* by recent decision of Supreme Court.

NOTES AND ACCEPTANCES DUE ON HALF-HOLIDAYS:—**Colorado**, day *after* for June, July, and August only. **Maine**, items due Saturday can be protested same day or Monday. **Ohio**, an adverse decision by the court has led banks to protest paper due on Saturday the same day. **South Carolina**, may be protested Monday following with full effect.

GRACE:—**Alabama**, grace allowed if place of payment stated. **District of Columbia**, no grace, unless stipulated. **Maryland**, no grace, unless stipulated. **Maine, Massachusetts, New Hampshire**, no grace, unless stipulated; grace allowed on sight drafts. **Rhode Island**, grace abolished, "unless expressly provided for therein," on all paper except sight drafts. **Oklahoma and South Dakota**, Sundays and holidays are not included in counting days of grace. **West Virginia**, no grace unless provided for in the instrument. **On Checks**, custom varies in different parts of some States.

DRAFTS:—**Plain**, refers to drafts on commercial houses drawn "Pay to," etc., without time stated. **Grace** is allowed on "demand" drafts in **Arizona, Mississippi, Nevada, New Mexico, Oklahoma**, and **South Dakota**.

NOTES TO BE NEGOTIABLE:—In **Alabama** must be payable at fixed place. In **Indiana and Kentucky**, at bank. In **West Virginia**, at bank or banking office.

INTEREST:—**New York**, demand loans of $5,000 and over, based on stock, bills of exchange, or other negotiable instruments as collateral, may bear any rate of interest agreed on in writing.

CANADA:—Laws given for Ontario apply to all the Canadian Provinces except Quebec.

CLASSIFIED LIST OF BANKS AND BANKERS IN THE UNITED STATES AND CANADA.

TAKEN FROM THIS VOLUME.

STATE.	Total National Banks.	Total State Banks and Trust Cos.	Total Savings Banks.	Total Private Banks.	Total All Banks.
Maine	82	26	52	7	167
New Hampshire	55	9	51	2	117
Vermont	48	6	33	1	88
Massachusetts	245	36	183	* 154	618
Rhode Island	47	18	30	10	105
Connecticut	79	23	88	11	201
New York State	292	190	97	130	709
New York City	43	76	28	* 307	454
New Jersey	116	53	30	4	203
Pennsylvania	471	160	47	* 309	987
Total Northeastern States	1,478	597	639	935	3,649
Delaware	19	7	3	4	33
Maryland	70	36	44	56	206
District of Columbia	11	4	5	3	23
Virginia	42	98	14	28	182
West Virginia	39	100	7	4	150
North Carolina	31	60	8	24	123
South Carolina	17	76	17	18	128
Georgia	30	143	12	43	228
Florida	16	22	1	10	49
Total Southeastern States	275	546	111	190	1,122
Ohio	273	114	106	296	789
Kentucky	81	208	6	29	324
Tennessee	50	139	9	8	206
Alabama	30	52	1	35	118
Mississippi	12	108	9	4	133
Michigan	82	91	100	252	524
Indiana	124	126	6	252	508
Illinois	235	144	19	624	1,022
Wisconsin	86	141	8	137	372
Minnesota	83	191	11	259	544
Iowa	188	249	227	539	1,204
Missouri	67	487	57	102	713
Arkansas	8	104	1	14	127
Louisiana	21	57	4	7	89
Texas	223	8	4	205	440
Indian Territory	29	3	----	22	54
Oklahoma Territory	23	86	----	----	109
Kansas	105	323	7	63	498
Nebraska	109	346	6	64	525
North Dakota	29	123	----	2	154
South Dakota	28	123	2	59	212
Total Middle States	1,886	3,223	583	2,973	8,665
Montana	22	14	1	21	58
Wyoming	14	8	----	11	33
Colorado	37	34	4	62	137
Utah	10	10	11	10	41
New Mexico	9	7	2	7	25
Arizona	5	14	1	5	25
Idaho	9	19	----	12	40
Washington	31	38	4	33	106
Alaska	1	3	----	2	6
Oregon	26	36	6	20	88
Nevada	1	7	----	3	11
California	36	182	57	27	302
Total Western States	201	372	86	213	872
Recapitulation:					
9 Northeastern States	1,478	597	639	935	3,649
9 Southeastern States	275	546	111	190	1,122
21 Middle States	1,886	3,223	583	2,973	8,665
12 Western States	201	372	86	213	872
Grand Total United States	3,840	4,738	1,419	4,311	14,308

* Bankers and Brokers at New York City, Boston, and Philadelphia included.

BANKS AND BANKERS IN THE DOMINION OF CANADA (Provinces and Territories).

Ontario	----	----	----	----	486
Quebec	----	----	----	----	123
... Brunswick	----	----	----	----	40
Nova ...tia	----	----	----	----	83
...nitoba	----	----	----	----	78
...nce Edward Island	----	----	----	----	10
... Columbia	----	----	----	----	53
...est Territories	----	----	----	----	33
...on	----	----	----	----	1
...ndland	----	----	----	----	4
Total Canadian Banks and Bankers	----	----	----	----	911

SAMPLE SHEET. THICKNESS, 44 Royal.

Grand Prize Gold Medal Awarded.

MEDAL OF HONOR AND PERFECTION RECOMMENDED, PARIS, 1878.

THE HIGHEST AND ONLY AWARD WAS GIVEN

BYRON WESTON CO.

—FOR—

LEDGER AND RECORD PAPER,

Which has received *the highest premium and medal* over all others from

World's Columbian Expos'n		Cal. Midwinter Fair,	Gold	Trans-Miss. & Inter'l Ex.,	Gold
Paris,	Gold	Atlanta,	Gold	Centennial,	Bronze
Adelaide,	Gold	New Zealand,	Gold	American Institute,	Progress
New York,	Superiority	Mass. Charitable,	Silver	Cincinnati,	Silver
Sydney, Australia,	Silver	Mass. Charitable,	Improvement	American Institute,	Bronze
Franklin Institute,	Silver	American Institute,	Silver	Louisville,	Silver
Calcutta Exposition,	Silver	St. Louis,	Silver	New England Society,	Silver
				Southern Exposition,	Bronze

Its principal advantages are as follows:

1. It contains more LINEN than any other Ledger Paper, has a longer fibre, and is consequently tougher.
2. Having a harder and better body, and being more thoroughly sized, the ink spreads less after making an erasure.
3. It is more uniform in Weight, Color and Finish, thus avoiding the necessity of making remnants.
4. It never cockles if properly bound.
5. Its non-chemical action upon Ink is such that it both writes and rules up better.

For proof of the above, refer to a large number of Stationers, Bookbinders, Bookkeepers, and Recorders, who have given it, after a severe test, the preference over all others.

This paper is DOUBLE-SIZED, and will stand any climate, or the most acid of fluid inks.

Each sheet is water marked, "BYRON WESTON CO. LINEN RECORD," and date.

Try this sheet; TEST FOR QUALITY.

In ordering Books, specify this brand of Paper to be used.

RATES OF POSTAGE.

DOMESTIC.

Domestic mail matter is divided into four classes as follows:

CLASSES.	Postage.	Limit Weight.
First Class—Letters and sealed packages	2 cts. each oz. or fraction thereof.	No limit.
Postal cards	1 ct. each	
Second Class—Newspapers, periodicals entered as second class matter and sent by the publisher or news agent	1 ct. per pound	No limit.
Same when mailed by others than above	1 ct. each 4 oz. or fraction, stamps affixed	No limit.
Third Class—Books, circulars, pamphlets, and other matter wholly in print, proofsheets, corrected proofsheets and manuscript copy accompanying same	1 ct. each 2 oz. or fraction thereof	4 lbs., except single books weighing in excess of that amount.
Fourth Class—Merchandise and matter not included in any of the above classes	1 ct. each oz. or fraction thereof	4 lbs.
Special Delivery in addition to regular postage	10 cts.	
Registry Fee in addition to regular postage	8 cts.	

FOREIGN POSTAGE TABLE.

The rates of postage to all foreign countries and colonies (except Canada and Mexico) are as follows: Letters, per 15 grams (½ oz.), 5 cents; single postal cards, each, 2 cents; double postal cards each, 4 cents; newspaper and other printed matter, per 2 oz., 1 cent.

Commercial Papers.—Packets not in excess of 10 oz., 5 cents; packets in excess of 10 oz., for each 2 oz. or fraction thereof, 1 cent.

Samples of Merchandise.—Packets not in excess of 4 oz., 2 cents; packets in excess of 4 oz., or each 2 oz. or fraction thereof, 1 cent. Merchandise sent on order or as a gift is subject to letter postage.

Registration fee on letters or other articles, 8 cents.

Ordinary letters for any foreign country (except Canada and Mexico) must be forwarded, whether any postage is prepaid on them or not. All other mailable matter must be prepaid at least partially.

