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ANDREW McNALLY.

Chicago and the many business interests with which Andrew McNally was actively identified have suffered in his death a deeply-felt loss.

His business connections were many and important. He was perhaps best known as president of the publishing house of Rand, McNally & Co., but he was also vice-president and an active director of the Chicago National Bank, director of the Home Savings Bank, the Chicago Safe Deposit Company and the Equitable Trust Company, and trustee of the Chicago Penny Savings Society.

The life of Andrew McNally shows a wonderful transition from its early to its later days. He was born in 1836 in Armagh, Ireland, being one of thirteen children of a poor mechanic. As a boy he learned in Belfast the printer's trade. He came to New York when twenty years old, and after spending one year at his trade there, pushed on to Chicago, where he started a small printing office, which he sold shortly after in order to become superintendent of the job printing office of the Chicago Tribune. It was in 1868 that he founded with William H. Rand the business which by able and progressive management has grown until it is known in all parts of the world

The fire of 1871 destroyed the firm's plant and fortunes, but Mr. McNally quickly purchased another plant which was not in the path of the fire and began again in temporary quarters at 108 West Randolph street. The business was incorporated shortly afterwards, and in 1873 had its own quarters at 77-79 Madison street. The steady expansion of the business made a larger home necessary, and a new building was constructed at 144-154 Monroe street. This also failed to provide for the growing needs of the business and in 1890 another removal was made to the ten-story steel building, 150x166 feet, at 160-174 Adams street, which is still occupied by the company. The Monroe street property was purchased by the Chicago National Bank.

Throughout his life Mr. McNally was strongly influenced by his great love of nature. Since 1880 he had passed his winters in southern California. When he first went there the land was largely barren, but he bought a large tract, which is to-day in the highest condition of cultivation. His home was at Altadena, a place which he named. It is a suburb of Pasadena. Although he has always kept in close touch with his business matters, he has not applied himself so closely to them in recent years, but has spent his time from November to May in his California home with the nature he so much loved. It was there that he died, after a short illness.

Mr. McNally left a widow, three daughters and one son, Frederick G. McNally, who succeeds to his business interests.

LOW PRICE FOR JAPANESE BONDS.

The £10,000,000 Japanese government loan has excited a good deal of interest in Europe and this country, and much surprise has been expressed that it was issued at so low a price. It is no doubt true that Japan was willing to pay well for the privilege of having its bonds taken by England and the United States, and that the moral effect of this arrangement was considered by the government ample consideration for the low value fixed on its credit. In securities of all kinds the element of risk involved causes depreciation or advance in price as it becomes smaller or greater. That the risk in the Japanese bonds is appreciated is shown by the large realizing sales which were made as soon as subscribers received their allotments and found a small profit was obtainable immediately. The offerings were so large, however, that prices declined.

In taking up this side of the matter the London Financial Times says: "The old existing 5 per cents yield, on the basis of the current price, a little under 6¼ per cent., the quotation being 83½, and in this connection it is interesting to recall the fact that five years ago it was in the neighborhood of 108. But 'circumstances alter cases,' and it goes without saying that the new securities will appeal only to investors who are prepared to face a considerable amount of speculative risk. No one can foresee the outcome of the grim struggle, and even assuming, on the strength of initial victories, that Russia may be worsted in the long fight that has commenced, it must not be forgotten that there is grave risk of the conquering power finding itself, when the peace treaty has been signed, in a state of financial prostration.

"It is affirmed, we are told, that no other loan will be required by Japan before the conclusion of the war. It is sincerely to be hoped that this confident assurance will be justified by events, but the assertion is not one that can easily be taken for granted. In the case of Great Britain a good many people thought that our campaign in South Africa would be financed for £30,000, but they were soon subjected to the painful process of disillusionment."

THE PUBLIC

FINANCIAL AND COMMERCIAL OUTLOOK.

In some particulars the evidences of dull business have been as manifest this month as at any time since the turn of affairs. The lack of activity in the general markets, however, does not necessarily indicate that a marked depression in trade is coming, but indicates rather a conservative hesitation on the part of mercantile and manufacturing interests to involve themselves in any extensive undertaking until various factors which may have an important bearing on business conditions are more clearly defined. Such a condition can be viewed with more optimism than could evidences of a boom.

One of the principal evidences of the decline in business activity is the large increase in bank deposits. In New York idle money has accumulated to such an extent as to be practically unloanable. Call loans there have been made recently in large quantities at 1% and under and not over 1¼% has been paid for many days. This condition resulted in some renewed activity in the speculative market, but, on the whole, transactions were of a professional character. The public has taken little interest in the stock market, and probably will not until at least after the presidential election.

The principal cause for ever-increasing deposits in New York City is the movement from interior banks. During the period between the last two Comptroller's calls the New York banks have increased deposits something like $105,000,000, most of which has come from this source. The loan item during this time has expanded in about the same degree. Time money, as well as call money, has the effect of the large accumulation. This, however, has been due quite as much to the disinclination of the banks to make large extensions of credit over the fall months as to the lack of demand. The disposition was enhanced by the promiscuous issuing of short time notes on the part of railroads, affording as it did, an excellent medium for employing idle funds and allowing for any large demand that might occur during the crop-moving season. The Pennsylvania, Baltimore and Ohio, Chesapeake and Ohio, Wabash and Rock Island Railroads and the American Telephone and Telegraph Company, together with other large corporations of the highest grade, have issued notes running from eighteen months to three years. These notes have readily commanded a market of 4½ to 5 per cent and have been easily absorbed.

The congestion of money in New York City and a steady expansion of the loan account, is causing little apprehension owing to the large surplus reserve that is being maintained. However, banks are being careful to be prepared for any contingencies. The large amount of bank deposits in New York institutions is not an element of great strength. In the first place the regular fall demand is always large, and, in the second place, a practice has arisen among New York banks in their business with out-of-town banks that may at any time result in large withdrawals of bank balances. This practice is the loaning of the funds of out-of-town banks by their city correspondents on the street. As soon as the call rate averages higher than the bank rate, a large amount of

funds is withdrawn from bank balances and held for loaning purposes. So extensive has this practice become that the Comptroller has seen fit to make special note of it in his periodical statement. Besides the danger of suddenly drawing down bank deposits, is the danger of these out-of-town banks growing suspicious of the financial situation in New York City and having their New York correspondent call loans at just the time when such action is most harmful. An example of the extent of this practice was shown in the recent panic on the Stock Exchange. One bank alone had its correspondent call $6,000,000 worth of loans. In this particular instance the result would have been disastrous, so the city bank took the burden of the loans upon itself. It is thus seen that even though funds are available in large volume, contingencies may arise that will cause trouble if too many of them are distributed in long time loans.

Railroad earnings are a fair barometer of trade conditions, and they have distinctly indicated in the last few months a general decrease in the volume of commerce. During the last four months the decrease in railway earnings, both gross and net, has been continuous and heavy. The change in the last six or eight months has also been extensive, as is shown by the following table:

July	$6,450,153
August	5,534,845
September	4,370,652
October	2,407,665
November	582,146
December	473,209
January	8,095,639
February	2,875,763

While it was believed that the first month of this year would show the actual tendency of railway profits, it is still not generally admitted that the record so far is a fair test. The reason for this is familiar. January's decline of 4½ per cent net, as well as February's decline of 9¼ per cent. net was ascribed to the abnormally bad weather. March, however, it was generally supposed would tell a different story, but even in that month the decline in net earnings indicated a materially declining traffic. In April almost every railroad reported decreases in earnings, while many of them reported increases in expenditures.

One place where there has been a distinct improvement was in the bond market. First-class issues have been quietly absorbed. The successful sale by the City of New York of $37,000,000 3½ per cent. bonds at an average price of about 101, is one of the best indications of the improvement in bond market conditions.

The situation abroad has also shown considerable improvement, money rates there this month working much easier. The Bank of England reduced its discount rate on two successive occasions, first to 3½ per cent. and then to 3 per cent. For some time England was afraid of a drain from Paris due to the participation it would have in the prospective Russian war loan. The reduction in the discount rate would indicate that it feels certain it can shift upon this country the burden that would ordinarily fall upon them. The general situation in London, especially in the gilt-edged security market, is much healthier than it has been for some time. Foreign investors have recently been interested

in our short time notes, but this interest is gradually disappearing. The reason for this in London is that both British and Colonial securities are being absorbed because prospects are excellent for an upward movement. The general condition of the country is good and the influence of gold imports is evident.

The improvement has been sufficiently marked in London and on the Continent to warrant both the Russian and the Japanese Governments in floating loans. These nations have adopted the plan of short time bonds. Japan proposes to put out £10,000,000 of ten-year notes secured on the customs. It was decided to issue them at 93½ and they bear 6 per cent, which is an extremely favorable price. The Russian Government proposes to make an issue of 200,000,000 francs in Paris. These will also be ten-year bonds but will bear only 5 per cent interest and the issue price will be 99.