COUNTRIES OR PLACE OF DESTINATION.	Letters, per 15 grams or ½ oz.	Postcards. Single, each.	Postcards. With paid reply, each.	Registration Fee.	Printed Matter per 2 oz.	Commercial Papers. Packets not in excess of 10 oz. each.	Commercial Papers. Packets in excess of 10 oz. for each 2 oz. or fraction	Samples of Merchandise. Packets not in excess of 4 oz. each.	Samples of Merchandise. Packets in excess of 4 oz. for each 2 oz or fraction.
Canada	U. S. Dom. rates.	U. S. Dom. rates.	U. S. Dom. rates.	8 cents.	U. S. Dom rates.	5 cents.	1 cent.	2 cents.	1 cent.
Mexico	U. S. Dom. rates.	U. S. Dom. rates.	U. S. Dom. rates.	8 cents.	U. S. Dom. rates.	5 cents.	1 cent.	2 cents.	1 cent.
All other Foreign Countries	5 cents.	2 cents.	4 cents.	8 cents.	1 cent.	5 cents.	1 cent.	2 cents.	1 cent.

PARCELS-POST.

Statement showing the countries to which parcels may be sent; the dimensions, weight, and rates of postage applicable to parcels, and the exchange post offices which dispatch and receive parcels-post mails:

NAMES OF COUNTRIES.	Allowable Dimensions and Weight of Parcels. Greatest Length.	Greatest Length and Girth Combined.	Greatest Girth.	Greatest Weight, pounds.	Postage. For a parcel not exceeding one pound.	For every additional pound or fraction of a pound.	Exchange Post Offices. United States.	Foreign.
Bahamas	3 ft. 6 in.	6 feet.	....	11	12 cts.	12 cts.	New York.	Nassau.
Barbadoes	3 ft. 6 in.	6 feet.	....	11	12 cts.	12 cts.	New York.	Bridgetown.
Columbia	2 ft.	....	4 feet.	11	12 cts.	12 cts.	All offices authorized to exchange mails between the two countries.	
Costa Rica	2 ft.	....	4 feet.	11	12 cts.	12 cts.		
The Danish West Indies	3 ft. 6 in.	6 feet.	....	11	12 cts.	12 cts.		
The Hawaiian Republic	3 ft. 6 in.	6 feet.	....	11	12 cts.	12 cts.	San Francisco.	Honolulu.
Honduras (British)	3 ft. 6 in.	6 feet.	....	11	12 cts.	12 cts.	New Orleans.	Belize.
Jamaica, including the Turks and Caicos Islands	3 ft. 6 in.	6 feet.	....	11	12 cts.	12 cts.	New York.	Kingston.
Leeward Islands	3 ft. 6 in.	6 feet.	....	11	12 cts.	12 cts.	New York.	St. John, Antigua.
Mexico	2 ft.	....	4 feet.	11	12 cts.	12 cts.	All offices authorized to exchange mails between the two countries.	
Salvador	3 ft. 6 in.	6 feet.	....	11	12 cts.	12 cts.	New York and San Francisco.	San Salvador.
British Guiana	3 ft. 6 in.	6 feet.	....	11	12 cts.	12 cts.	All offices authorized to exchange mails between the two countries.	
Windward Islands	3 ft. 6 in.	6 feet.	....	11	12 cts.	12 cts.		
Newfoundland	3 ft. 6 in.	6 feet.	....	11	12 cts.	12 cts.	New York and Philadelphia	St. Johns.

MONEY ORDER BUSINESS.

DOMESTIC MONEY ORDERS.

The printed application form must be used when applying for a money order. The applicant must write his or her own given name and surname in full, and given name of the payee must be stated in full if known, otherwise initials may be used. The given name of married women must be used and not that of their husbands. Names of places, streets and numbers should be written in plainest manner possible.

A money order can not be made payable to more than one person or firm.

DOMESTIC MONEY ORDER FEES.

For orders of $2.50 or less	3c
Over $ 2.50 and not exceeding $ 5.00	5c
" 5.00 " " 10.00	8c
" 10.00 " " 20.00	10c
" 20.00 " " 30.00	12c
" 30.00 " " 40.00	15c
" 40.00 " " 50.00	18c
" 50.00 " " 60.00	20c
" 60.00 " " 75.00	25c
" 75.00 " " 100.00	30c

Orders payable at a money order office can not be issued for an amount exceeding $100. Amended regulations say: "Limited money order offices are authorized simply to issue money orders for sums not exceeding $5, and not to pay any money order whatever." Fractions of a cent are not allowed.

When a larger sum is to be sent additional orders must be obtained.

Duplicate Orders.—In case a money order is lost or destroyed, a duplicate or warrant in lieu of same will be issued by the department at Washington on application of either the remitter, payee, or indorsee of original order.

Application for duplicate or warrant must be made either to the postmaster who drew the order or to the postmaster on whom it was drawn.

Payment of Orders.—Persons who apply for payment of a money order must prove their identity, or exhibit their authority. Persons signing money orders by power of attorney must file a certified copy with the paying postmaster.

Repayment of a money order can be made to the remitter, payee, or indorsee, when same is presented at issuing office.

Waiver of Identification.—The remitter who desires to relieve the payee or his indorsee or attorney from the inconvenience of proving identity at the office of payment, by the testimony of another person, may do so, *at his own risk*, by signing the back of application for money order blank: "Identification of payee, indorsee, or attorney waived."

INTERNATIONAL MONEY ORDERS.

For sums not exceeding $10.00	$ 0.10	Over $50.00 and not exceeding $ 60.00	$ 0.60
Over $10.00 and not exceeding $20.00	.20	" 60.00 " " 70.00	.70
" 20.00 " " 30.00	.30	" 70.00 " " 80.00	.80
" 30.00 " " 40.00	.40	" 80.00 " " 90.00	.90
" 40.00 " " 50.00	.50	" 90.00 " " 100.00	1.00

EXPRESS COMPANY MONEY ORDERS.

Issued by the Adams, American, National, United States, Wells, Fargo & Co., Southern, Pacific, Northern Pacific, Denver & Rio Grande, Great Northern, and Canadian Express Companies. Rates for orders payable in any part of the world:

$ 5.00	5c	$ 20.00	10c	$ 40.00	15c	$ 60.00	20c
10.00	8c	30.00	12c	50.00	18c	75.00	25c
						$ 100.00	30c
						Over $100.00 at above rates.	

INDEX TO ADVERTISEMENTS.

CLEARING HOUSES IN THE UNITED STATES AND CANADA.