The commodity market which is being watched with much interest is the iron and steel market. This has given evidences of more activity than was witnessed during the closing months of 1903, but there is much uncertainty as to its continuance. After a long period of discussion, the Bessemer Ore Association has fixed a rate of $3.50 per ton for old range ore, a decline of $1.00 from last year's price, and it has also been decided to reduce the output.

Our exports have been watched with much interest, as it was believed that the diminished domestic demand for goods would result in an active seeking for business in foreign countries. The success so far in this direction has not been encouraging. During the last week in April our wheat and flour exports fell to the lowest weekly total in fourteen years, less than one-third of the exports during the similar week in 1903, and less than one-fifth in 1902. The March figures of our exports of manufactured goods did not exhibit a very hopeful extension of the trade. The principal increases during that month were in cotton manufactures and iron and steel.

The entire commercial and business outlook is hazy and complicated, and it is well to note a general disposition to await more definite tendencies than are apparent at present. Such an optimistic report as was made by E. H. Harriman, President of the Union Pacific Railroad, after a tour through the West, lends encouragement to the view that there is being a gradual adjustment in the financial and commercial world, which will prevent any serious reaction or depression.

The reduction of capital is being seriously considered by some of the Baltimore trust companies. The directors of one, the Baltimore Trust & Guarantee Company, have already voted to reduce the capital from $1,000,000 to $800,000. The motive assigned is generally the doubtful outlook for good business as compared with what it was up to two years ago.

All the companies have a surplus, and if the plan to reduce capital is widely adopted probably part of the surplus will be returned to stockholders. It is estimated that if the plans now being agitated are carried out, $4,000,000 will be withdrawn from Baltimore's banking capital. The trust company idea secured a large following in Baltimore in 1899. In six months new companies with a capital of $10,000,000 were organized.

BANKING IN THE MIDDLE WEST.

The nineteenth century has been a time of great events. Its scientific, political and industrial results have surpassed those of any former age. It has seen no greater achievement, more fraught with human interest or more far reaching in its effects for good to all mankind than the peopling of this great western continent with an united homogeneous race, speaking one language, living under the same laws and having but one religion. These people, by inheritance, training and experience, were for centuries prepared for just the work which lay before them. The nations which have sent their sons to this new land of the future and have given it its laws, traditions and essential characteristics, have one common origin. Since before the dawn of history they have been pioneers and colonists, always moving on to the westward. They have left their mark on the civilization of all the progressive countries of the world. They have been doing the world's work while others have fallen back. They have made modern Europe the dominant factor in the history of progress, dominant in religion, dominant in thought, dominant in industry, commerce and art. That we, their descendants, who have been given the duty of carrying on this work in the new western world, have done our part worthily and well, we have invited all the peoples of the earth here to witness. It is most proper that this exposition should be held here in St. Louis on the banks of the great river which has been such a factor in our progress and in commemoration of the acquisition of this most amazingly rich and productive territory. It is the possession of this territory which first made possible and then certain the United States of to-day. It secured to us control of the great rivers, the Ohio, the Mississippi and the Missouri and their tributaries, which, with the great lakes on the north, have been and are such a tremendous influence, not only in our industrial and commercial, but in our political relations. It was the determining event which decreed that we should have but one nation and one people from the Atlantic to the Pacific and from the lakes to the gulf. For the one act of the Louisiana Purchase, Jefferson deserves the praise and gratitude of the American people forever. He wisely foresaw the great effect and advantage, and had the courage to grasp the opportunity, in spite of precedent and in spite of criticism and opposition.

In the one hundred years since the purchase, we have done many times as much as in the previous three hundred years and much the largest part of this has been in the last fifty years. It has seemed as if the world had been waiting for the combination of such a land with such a race of men and that just as the work was before them they were given the forces of steam and electricity to add to their efficiency and develop their tremendous potentiality. Our people have had a great task, but they have been equal to it and performed it like men. There is nothing in the record to conceal or apologize for. We can be proud

of the work which has been done and proud of our work as it stands performed. In all the history of human achievement there is nothing greater or better.