City.	No. of Members.	President.	Manager or Secretary.
Akron, Ohio	7	A. Wagoner	N. C. Stone, *Mgr.*
Ann Arbor, Mich	4		
Atlanta, Ga	7	P. Romare	Darwin G. Jones, *Sec. and Mgr.*
Augusta, Ga	8		Percy E. May, *Mgr.*
Baltimore, Md	23	C. C. Homer	Robert A. Diggs, *Mgr.*
Bay City, Mich	6		
Binghamton, N. Y	7	Hartwell Morse	James W. Manler, *Mgr.*
Birmingham, Ala	7	H. L. Badham	W. D. Smith, *Mgr.*
Bloomington, Ill	5		O. T. Reeves, Jr., *Mgr.*
Boston, Mass	36	George Ripley	Charles A. Ruggles *Mgr.*
Buffalo, N. Y	16	P. P. Pratt	J. C. Dann, *Sec. and Mgr.*
Chattanooga, Tenn	5	W. B. Mitchell	
Chester, Pa	4	J. H. Roop	J. A. G. Campbell, *Mgr.*
Chicago, Ill	16	E. S. Lacey	W. D. C. Street, *Mgr.*
Chillicothe, Mo	4	S. R. Nelson	W. W. Edgerton, *Sec.*
Cincinnati, Ohio	17	G. P. Griffith	W. D. Dubie, *Mgr.*
Cleveland, Ohio	15	Thomas H. Wilson	A. H. Wick, *Sec. and Mgr.*
Columbus, Ga	5	G. Gunby Jordan	T. W. Bates, *Sec.*
Columbus, Ohio	12	P. W. Huntington	John Field *Mgr.*
Dallas, Tex	5		J. B. Adoue, *Mgr.*
Davenport, Iowa	9	I. H. Sears	Charles Pasche, *Sec. and Mgr.*
Dayton, Ohio	7	J. H. Winters	Charles W. Slagle, *Mgr.*
Denver, Colo	4	J. A. Thatcher	J. C. Mitchell, *Sec.*
Des Moines, Iowa	12	George A. Dissmore	G. E. Pearsall, *Mgr.*
Detroit, Mich	17	E. H. Butler	H. W. Noble, *Mgr.*
Dubuque, Iowa	7	P. J. Lee	James Harragan, *Mgr.*
Emporia, Kan	3		
Everett, Wash	3	B. J. Rucker	C. D. Fratt, *Sec and Mgr.*
Fall River, Mass	7	C. J. Holmes	Charles B. Cook, *Mgr.*
Fargo, N. D	4	J. W. Von Nieda	H. W. Gearey, *Sec. and Mgr.*
Flint, Mich	4	C. T. Bridgman	W. C. Durant, *Sec.*
Fort Worth, Tex	6		E. B. Harrold, *Mgr.*
Frederick, Md	7	W. H. Duvall	E. C. Markell, *Sec. and Mgr.*
Fremont, Neb	4	C. M. Williams	
Galveston, Tex	7	T. J. Groce	A. J. Compton, *Mgr.*
Grand Rapids, Mich	9	H. J. Hollister	S. V. McLeod, *Mgr.*
Greensburg, Pa	5		
Halifax, Nova Scotia	7		
Hamilton, Ont	8		Wm. Roberts, *Chairman.*
Hartford, Conn	14	James Bolter	George H. Burt, *Sec.*
Hastings, Nebraska	4		John P. Madgett, *Mgr.*
Holyoke, Mass	5	C. Fayette Smith	Fred F. Partridge, *Sec. and Mgr.*
Houston, Tex	6		E. Raphael, *Mgr.*
Indianapolis, Ind	5	James R. Henry	W. F. C. Golt, *Actg. Mgr.*
Jackson, Mich	4		
Jacksonville, Fla	4	Thomas P. Denham	Wm. Rawlinson, *Sec. and Mgr.*
Jacksonville, Ill	5	A. E. Ayers	Frank Elliott, *Sec.*
Kansas City, Mo	6	W. H. Winants	F. B. Moore, *Mgr.*
Knoxville, Tenn	9	H. T. Ault	W. O. Whittle, *Mgr.*
Lexington, Ky	8	J. W. Rodes	John M. Bell, *Mgr.*
Los Angeles, Cal	10	W. L. Graves	W. D. Woolwine, *Sec. and Mgr.*
Louisville, Ky	13	L. O. Cox	Isham Bridges, *Mgr.*
Lowell, Mass	7	C. M. Williams	F. Blanchard, *Mgr.*
Macon, Ga	7	R. H. Plant	W. W. Wrigley, *Mgr.*
Mansfield, Ohio	4	S. A. Jennings	W. G. Patterson, *Mgr.*
Memphis, Tenn	6	M. S. Buckingham	James Nathan, *Mgr.*
Milwaukee, Wis	9	C. F. Ilsley	George W. Strohmeyer, *Mgr.*
Minneapolis, Minn	9	J. E. Bell	Perry Harrison, *Mgr.*
Montreal, Quebec	16		John Knight, *Mgr.*
New Bedford, Mass	4	E. S. Brown	E. S. Brown, *Mgr.*
New Haven, Conn	10	Wilbur F. Day	Charles E. Curtis, *Sec.*
New Orleans, La	12	J. C. Morris	T. C. Herndon, *Mgr.*
New York City, N. Y	62	James T. Woodward	Wm. Sherer, *Mgr.*; W. J. Gilpin, A *Mgr.*
Norfolk, Va	6	Walter H. Taylor	Walter H. Doyle, *Mgr.*
Omaha, Neb	8	M. T. Barlow	W. H. S. Hughes, *Mgr.*
Peoria, Ill	11		H. Hedrich, *Sec.*
Philadelphia, Pa	33	James V. Watson	J. C. Boyd, *Sec. and Mgr.*
Pittsburgh, Pa	23	George A. Berry	W. W. McCandless, *Mgr.*
Portland, Me	8	Frederick Robie	W. H. Hobbs, *Mgr.*
Portland, Ore	9	Charles E Ladd	J. L. Hartman, *Mgr.*
Providence, R. I	25	W. W. Paine	M. E. Torrey, *Mgr.*
Quincy, Ill	4	W. S. Warfield	Henry Damhorst, *Mgr.*
Richmond, Va	8	George L. Christian	J. W. Sinton, *Sec.*
Rochester, N. Y	16	Frederic P. Allen	Peter A. Vay, *Mgr.*
Rockford, Ill	6	Chandler Starr	F. F. Wormwood, *Sec.*
Saginaw, Mich	5	J. F. Boynton	E. W. Glynn, *Mgr.*
Saint John, New Brunswick	5		G. A. Schofield, *Chairman.*
Saint Joseph, Mo	5	J. G. Schneider	E. A. Brittain, *Mgr.*
Saint Louis, Mo	14	F. W. Biebinger	T. A. Stoddart, *Mgr.*
Saint Paul, Minn	8	J. W. Lusk	H. P. Upham *Mgr.*
Salt Lake City, Utah	11	James Chipman	C. W. Buchholz, *Mgr.*
San Francisco, Cal	14	Thomas Brown	C. Sleeper, *Mgr.*
Savannah, Ga	7	M. B. Lane	John M. Hogan, *Sec.*
Scranton, Pa	9	James A. Linen	Shepherd Ayars, *Mgr.*
Seattle, Wash	8	N. H. Latimer	Frank Shafer, *Mgr.*
Sedalia, Mo	6	G. L. Faulhaber	William H. Powell, Jr., *Sec.*
Sioux City, Iowa	7	W. P. Manley	Wilbur H. Bailey, *Mgr.*
Sioux Falls, S. D	4	C. E. McKinney	F. N. Hollister, *Mgr.*
Spokane, Wash	5	M. M. Cowley	W. M. Shaw, *Mgr.*
Springfield, Ill	6		N. S. Freund, *Mgr.*
Springfield, Mass	12	E. D. Chapin	A. B. West, *Mgr.*
Springfield, Mo	4	T. B. Holland	E. N. Ferguson, *Mgr.*
Springfield, Ohio	6		T. F. McGrew, *Mgr.*
Syracuse, N. Y	9	T. J. Leach	Graham K. Betts, *Mgr.*
Tacoma, Wash	5	P. C. Kauffman	F. P. Haskell, Jr., *Mgr.*
Toledo, Ohio	13	I. E. Knisely	T. C. Stevens, *Sec.*
Topeka, Kan	4	W. A. L. Thompson	T. S. Mason, *Mgr.*
Toronto, Ont	15		E. Stanger, *Sec.*
Vancouver, British Columbia	8		C. Sweeney, *Mgr.*
Victoria, British Columbia	5		F. C. Malpas, *Mgr.*
Waco, Tex	4		C. G. Barber, *Mgr.*
Washington, D. C	10	Thomas Hyde	George W. White, *Mgr.*
West Superior, Wis	4	E. T. Buxton	M. W. Tuttle, *Mgr.*
Wichita, Kan	3	J. M. Moore	J. F. Gribl, *Mgr.*
Wilmington, Del	6	George S. Capelle	Caleb M. Sheward, *Mgr.*
Winnipeg, Manitoba	12		J. B. Monk, *Sec.*
Worcester, Mass	8	Nathaniel Paine	George A. Smith, *Sec. and Mgr.*
Youngstown, Ohio	7	J. H. McEwen	T. A. Jacobs, *Mgr.*

BANKERS' ASSOCIATIONS.

OFFICERS, 1900.

AMERICAN BANKERS' ASSOCIATION.
President, Walker Hill, president American Ex. Bank, St. Louis, Mo.
First Vice-President, Alvah Trowbridge, president North American Trust Co., New York.
Chairman Executive Council, Myron T. Herrick, president Society for Savings, Cleveland, O.
Treasurer, George M. Reynolds, cashier Continental Nat. Bank, Chicago.
Secretary, James R. Branch, 20 Broad St., New York City.

ALABAMA BANKERS' ASSOCIATION.
President, James B. Cobbs, vice-president Birmingham Trust & Savings Co., Birmingham.
Vice-President, Frank S. Moody, president First Nat. Bank, Tuscaloosa.
Secretary and Treasurer, T. O. Smith, cashier First National Bank, Birmingham.

ARKANSAS BANKERS' ASSOCIATION.
President, John G. Fletcher, president German Nat. Bank, Little Rock.
First Vice-President, Jas. P. Coffin, cashier Peoples Savings Bank, Batesville.
Secretary, M. H. Johnson, Little Rock.
Treasurer, Chas. N. Rix, president Arkansas National Bank, Hot Springs.

CALIFORNIA BANKERS' ASSOCIATION.
President, C. Altschul, manager London, Paris & American Bank, Ltd., San Francisco.
Vice-President, J. M. Elliott, president First Nat. Bank, Los Angeles.
Secretary, R. M. Welch, assistant cashier San Francisco Savings Union, San Francisco.
Treasurer, George W. Kline, cashier Crocker-Woolworth National Bank, San Francisco.

CANADIAN BANKERS' ASSOCIATION.
President, E. S. Clouston, gen'l manager Bank of Montreal, Montreal.
Vice-President, Thos. McDougall, gen'l manager Quebec Bank, Montreal.

CONNECTICUT BANKERS' ASSOCIATION.
President, Meigs H. Whaples, president Conn. Trust & Safe Deposit Co., Hartford.
Vice-President, William H. Newton, cashier First National Bank, Wallingford.
Secretary, W. E. Attwood, cashier Mechanics Nat. Bank, New Britain.
Treasurer, J. A. Richardson, cashier Yale National Bank, New Haven.

FLORIDA BANKERS' ASSOCIATION.
President, John T. Dismukes, president First Nat. Bank, St. Augustine.
First Vice-President, R. C. Cooley, cashier First National Bank of Florida, Jacksonville.
Secretary and Treasurer, Wm. Rawlinson, cashier Commercial Bank, Jacksonville.