In the century which has seen the rise and fall of the first and second empires in France, the independence of the Spanish-American republics, the settlement and establishment of an English government in Australia, the exploration and development of Africa, the unification of Italy and of Germany, by far the most important and far-reaching political and industrial achievement has been in the spread of the American colonists over the Allegheny mountains, across the valley of the Mississippi, up the Missouri and over the second range of mountains to the shores of the Pacific. The nineteenth century has filled and developed this wonderful continent, the most fertile and productive country of the world. It is most fittingly celebrated by this, the finest exhibition of civilization and achievement which has ever been made.

I have a strong feeling of friendship and kinship for the people and bankers of St. Louis and Missouri. I have not only lived all my life your next door neighbor in the State of Illinois and had most intimate business and social relations with you, but my people and kindred have for almost a century lived here witnesses to and participants in the events of your history. Meriwether Lewis, the explorer and governor, was my mother's kinsman, both through his Meriwether and Lewis ancestors. Two of my mother's uncles, William Derricott Barret and Dr. Richard F. Barret, settled in St. Louis early in the last century, lived here many years and died here. My grandfather, Nicholas Henry Ridgely, came to St. Louis from his native city of Baltimore in 1829. He was for several years discount clerk in the St. Louis branch of the Bank of the United States, leaving here in 1835 to become the first cashier of the State Bank of Illinois at Springfield. Many of his relatives came to St. Louis and their descendants still live here. My father, Charles Ridgely, was for years President of the Consolidated Coal Company of St. Louis, and though living in Springfield, he was here a great part of his time and was really a St. Louis business man. I therefore feel, although personally a stranger to many of you, that in St. Louis I am in the house of my friends and kinsmen and therefore very thoroughly at home.

Under these circumstances, this is hardly the time or occasion for any discussion of financial or currency theories, and I shall confine my remarks to some historical and personal reminiscences and to some details of old times in western banking, of themselves perhaps of no very great importance but illustrative of conditions some of them long since gone forever, but none the less interesting.

The history of banking in the South and West, in fact the whole United States, covers almost every possible system of banking and currency which has ever been devised. I have often heard my father say that beginning with my grandfather's connection with the Bank of the United States in 1829 until his death in 1888, he had seen in use and handled every kind of money and currency and had been engaged in banking on almost every possible basis or system. Up to comparatively very recent years, the principal reason for the organization of a bank and its chief function when in operation was the issue of notes. A

most distinguished writer has said that the "early banks were simply a batch of paper money and nothing else." This, however, was very natural under the surroundings in those days. The country was rapidly filling up with people and no one doubted its great prosperity and richness in the very near future. The subsequent events and conditions to-day show how justified were the people in this faith. The country was rich in everything which goes to make wealth and prosperity. But there was little money of any kind.

The controlling idea of American banking, especially from 1811 to 1861, was an attempt to capitalize the future and use the credit of the states and government in state stocks and other bonds as a basis of issues of paper currency which were to supply the people with the necessary circulating medium. Where the laws were properly drawn and the management was capable and efficient this effort was successful. In many of the eastern states and some of the western, notably in Indiana and Missouri, there were banks whose notes were always good and who were able to stand the strain of the most severe financial storms. The State Bank of Indiana and its successor, the Bank of the State of Indiana, stood all the tests of financial panic from 1834 until the banks of issue were all absorbed by the national banking system without closing the doors for a minute or losing a dollar for the bill holders, the stockholders or depositors. It is a proud distinction for the state of Indiana that the state bank was long the model of the country, so well were its affairs managed, and in a period of twenty-two years of actual business the profit to the state on its connection therewith amounted to $3,500,000. This bank admirably succeeded in its great object of encouraging the agricultural resources of the state. Great care was exercised in making loans even of the smallest amount, and diligent inquiry was made into the standing of proposed borrowers, not so much as to their wealth as to their sobriety, integrity and industry. It is said that as a result of this care the bank in the twenty-five years of business, loaning many millions of dollars, did not lose $50,000 from bad debts. When the crash of 1837 came, the State Bank of Indiana held $1,500,000 of government deposits, which it paid in the usual course of business. The first installment of this deposit, $80,000 in gold, was conveyed in a stage coach to Washington by Mr. J. F. D. Lanier. When this money was delivered the Secretary of the Treasury, Hon. Levi Woodbury, said to Mr. Lanier that his bank was the only one in the country holding government deposits which had offered to pay any specie at all. During the panic of 1859, when every bank in the East except the Chemical Bank in New York suspended specie payments, and all in the West except the Bank of the State of Indiana and the Bank of Kentucky, the Indiana bank weathered the storm and redeemed all of its obligations in gold as fast as they were presented.