GEORGIA BANKERS' ASSOCIATION.
President, F. T. Hardwick, Dalton, Ga.
Secretary, L. P. Hillyer, cashier American National Bank, Macon.
Treasurer, George H. Plant, vice-president First Nat. Bank, Macon.

ILLINOIS BANKERS' ASSOCIATION.
President, H. H. Harris, cashier First National Bank, Champaign.
Vice-President, Phil. Mitchell, of Mitchell & Lynde, Rock Island, Ill.
Secretary, Frank P. Judson, assistant cashier Bankers Nat. Bk., Chicago.
Treasurer, A. B. Hoblit, cashier State National Bank, Bloomington.

INDIANA BANKERS' ASSOCIATION.
President, D. A. Coulter, cashier Farmers Bank, Frankfort.
Vice-President, Hugh Dougherty, pres. Studebaker Bank, Bluffton, Ind.
Secretary, Orlando M. Packard, vice president Capital National Bank, Indianapolis.
Treasurer, J. E. Evans, cashier First National Bank, Crawfordsville.

IOWA BANKERS' ASSOCIATION.
President, E. D. Huxford, cashier Cherokee State Bank, Cherokee.
Vice-President, C. B. Mills, president State Security Bank, Sioux Rapids.
Secretary, J. M. Dinwiddie, cashier Cedar Rapids Savings Bank, Cedar Rapids.
Treasurer, L. F. Potter, president First National Bank, Harlan.

KANSAS BANKERS' ASSOCIATION.
President, C. Q. Chandler, president Citizens State Bank, Medicine Lodge.
Vice-President, Scott Hopkins, president First National Bank, Horton.
Secretary, Thornton Cooke, cashier Bank of Herington, Herington.
Treasurer, C. L. Brokaw, cashier Commercial State Bank, Kansas City.

KENTUCKY BANKERS' ASSOCIATION.
Vice-President, Geo. C. Thompson, president German-American National Bank, Paducah.
Secretary, Isham Bridges, manager Louisville Clearing House.
Treasurer, E. W. Hays, cashier Bank of Kentucky, Louisville.

LOUISIANA BANKERS' ASSOCIATION.
President, G. W. Bolton, president Rapides Bank, Alexandria.
Vice-President, R. E. Craig, vice-president New Orleans National Bank, New Orleans.
Secretary, L. O. Broussard, cashier Bank of Abbeville, Abbeville.
Treasurer, J. P. Suberville, cashier State Bank of New Iberia, New Iberia.

MAINE BANKERS' ASSOCIATION.
President, Charles S. Hichborn, cashier First National Bank, Augusta.
Vice-President, Charles G. Allen, cashier Portland Nat. Bank, Portland.
Secretary, John R. Gould, cashier Augusta National Bank, Augusta.
Treasurer, George A. Safford, cashier Northern National Bk., Hallowell.

MARYLAND BANKERS' ASSOCIATION.
President, Robert Shriver, president First National Bank, Cumberland.
First Vice-President, Alexander Neill, president Hagerstown Bank, Hagerstown.
Secretary, L. B. Kemp, prest. Commercial & Farmers Nat. Bk., Baltimore.
Treasurer, Wm Marriott, cashier Western National Bk., Baltimore.

MICHIGAN BANKERS' ASSOCIATION.
President, Clay H. Hollister, assistant cashier Old National Bank, Grand Rapids.
First Vice-President, John T. Shaw, vice-president First National Bank, Detroit.
Secretary, Fred E. Farnsworth, cashier Union National Bank, Detroit.
Treasurer, George T. Wolf, cashier First State Savings Bk., Three Rivers.

MINNESOTA ASSOCIATION OF STATE BANKS.
President, W. E. Lee, president Bank of Long Prairie, Long Prairie.
Vice-President, N. J. Schafer, president First State Bank, Owatonna.
Treasurer, C. A. Hubbard, cashier Lake City Bank, Lake City.
Secretary, Hermann Scheffer, cashier Union Bank, St. Paul.

MINNESOTA BANKERS' ASSOCIATION.
President, James C. Hunter, cashier American Ex. Bank, Duluth.
Vice-President, J. R. Mitchell, vice-president Winona Deposit Bank, Winona.
Secretary, Joseph Chapman, Jr., care Northwestern National Bank, Minneapolis.
Treasurer, George H. Prince, cashier Merchants Nat. Bk., St. Paul.

MISSISSIPPI BANKERS' ASSOCIATION.
President, R. L. Bennett, cashier First National Bank, Yazoo City.
Vice-President, B. L. Roberts, cashier Mississippi State Bank, Canton.
Secretary and Treasurer, B. W. Griffith, president First National Bank, Vicksburg.

MISSOURI BANKERS' ASSOCIATION.
President, G. B. Harrison, Jr., assistant cashier Glasgow Savings Bank, Glasgow.
Vice-President, Gordon Jones, president St. Joseph Stock Yards Bank, South St. Joseph.
Secretary, J. S. Calfee, cashier Citizens Bank, Windsor.
Treasurer, C. O. Austin, cashier Mechanics Bank, St. Louis.

NEBRASKA BANKERS' ASSOCIATION.
President, C. E. Adams, cashier First National Bank, Superior.
Treasurer, Wm. Wallace, cashier Omaha National Bank, Omaha.
Secretary, H. R. Gould, Omaha.

NEW HAMPSHIRE BANKERS' ASSOCIATION.
President, O. C. Hatch, president Littleton National Bank, Littleton.
Vice-President, G. F. Andrews, Nashua.
Secretary, Arthur H. Hale, vice-president First Nat. Bk., Manchester.
Treasurer, William P. Fiske, treasurer New Hampshire SavBk., Concord.

NEW YORK STATE BANKERS' ASSOCIATION.
President, John B. Dutcher, president Nat. Bank of Pawling, Pawling.
Vice-President, John H. De Ridder, cashier Citizens National Bank, Saratoga Springs.
Secretary, B. W. Wellington, vice-president Q. W. Wellington & Co.'s Bank, Corning.
Treasurer, J. F. Thompson, cashier Seaboard National Bank, N. Y. City.

NEW YORK SAVINGS BANK ASSOCIATION.
President, Andrew Mills, president Dry Dock Savings Bank, N. Y. City.
First Vice-President, James McMahon, president Emigrant Industrial Savings Bank, New York City.
Secretary, William G. Conklin, secretary Franklin Sav. Bk., N. Y. City.
Treasurer, Jonathan B. Currey, president Metro. Sav. Bank, N. Y. City.

NORTH CAROLINA BANKERS' ASSOCIATION.
President, J. P. Sawyer, president Battery Park Bank, Asheville.
Vice-President, A. G. Brenizer, cashier Com'l National Bank, Charlotte.
Secretary and Treasurer, John M. Miller, Jr., cashier Merchants & Farmers National Bank, Charlotte.

NORTH DAKOTA BANKERS' ASSOCIATION.
President, E. P. Wells, president James River Nat. Bank, Jamestown.
Secretary, Sidney Clark, cashier Union National Bank, Grand Forks.
Treasurer, S. S. Lyon, cashier First National Bank, Fargo.

OHIO BANKERS' ASSOCIATION.
President, J. J. Sullivan, cashier Central National Bank, Cleveland.
Vice-President, J. C. Reber, cashier Winters National Bank, Dayton.
Secretary, S. B. Rankin, cashier Bank of South Charleston, South Charleston.
Treasurer, Henry C. Herbig, cashier Commercial Bank'g Co., Coshocton.

OKLAHOMA BANKERS' ASSOCIATION.
President, Otto A. Shuttee, cashier Citizens State Bank, El Reno.
Vice-President, P. W. Smith, president Kay County State Bk., Newkirk.
Secretary, D. W. Hogan, president Bank of Yukon, Yukon.
Treasurer, T. T. Godfrey, cashier Medford State Bank, Medford.

PENNSYLVANIA BANKERS' ASSOCIATION.
President, James H. Willock, president Second Nat. Bk., Pittsburg.
Vice-President, Crier Hersh, president York National Bank, York.
Secretary, D. S. Kloss, cashier First National Bank, Tyrone.
Treasurer, F. M. Wallace, vice-president Second National Bank, Erie.

SOUTH DAKOTA BANKERS' ASSOCIATION.
President, Porter P. Peck, Sioux Falls.
Secretary, David Williams, president Far. & Mer. Bank, Webster.
Treasurer, L. H. Neff, president Bank of Groton.

TENNESSEE BANKERS' ASSOCIATION.
President, L. S. Parks, president First National Bank, Union City.
Vice-President, N. P. Le Sueur, cashier American National Bank, Nashville.
Secretary, C. A. Parker, cashier Maury National Bank, Columbia.
Treasurer, J. Arnold, president Bank of Cookeville, Cookeville.

TEXAS BANKERS' ASSOCIATION.
President, F. F. Downs, president First National Bank, Temple.
First Vice-President, H. P. Hilliard, cashier Austin Nat. Bank, Austin.
Secretary, G. W. Voiers, cashier National Bank of Forney, Forney.
Treasurer, Ewing Norwood, cashier First National Bank, Navasota.