The state of Indiana in 1853, however, adopted a general banking law which was speedily taken advantage of by daring speculators, and banks sprung up everywhere. Not all of those who established banks under this law were corrupt or dishonest, and some of the banks redeemed their obligations in full, but the majority of these banks were established without any reliable security for the bill holder, and none at all for the depositor, while others never

opened any banking house. In one instance a farmer was president and kept the funds in a potato barrel in his cellar. In another, the cashier, a blacksmith, had a box under his anvil for a vault. It is said that one man with $10,000 bought bonds and established banks until he had a circulation of $600,000 of paper, and was drawing interest on more than that amount of bonds. Of course there could have been but one possible result with institutions of this kind.

In the state of Michigan, these wild cat banks flourished more than in any other state. In Wisconsin, while there were few notable exceptions, such as George Smith's bank in Milwaukee, the Wisconsin Firé & Marine Insurance Co., whose notes were always good, the experience was much the same as in Michigan. In Illinois, we also passed through a period of the same kind. The banking system there was complicated by a very elaborate system of state improvements, ambitious schemes for railroads, highways and canals. If this had all been carefully and conservatively done, it might, and probably would, have resulted very successfully, but for the most part these pioneer financial institutions were founded for the accommodation of the dreaming speculators of the new territory who foresaw the coming greatness of the future state, but whose impracticable minds were not capable of computing the amount of labor and time necessary to bring about the results they so confidently expected, and which really came in a marvelously brief period of time.

The state of Illinois established two state banks, the first in 1813 at Shawneetown with a capital of $300,000. Among its directors were many men of high character and great ability who afterwards greatly distinguished themselves in the history of the state and nation. An incident is told which shows that even in those days of visionary hopes and great expectations, there were some men of sufficient native shrewdness and common sense to see their fallacies. A resolution was offered in the Illinois State Senate that the notes of the Bank of the State of Illinois should be made receivable at the United States Land Office for purchase of government lands. Pierre Menard, a member of the celebrated old French family of fur traders, was then Lieutenant-Governor and presided over the Senate. When the Senate was ready to vote, he said: "It has been move and second zat se Senate adopt ze resolution zat the bill of ze bank be receiv as land office money. Those in affirmative say 'aye'; those in negative say 'no'. It is decide in ze affirmative and ze resolution is pass. Now, gentlemen, I bet any member of ze Senate von hundred dollar he never be made land office money."

This first Bank of Illinois afterwards became involved in all sorts of political contentions and finally suspended and was wound up. As one of the results of the experience with this bank, the Legislature of Illinois was prevailed upon to borrow $100,000 for the redemption of state paper. The loan was negotiated with Samuel Wiggins of Cincinnati, and it aroused just such opposition as had been predicted. Every public man who had anything to do with the matter was excorated and for a time those who had "assisted in selling the state to Wiggins" could hope for nothing in the way of political preferment. Governor Ford says of the transaction: "The credit of the state was saved,

and the Legislature was damned for all time to come." The act incorporating the second bank, known as "The State Bank of Illinois" was approved in February, 1835. This bank had a capital of $1,500,000, which might be increased by individual subscriptions by $1,000,000 more. At the time this bank started, there was great rivalry between St. Louis and Alton, both struggling for the Mississippi River trade. The bank entered into the commercial fight as the champion of the Illinois city and advanced money with a lavish hand to the Alton merchants, but as a result it was almost bankrupted within two years from the time it opened its doors. Governor Ford estimated that the bank lost nearly $1,000,000 by its Alton operations. Nor was Alton benefited by the aid it received from the State Bank. The natural advantages possessed by St. Louis were not to be overcome, and that city continued to grow in wealth and power. This second bank soon became involved as had the first bank at Shawneetown, in all sorts of political quarrels which not only involved the whole state of Illinois, but the fight was carried to Washington, and resulted in the national authorities refusing to make it a Government Depositary. Finally in January, 1843, an act was passed by the Assembly, placing the State Bank in liquidation, and giving it four years in which to wind up its affairs. The commissoners for liquidation were Nicholas H. Ridgely, who had been cashier of the bank, Uriah Manley and John Calhoun, who later became famous as "Candle-Box Calhoun" in connection with the Le Compton constitution in Kansas.