VIRGINIA BANKERS' ASSOCIATION.
President, C. D. Fishburne, cashier Bank of Albemarle, Charlottesville.
First Vice-President, G. W. Moore, Jr., cashier Lynchburg National Bank, Lynchburg.
Secretary and Treasurer, H. A. Williams, cashier Metropolitan Bank, Richmond.

WASHINGTON BANKERS' ASSOCIATION.
President, Jacob Furth, president Peoples Savings Bank, Seattle.
Vice-President, E. J. Dyer, president Exchange Nat. Bank, Spokane.
Secretary, James D. Hoge, Jr., president First National Bank, Seattle.
Treasurer, S. M. Jackson, vice-president London & San Francisco Bank, Ltd., Tacoma.

WEST VIRGINIA BANKERS' ASSOCIATION.
President, H. R. Warfield, cashier Elkins National Bank, Elkins.
First Vice-President, J. B. Finley, secretary Citizens Trust & Guaranty Co. of W. Va., Parkersburg.
Secretary and Treasurer, C. W. Robinson, cashier Bank of Mannington, Mannington.

WISCONSIN BANKERS' ASSOCIATION.
President, Henry D. Smith, president First National Bank, Appleton.
Vice-President, John Johnston, cashier Marine Nat. Bk., Milwaukee.
Secretary, Charles E. Arnold, asst. cashier Wis. Nat. Bk., Milwaukee.
Treasurer, George H. Utz, cashier First National Bank, Menasha.

LIST OF NATIONAL BANK EXAMINERS.

NAME OF EXAMINER.	ADDRESS.	DISTRICT.
Channing Bingham	708 N. 44th St., Philadelphia, Pa.	Eastern Pennsylvania.
John G. Brady	Sitka, Alaska.	Alaska.
Chas. H. Brush	Fergus Falls, Minn.	Western Minnesota.
William H. Bryan	West Chester, Pa	New Jersey, Delaware, Southeastern New York.
Francis N. Buck	Wilmington, Del.	New Jersey, Delaware, Southeastern New York.
Edward H. Carroll	Warner, N. H	New Hampshire.
Edward L. Carson	Seattle, Wash.	Washington, Oregon, Idaho, Montana, Wyoming.
James A. Cline	Minden, Neb.	Omaha, Lincoln, Nebraska.
D. A. Cook	Ottawa, Ill.	Illinois.
Silas H. L. Cooper	Jonesboro, Tenn.	Tennessee.
D. S. Culver	West Superior, Wis.	Wisconsin.
John B. Cunningham	Topeka, Kan.	Kansas, Indian Territory, Kansas City, Mo.
Charles W. Curtis	Dexter, Me.	Maine.
James W. DeLay	McArthur, Ohio.	West Virginia, Western Ohio.
Geo. R. De Saussure	Atlanta, Ga.	Georgia, Florida, Mississippi, New Orleans.
Alfred Ewer	23 Schuyler St., Roxbury, Mass.	Boston.
F. L. Fish	Vergennes, Vt.	Vermont.
Geo. H. Ford	Burton, Ohio	Cleveland, Northern Ohio.
Hamilton A. Forman	Room 221, P. O. Building., St. Louis, Mo.	Missouri, St. Louis, St. Joseph.
Wm. D. Frazer	Warsaw, Ind.	Indiana.
W. P. Fulkerson	Trenton, Mo.	Missouri, St. Louis, St. Joseph.
Robert D. Garrett	Princton, Ky.	Kentucky.
William A. Gordon	Grand Forks, N. D.	North Dakota.
Edward J. Graham	40 Delaware St., Albany, N. Y.	Northern New York, Albany.
William E. Griffith	Cumberland, Md.	Maryland, Baltimore.
Charles A. Hanna	82 Gladstone Bldg., Philadelphia, Pa	Philadelphia, New York City.
Wm. M. Hardt	3406 Powelton Ave., Philadelphia, Pa	Philadelphia, Pa., Camden, N. J.
Chas. P. Hatch	140 Forest Ave., Portland, Me.	Maine.
Walter R. Henry	Charlotte, N. C.	Alabama, North Carolina, South Carolina.
J. W. Hertford	Galveston, Tex.	Texas, Arkansas, Louisiana Oklahoma, Ind. Ter.
Charles S. Jobes	Wichita, Kan.	Kansas, Indian Territory, Kansas City, Mo.
A. J. Johnson	Scio, Ore.	Washington, Oregon, Idaho, Montana, Wyoming.
E. I. Johnson	Washington, D. C.	
Charles E. Knight	Room 518, 5th Floor, Parrott Building, San Francisco, Cal.	California, Nevada, Utah, San Francisco.
J. B. Lazear	1750 Gilpin St., Denver, Colo.	New Mexico, Arizona, Colorado.
J. W. Maxwell	709 North J St., Tacoma, Wash.	Washington, Oregon, Idaho, Montana, Wyoming.
James T. McDonald	Paris, Tex.	Texas, Arkansas, Louisiana, Oklahoma, I. T.
Charles F. McGrew	Lincoln, Neb.	Nebraska.
Jas. M. McIntosh	Connersville, Ind.	Indiana.
William B. McLaughlin	Muskegon, Mich.	Michigan.
Henry Meyer	Elkader, Iowa.	Iowa.
Edw. P. Metcalf	Providence, R. I.	Connecticut, Rhode Island.
Daniel C. Miles	Somerville, Mass.	Massachusetts.
Levi L. Miller	Canton, Ohio.	Western Ohio.
Robt. J. Moorhead	Northeast, Pa	Western Pennsylvania.
Ingram C. Moore	Washington, D. C.	
W. E. Neal	Lynn, Mass.	Boston.
Wm. C. Oakley	Room 412, Western Union Building, Chicago, Ill.	Chicago.
Frank E. Patterson	Wilkesbarre, Pa.	Northern Pennsylvania.
Charles S. Perkins	Olneyville, R. I.	Connecticut, Rhode Island.
Geo. C. Power	St. Paul, Minn.	St. Paul, Minneapolis, Eastern Minnesota, Superior, Wis.
Forrest Raynor	35 Nassau St., New York, N. Y.	New York City, Brooklyn, Jersey City.
Geo. W. Reily	Harrisburg, Pa.	Southern Pennsylvania.
C. W. Robinson	Mannington, W. Va.	Virginia.
Irving B. Sayles	Millbury, Mass.	Massachusetts.
Joseph W. Selden	Lansing, Mich.	Michigan.
George A. Silsby	Mitchell, S. D.	South Dakota.
G. A. Stone	Des Moines, Ia.	Iowa.
P. W. Strader	Fort Worth, Tex.	Texas, Arkansas, Louisiana, Oklahoma, Ind. Ter.
O. P. Tucker	P. O. Box 714, Cincinnati, Ohio	Cincinnati, Southern Ohio, Covington, Ky., Newport, Ky.
Chas. E. Van Brocklin	Cortland, N. Y.	Southern New York.
Josiah Van Vranken	Schenectady, N. Y.	Northern New York, Albany.
Edgar J. Vaughan	Cardington, Ohio	Eastern Ohio.
J. W. Wilson	San Francisco, Cal.	California, Nevada, Utah, San Francisco.
D. G. Wing	45 Milk St., Boston, Mass.	
...h Young	P. O. Box 1058, Pittsburg, Pa.	Pittsburg, Pa.

VALUES OF FOREIGN COINS.

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY.
WASHINGTON, D. C., July 1, 1900.

The following estimate, by the Director of the Mint, of the values of foreign coins, I hereby proclaim to be the values of such coins in terms of the money of account of the United States, to be followed in estimating the value of all foreign merchandise exported to the United States on or after July 1, 1900, expressed in any of such metallic currencies.

O. L. SPAULDING,
Acting Secretary of the Treasury.

VALUES OF FOREIGN COINS.

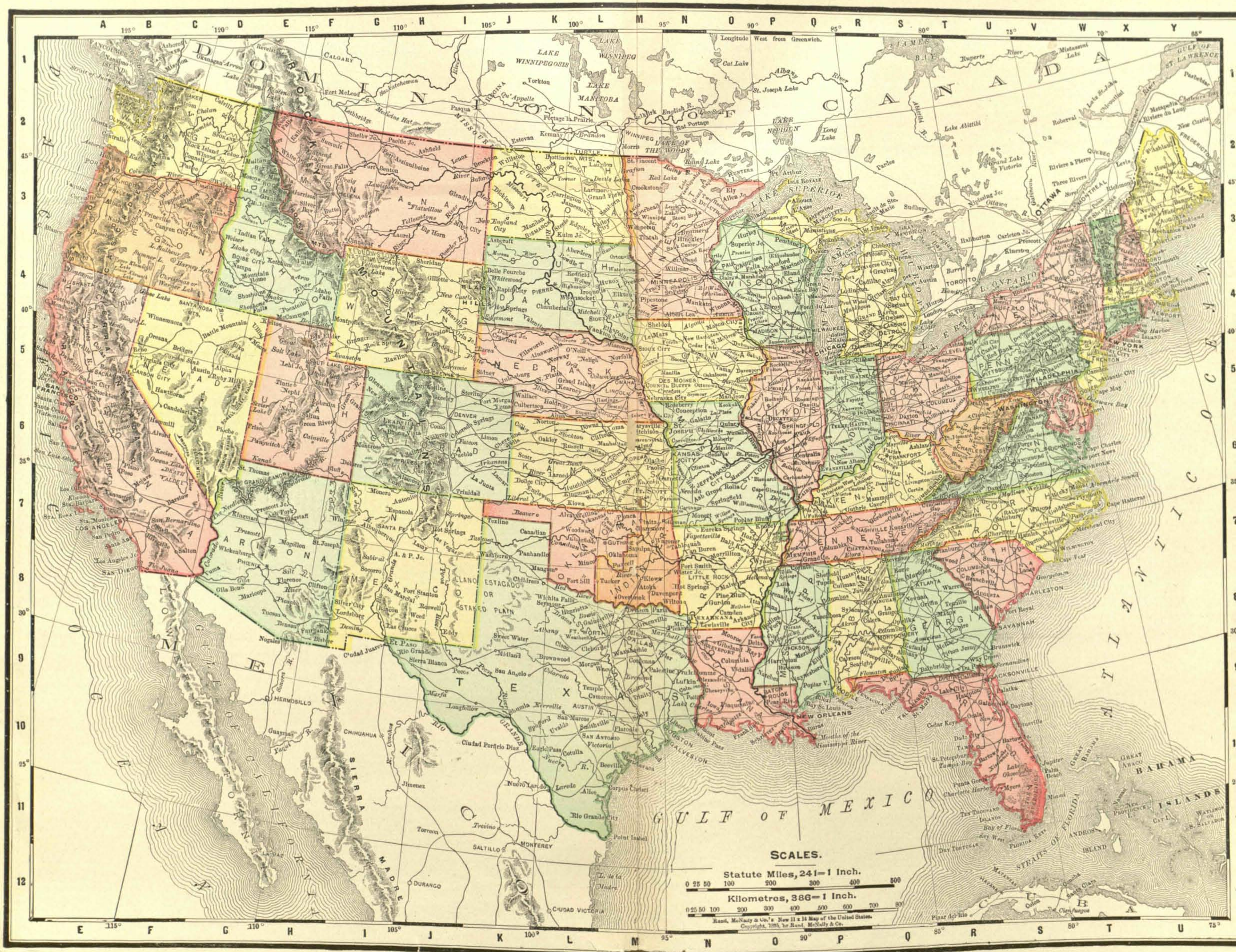
COUNTRY.	Standard.	Monetary Unit.	Value in Terms of U. S. Gold Dollar.	Coins.
Argentine Republic	Gold and Silver	Peso	$0.96,5	Gold: argentine ($4.82,4) and ½ argentine. Silver: peso and divisions.
Austria-Hungary	Gold	Crown	.20,3	Gold: former system—4 florins ($1.92,9), 8 florins ($3.85,8), ducat ($2.28,7), and 4 ducats ($9.14,9). Silver: 1 and 2 florins. Gold: present system—20 crowns ($4.05,2); 10 crowns ($2.02,6).
Belgium	Gold and Silver	Franc	.19,3	Gold: 10 and 20 francs. Silver: 5 francs.
Bolivia	Silver	Boliviano	.4,38	Silver: boliviano and divisions.
Brazil	Gold	Milreis	.54,6	Gold: 5, 10, and 20 milreis. Silver: ½, 1, and 2 milreis.
British Possessions, N. A. (except Newfoundland)	Gold	Dollar	1.00,0	
Central American States— Costa Rica	Gold	Colon	.46,5	Gold: 2, 5, 10, and 20 colons ($9.30,7). Silver: 5, 10, 25, and 50 centimos.
British Honduras	Gold	Dollar	1.00,0	
Guatemala, Honduras, Nicaragua, Salvador	Silver	Peso	.43,8	Silver: peso and divisions.
Chile	Gold	Peso	.36,5	Gold: escudo ($1.82,5), doubloon ($3.65), and condor ($7.30). Silver: peso and divisions.
China	Silver	Tael.. Amoy	.70,9	
		Canton	.70,7	
		Chefoo	.67,8	
		Chin Kiang	.69,3	
		Fuchau	.65,6	
		Haikwan (Customs)	.72,1	
		Hankow	.66,3	
		Hongkong	(†)	
		Niuchwang	.66,5	
		Ningpo	.68,2	
		Shanghai	.64,8	
		Swatow	.65,5	
		Takua	.71,4	
		Tientsin	.68,7	
Colombia	Silver	Peso	.43,8	Gold: condor ($9.64,7) and double-condor. Silver: peso.
Cuba	Gold and Silver	Peso	.92,6	Gold: centen ($5.01,7). Silver: peso.
Denmark	Gold	Crown	.26,8	Gold: 10 and 20 crowns.
Ecuador	Silver	Sucre	.43,8	Gold: condor ($9.64,7) and double-condor. Silver: sucre and divisions.
Egypt	Gold	Pound (100 piasters)	4.94,3	Gold: pound (100 piasters), 5, 10, 20, and 50 piasters. Silver: 1, 2, 5, 10, and 20 piasters.
Finland	Gold	Mark	.19,3	Gold: 20 marks ($3.85,9), 10 marks ($1.93).
France	Gold and Silver	Franc	.19,3	Gold: 5, 10, 20, 50, and 100 francs. Silver: 5 francs.
German Empire	Gold	Mark	.23,8	Gold: 5, 10, and 20 marks.
Great Britain	Gold	Pound sterling	4.86,6½	Gold: sovereign (pound sterling) and ½ sovereign.
Greece	Gold and Silver	Drachma	.19,3	Gold: 5, 10, 20, 50, and 100 drachmas. Silver: 5 drachmas.
Haiti	Gold and Silver	Gourde	.96,5	Silver: gourde.
India	Silver	‡Rupee	.20,8	Gold: mohur ($7.10,5). Silver: rupee and divisions.
Italy	Gold and Silver	Lira	.19,3	Gold: 5, 10, 20, 50, and 100 lire. Silver: 5 lire.
Japan	Gold	Yen	.49,8	Gold: 5, 10, and 20 yen. Silver: 10, 20, and 50 sen.
Liberia	Gold	Dollar	1.00,0	
Mexico	Silver	Dollar	.47,6	Gold: dollar ($0.98,3), 2½, 5, 10, and 20 dollars. Silver: dollar (or peso) and divisions.
Netherlands	Gold and Silver	Florin	.40,2	Gold: 10 florins. Silver: ½, 1, and 2½ florins.
Newfoundland	Gold	Dollar	1.01,4	Gold: 2 dollars ($2.02,7).
Norway	Gold	Crown	.26,8	Gold: 10 and 20 crowns.
Persia	Silver	Kran	.08,1	Gold: ½, 1, and 2 tomans ($3.40,9). Silver: ¼, ½, 1, 2, and 5 krans.
Peru	Silver	Sol	.43,8	Silver: sol and divisions.
Portugal	Gold	Milreis	1.08,0	Gold: 1, 2, 5, and 10 milreis.
Russia	Gold	Ruble	.51,5	Gold: imperial, 15 rubles ($7.71,8) and ½ imperial, 7½ rubles ($3.85,9). Silver: ¼, ½, and 1 ruble.
Spain	Gold and Silver	Peseta	.19,3	Gold: 25 pesetas. Silver: 5 pesetas.
Sweden	Gold	Crown	.26,8	Gold: 10 and 20 crowns.
Switzerland	Gold and Silver	Franc	.19,3	Gold: 5, 10, 20, 50, and 100 francs. Silver: 5 francs.
Turkey	Gold	Piaster	.04,4	Gold: 25, 50, 100, 250, and 500 piasters.
Uruguay	Gold	Peso	1.03,4	Gold: peso. Silver: peso and divisions.
Venezuela	Gold and Silver	Bolivar	.19,3	Gold: 5, 10, 20, 50, and 100 bolivars. Silver: 5 bolivars.

The coins of silver-standard countries are valued by their pure silver contents, at the average market price of silver for the three months preceding the date of this circular.

† The "British dollar" has the same legal value as the Mexican dollar in Hongkong, the Straits Settlements, and Labuan.

‡ Value of the Rupee to be determined by consular certificate.

MAP OF THE UNITED STATES.



ary, Fred E. ...
rer, George T. Wolf, cashier First State Savings Bk., Three Rivers.

Mannington.

WISCONSIN BANKERS' ASSOCIATION.

TREASURY DEPARTMENT,

OFFICE OF THE COMPTROLLER OF THE CURRENCY.

STATEMENT OF THE COMPTROLLER OF THE CURRENCY,

Showing, by States, the Amount of National-Bank Circulation issued, the Amount of Lawful Money deposited in the United States Treasury to retire National-Bank Circulation from June 20, 1874, to July 31, 1900, and Amount Remaining on Deposit at latter date:

States and Territories.	Additional Circulation issued since June 20, 1874.	Lawful Money Deposited to Retire National-Bank Circulation Since June 20, 1874.			Lawful Money on Deposit with the U. S. Treasury at Date.
		For Redemption of Notes of Liquidating Banks.	To retire Circulation under Acts of June 20, 1874, and July 12, 1882.	Total Deposits.	
Maine	$ 7,470,998	$ 1,010,505	$ 8,613,974	$ 9,624,479	$ 744,355
New Hampshire	5,166,765	799,216	4,693,872	5,493,088	210,522
Vermont	6,356,655	1,117,587	7,988,736	9,106,323	490,102
Massachusetts	72,667,106	5,960,333	98,049,841	104,010,174	6,635,672
Rhode Island	10,920,255	1,296,878	17,282,948	18,579,826	1,764,420
Connecticut	16,529,737	1,246,934	22,734,009	23,980,943	611,460
New York	104,214,808	12,403,174	94,426,482	106,829,656	5,236,416
New Jersey	11,508,010	1,431,988	13,371,059	14,803,047	565,097
Pennsylvania	70,918,747	5,815,826	65,639,658	71,455,484	3,385,867
Delaware	1,294,640		1,635,975	1,635,975	74,154
Maryland	11,041,050	456,657	12,266,643	12,723,300	475,040
District of Columbia	1,818,890	682,157	1,215,847	1,898,004	165,516
Virginia	5,259,710	1,253,869	3,692,210	4,946,079	172,590
West Virginia	2 398,214	950,310	1,612,470	2,562,780	70,667
North Carolina	2,935,180	611,360	2,546,275	3,157,635	117,884
South Carolina	1,779,170	118,825	2,316,995	2,435,820	54,314
Georgia	3,034,430	707,955	2,536,995	3,244,950	200,809
Florida	859,290	209,638	65,830	275,468	19,747
Alabama	2,525,934	414,398	1,666,917	2,081,315	79.660
Mississippi	811,380	102,200	40,950	143,150	19,890
Louisiana	4,102,457	817,101	4,967,740	5,784,841	271,250
Texas	10,026.655	1,699,036	1,837,558	3,536,594	509,509
Arkansas	726,600	185,015	491,575	676,590	49,088
Kentucky	15,012,508	2,587,016	12,524,369	15,111,385	1,061,978
Tennessee	4,591,550	1,313,121	2,739,854	4,052,975	205,141
Missouri	15,879,855	2,654,115	8,265,173	10,919,288	1,372,358
Ohio	39,240,652	8,818,490	32,281,703	41,100,193	3,693,120
Indiana	12,405,162	5,927,991	14,619,308	20,547,299	821,472
Illinois	20,514,091	4,854,317	15,123,946	19,978,263	1,167,537
Michigan	9,518,945	4,224,954	6,943,411	11,168,365	557,779
Wisconsin	7,206,115	1,639,375	4,760,816	6,400,191	653,417
Iowa	10,167,558	2,360,225	6,161,622	8,521,847	413,779
Minnesota	5,149,616	1,416,720	3,265,410	4,682,130	185,849
Kansas	6,194,209	2,572,085	1,335,390	3,907,475	359,513
Nebraska	5,985,612	1,172,419	1,815,552	2,987,971	252,656
Nevada	79,000	34,960	13,500	48,460	9,648
Oregon	1,382,900	286,633	297,060	583,693	77,097
Colorado	4,236,860	991,860	1,043,040	2,034,900	199,067
Idaho	299,855	61,875	116,280	178,155	11,525
Montana	1,563,035	611,479	438,591	1,050,070	114,367
Wyoming	435,890	86,050	77,790	163,840	15,410
North Dakota	1,011,350	353,060	224,670	577,730	58,915
South Dakota	1,055,085	397,420	190,040	587,460	121,408
Washington	2,521,595	916,270	441,210	1,357,480	114,915
California	6,251,080	524,290	1,541,530	2,065,820	101,165
Utah	1,298,200	271,631	570,450	842,081	30,232
New Mexico (Territory)	678,270	169,130	311,720	480,850	24,570
Arizona (Territory)	253,440	50,590	2,950	53,540	690
Oklahoma (Territory)	317,050	44.300		44,300	6,415
Indian (Territory)	347,640	10,750	5,000	15,750	13,870
Alaska (Territory)	12,500				
Lawful Money deposited prior to June 20, 1874, and remaining at that date				3,813,675	
Total	$528,016,304	$83,642,088	$484,804,944	$572,260,707	$33,567,922

CHARLES G. DAWES,

Comptroller of the Currency.

TREASURY DEPARTMENT, OFFICE OF COMPTROLLER OF THE CURRENCY.
WASHINGTON, D. C., JULY 31, 1900.

STATEMENT of the Comptroller of the Currency, showing the amount of national bank notes outstanding, the amount of lawful money on deposit with the Treasurer United States to redeem national bank notes, and the kinds and amounts of United States bonds on deposit to secure circulation and public deposits on July 31, 1900, with the changes during the preceding year and the preceding month.

NATIONAL BANK NOTES, LAWFUL MONEY.	CIRCULATION BASED ON U. S. BONDS.		CIRCULATION SECURED BY LAWFUL MONEY.		TOTAL CIRCULATION.	
	JULY 31, 1899.	JUNE 30, 1900.	JULY 31, 1899.	JUNE 30, 1900.	JULY 31, 1899.	JUNE 30, 1900.
Total amount outstanding at the dates named at top of column	$ 205,767,804	$ 274,115,552	$ 35,773,574	$ 35,444,167	$ 241,541,378	$ 309,559,719
Additional circulation issued during the intervals					98,510,459	12,050,500
To new banks	2,268,340	295,800				
To banks increasing circulation	96,242,119	11,754,700				
Lawful money deposited since dates named at top of column					16,504,665	203,650
By insolvent banks			1,263,325			
By liquidating banks			2,157,582	97,900		
By banks retiring circulation under Section 6 of the Act of July 12, 1882			23,750	2,250		
By reducing banks			13,060,008	103,500		
Aggregate issues and deposits to January 31, 1900	$ 304,278 263	$ 286,166,052	$ 52,278,239	$ 35,647.817	$ 356,556,502	$ 321,813,869
	LAWFUL MONEY.	LAWFUL MONEY.	LAWFUL MONEY.	LAWFUL MONEY.		
CIRCULATION retired during the intervals by withdrawal of bonds by active banks and redemption of notes of inactive banks					$ 36,541,146	$ 1,798,513
By insolvent banks	$ 352,098		$ 709,342	$ 70,020		
By liquidating banks	2,045,867		2.453,414	236,107		
By banks retiring circulation under Section 6 of the Act of July 12, 1882			734,076	64,448		
By reducing banks	15,432,864		14,763,485	1,709,320		
Aggregate notes retired since dates named at top of column	$ 17,830,829	$ 281,382	$ 18,710,317	$ 2,079,895		
CIRCULATION outstanding July 31, 1900	$ 286,447,434	$ 286,447,434	$ 33,567,922	$ 33,567,922	$ 320,015,356	*$ 320,015,356
Increase in circulation since dates named at top of column	$ 80,679,630	$ 12,331,882			$ 78,473,978	$ 10,455,637
Decrease in circulation since dates named at top of column			$ 2,205,652	$ 1,876,245		

U. S. REGISTERED BONDS ON DEPOSIT.	TO SECURE CIRCULATING NOTES.	TO SECURE PUBLIC DEPOSITS.
Funded loan of 1891	$ 8,227,550	$ 2,695,000
Funded loan of 1907, 4 per cents	15,426,950	16,432,700
Five per cents. Loan of 1904	1,496,500	4,889,000
Four per cents. Loan of 1925	8,715,350	9,116,900
Three per cents. Loan of 1908–1918	9,159,780	12,170,280
Two per cents. Consols of 1930	251,922,800	44,423,200
District of Columbia 3.65's—1924		75,000
Total on deposit July 31, 1900	$ 294,948,930	$ 89,802,080

* Circulation of national gold banks, not included in the above, $80,535.

CHARLES G. DAWES, *Comptroller of the Currency.*

CIRCULATION STATEMENT.

TREASURY DEPARTMENT,
OFFICE OF THE SECRETARY.
Division of Loans and Currency.

August 1, 1900.

	General Stock of Money in United States.		†Held in the Treasury as Assets of the Government.		Money in Circulation.			
	July 1, 1900.	August 1, 1900.	July 1, 1900.	August 1, 1900.	July 1, 1900.	August 1, 1900.	August 1, 1899.	January 1, 1879.
Gold Coin (including bullion in Treasury)	$1,036,031,645	$1,053,518,893	$220,557,185	$223,567,376	$614,918,991	$622,348,108	$700,256,384	$96,262,850
*Gold Certificates	....	....	....	....	200,555,469	207,603,409	32,593,789	21,189,280
Standard Silver Dollars	490,618,052	493,129,901	15 689,229	16,813,266	66,429,476	65,759,341	63,158,273	5,790,721
*Silver Certificates	....	....	....	....	408,499,347	410,557,294	408,088,395	413,360
Subsidiary Silver	82,901,023	83,777,071	6,606,973	7,235,871	76,294,050	76,541,200	70,527,873	67,982,601
Treasury Notes of 1890	76,027,000	73,538,000	779,503	682,060	75,247,497	72,855,940	92,158,536	....
Uni ed States Notes	346,681,016	346,681,016	26,361,902	26,090,065	316,614,114	317,910,951	311,329,994	277,098,511
*Currency Certificates, Act of June 8, 1872	....	....	....	....	3,705,000	2,680,000	19,955,000	33,190,000
National Bank Notes	309,640,444	320,095,891	9,478,892	8,998,726	300,161,552	311,097,165	238,048,960	314,339,398
Total	$2,341,899,180	$2,370,740,772	$279,473,684	$283,387,364	$2,062,425,496	$2,087,358,408	$1,931,117,204	$816,266,721

Population of the United States August 1, 1900, estimated at 77,956,000; circulation per capita, $26.78.

*For redemption of outstanding certificates an exact equivalent in amount of the appropriate kinds of money is held in the Treasury, and is not included in the account of money held as assets of the Government.

†This statement of money held in the Treasury as assets of the Government does not include deposits of public money in National Bank Depositaries to the credit of the Treasurer of the United States, and amounting to $90,855,606.65. For a full statement of assets see Public Debt Statement.

STATEMENT OF THE PUBLIC DEBT

AND OF THE

CASH IN THE TREASURY OF THE UNITED STATES FOR THE MONTH OF JULY, 1900.

INTEREST-BEARING DEBT.

Title of Loan	Authorizing Act	Rate	When Issued	When Redeemable	Interest Payable	Amount Issued	Outstanding July 31, 1900: Registered	Coupon	Total
Funded Loan of 1891	July 14,'70, and Jan. 20, '71	4½ per ce't Con'd @ 2%	1876–1878	Sept. 1, 1891 Option U. S.	M., J., S. & D.	$ 250,000,000	$ 19,625,900		$ 19,625,900
Consols of 1930	March 14, 1900	2 per cent.	1900	After April 1, 1930	J., O., J., & A.	320,687,550	313,368,450	$7,319,100	320,687,550
Loan of 1908–1918	June 13, 1898	3 per cent.	1898	After Aug. 1, 1908	A., N., F. & M.	198,792,610	58,599,800	66,930,940	125,530,740
Funded Loan of 1907	July 14,'70, and Jan. 20, '71	4 per cent.	1877–1879	After July 1, 1907	J., A., J. & O.	740,918,050	289,417,550	59,442,250	348,859,800
Refunding Certificates	February 26, 1879	4 per cent.	1879		do	40,012,750			35,170
Loan of 1925	January 14, 1875	4 per cent.	1895–1896	After Feb. 1, 1925	F., M., A. & N.	162,315,400	120,865,200	41,450,200	162,315,400
Loan of 1904	do	5 per cent.	1894–1895	After Feb. 1, 1904	do	100,000,000	27,645,250	16,425,350	44,070,600
Aggregate of Interest-Bearing Debt						$1,812,726,390	$829,522,150	$191,567,840	1,021,125,160

DEBT ON WHICH INTEREST HAS CEASED SINCE MATURITY.

Funded Loan of 1891, matured September 2, 1891	$ 76,250 00
Old Debt matured at various dates prior to January 1, 1861, and other items of debt matured at various dates subsequent to January 1, 1861	1,100,060 26
Aggregate of Debt on which interest has ceased since maturity	$1,176,310 26
Bonds issued to Pacific Railroads matured but not yet presented: Union Pacific, $13,000; Central Pacific, $1,000; Kansas Pacific, $5,000; total	19,000 00

DEBT BEARING NO INTEREST.

United States Notes	February 25, 1862; July 11, 1862; March 3, 1863	$346,681,016 00
Old Demand Notes	July 17, 1861; February 12, 1862	53,847 50
National Bank Notes: Redemption Account	July 14, 1890	33,290,751 00
Fractional Currency	July 17, 1862; March 3, 1863; June 30, 1864, less $8,375,934 estimated as lost or destroyed, Act of June 21, 1879	6,878,990 41
Aggregate of Debt bearing no interest		$386,904,604 91

CERTIFICATES AND NOTES ISSUED ON DEPOSITS OF COIN AND LEGAL-TENDER NOTES AND PURCHASES OF SILVER BULLION.

Classification		In the Treasury	In Circulation	Amount Issued
Gold Certificates	March 3, 1863; July 12, 1882; March 14, 1900	$21,396,770	$207,603,409	$229,000,179
Silver Certificates	February 28, 1878; August 4, 1886; March 3, 1887; March 14, 1900	8,595,706	410,557,294	419,153,000
Currency Certificates	June 8, 1872; March 14, 1900		2,680,000	2,680,000
Treasury Notes of 1890	July 14, 1890	682,060	72,855,940	73,538,000
Aggregate of Certificates and Treasury Notes, offset by cash in the Treasury		$30,674,536	$693,696,643	$724,371,179

RECAPITULATION.

Classification	July 31, 1900	June 30, 1900	Increase	Decrease
Interest-bearing Debt	$1,021,125,160 00	$1,023,478,860 00		$2,353,700 00
Debt on which interest has ceased since maturity	1,176,310 26	1,176,320 26		10 00
Debt bearing no interest	386,904,604 91	388,761,732 41		1,857,127 50
Aggregate of interest and non-interest bearing Debt	1,409,206,075 17	1,413,416,912 67		4,210,837 50
Certificates and Treasury Notes offset by an equal amount of cash in the Treasury	724,371,179 00	723,544,179 00	$827,000 00	
Aggregate of Debt, including Certificates and Treasury Notes	$2,133,577,254 17	$2,136,961,091 67	$827,000 00	$4,210,837 50

CASH IN THE TREASURY.

Reserve Fund—			
Gold Coin and Bullion			$150,000,000 00
Trust Funds—			
Gold Coin		$229,000,179 00	
Silver Dollars		419,153,000 00	
Silver Dollars of 1890		4,271,314 00	
Silver Bullion of 1890		69,266,686 00	
United States Notes		2,680,000 00	724,371,179 00
General Fund—			
Gold Coin and Bullion	$52,170,605 85		
Gold Certificates	21,396,770 00		
Silver Certificates	8,595,706 00		
Silver Dollars	8,217,560 00		
Silver Bullion	159,296 30		
United States Notes	26,099,065 00		
Treasury Notes of 1890	682,060 00		
Currency Certificates			
National Bank Notes	8,998,726 07		
Fractional Silver Coin	7,235,870 56		
Fractional Currency	125 31		
Minor Coin	461,732 47		
Bonds and Interest paid, awaiting reimbursement	40,789 63	131,058,307 19	
In National Bank Depositaries—			
To Credit of Treasurer of the U. S.	90,855,606 65		
To Credit of U. S. Disbursing Officers	5,729,091 72	96,584,698 37	230,643,005 56
Total			1,105,014,184 56

Gold Certificates	$229,000,179 00		
Silver Certificates	419,153,000 00		
Currency Certificates	2,680,000 00		
Treasury Notes of 1890	73,538,000 00	$724,371,179 00	
National Bank 5 Per Cent Fund	12,451,870 62		
Outstanding Checks and Drafts	7,833,372 55		
Disbursing Officers' Balances	52,999,716 59		
Post-Office Department Account	4,309,066 26		
Miscellaneous Items	3,189,611 42	80,783,640 44	$805,154,819 44
Reserve Fund		150 000 000 00	
Available Cash Balance		149 859 365 12	299,859,365 12
Total			1,105,014,184 56

Cash Balance in the Treasury June 30, 1900, exclusive of Reserve and Trust funds	$155,705,654 78
Cash Balance in the Treasury July 31, 1900, exclusive of Reserve and Trust funds	149,859,365 12
Decrease during the month	$5,846,289 66

MEMORANDUM

SHOWING AMOUNTS DUE THE UNITED STATES FROM PACIFIC RAILROADS ON ACCOUNT OF BONDS ISSUED IN AID OF THEIR CONSTRUCTION.

Name of Road	Principal	Interest	Total
Central Branch Union Pacific	$1,600,000 00	$2,147,958 90	$3,747,958 90
Sioux City & Pacific	1,628,320 00	2,565,849 76	4,194,169 76
Total	$3,228,320 00	$4,713,808 66	$7,942,128 66

NOTE.—The Government has been reimbursed for $27,236,512 principal and $31,211,711.75 interest, being the total indebtedness of the Union Pacific R. R. Co. to November 1, 1897, and for the principal of the Kansas Pacific indebtedness, amounting to $6,303,000.

The unpaid balance of the total indebtedness of the Central Pacific and Western Pacific R. R. Co's to the United States, under settlement agreement of February 1, 1899, amounts to $44,109,536.70 and accrued interest, less transportation earnings.

The foregoing is a correct statement of the Public Debt and of the cash in the Treasury at the close of business July 31, 1900.

TREASURY DEPARTMENT, *August* 1, 1900.

L. J. GAGE,
Secretary of the Treasury.