The wild cat currency days in Illinois banking came some years after this, the banks being organized under the act of 1851. The experience was much the same as it was in Indiana, Michigan and Wisconsin and the other western and southern states. The bonds deposited with the auditor of the state to secure these notes were those of almost all of the other states, and especially those of the South and West. At the time when it became almost certain there was to be a civil war between the states, there were a large number of southern bonds thus held for security. The value of these bonds declined so rapidly that the currency ceased to be available and had to be withdrawn. When the notes were presented to the auditor he at first attempted to sell the bonds and pay off the circulation, but this took so much time that the auditor expressed his willingness to deliver up the bonds in exchange for the currency when it was presented by any holder. In order to facilitate this business, Clark's Exchange Bank at Springfield, Ill., of which my grandfather was president and my father cashier, established a sort of clearing house. In this they received the circulating notes from a great number of their correspondent banks, as well as from dealers in currency who made a business of traveling about and buying these notes, sometimes at a very great discount. The clearing house assorted these circulating notes and held those of each particular bank until enough had been accumulated to entitle them to withdraw a given number of bonds. When this was done Clark's Exchange Bank would telegraph Clark, Dodge & Co., in New York, who would sell the bonds on the market that day for delivery when received. The clearing house would immediately make a dividend to all the parties who had furnished notes, pro rata on what they had furnished, less a commission of 2 per cent which they

charged for handling the business. In this way, quite a large and profitable business was done until the auditor refused to deliver the bonds in return for the notes, and returned to the system of selling the bonds himself and making the dividends direct. The auditor of state during this time was Hon. Jesse K. Dubois, and among the principal dealers in the discredited bank notes was the venerable Henry F. Joseph Ricker, who founded a national bank at Quincy, Ill., which has become very prominent and prosperous.

The experience of the other western states with banks of issue had been so unfortunate that the new state of Iowa, not only took no steps to provide for banks, but on the contrary discouraged their establishment and absolutely forbade corporations with banking privileges. The first Iowa constitution provided that "the General Assembly shall provide for the organization of all other corporations except with banking privileges, the creation of which is prohibited." and also "The General Assembly shall prohibit by law any person or persons, association, company or corporation from exercising the privileges of banking and making paper to circulate as money." A penalty of one year in the county penitentiary and a fine of $1,000 was provided for each offender. This prohibition, however, did not save Iowa any more than it did the other states from the very uncertain bank notes from the adjoining states and territories. Before Nebraska was admitted as a state, banks were originated in that state specially to do business in Iowa and furnish that state with paper money. Previous to that time, in fact before the admission of Iowa as a state in 1846, there had been a number of private banks in Iowa in the towns along the Mississippi River. For some time the amount of strictly banking business transacted by them hardly justified calling them bankers. Year by year the evolution of banks and bankers grew more complete and many of the most substantial of Iowa's banking institutions date their beginning in this period.

I have a letter in my possession written by my uncle, William T. Barret, after he was 80 years old, describing a journey he made to Iowa from Illinois in 1837. He carried between $50,000 and $60,000 on horseback to Burlington for his uncle, Richard E. Barret, of St. Louis, and my grandfather, N. H. Ridgely, of Springfield, Ill. This money was used in what was called "entering of lands on time." That is, buying at the regulation price of $1.25 per acre from the government any tract of land previously selected by a settler and selling it to the settler on one, two or three years' credit. Mr. Barret says in his letter that a good many of the lands which were thus entered for the settlers were not paid for when the notes came due and he spent a large part of his time for several years collecting these notes and selling the forfeited lands.

The early banking record of the state of Missouri was much better than that of the other southern and western states. There were no wild cat banks in Missouri, and, although there were many wild cat notes in circulation, the notes of the Bank of the State of Missouri were always promptly redeemed and circulated freely at par or at a premium all over the West. My father has recently told me that he remembers very well as a boy, along in the forties, when his father was conducting a private banking business in Springfield, that he was

frequently sent out on the street with a bag of silver and gold to buy from the merchants any bills he could find of the State Bank of Missouri. These were always current and good, and were used by my grandfather to remit to St. Louis to keep his account there good. There was no way of sending except by mail and sometimes the stage coaches were robbed, so that the usual practice was to cut the notes in half and send one portion one day and the other portion by some subsequent mail.

The first currency in Missouri, as in most of the other early states and territories, consisted of skins of animals, and were known as "furs" and "peltries". They possessed a great range of value, beginning with the raccoon skins at 12½ cents, deer skins at 40 cents, martins, wolves, buffalos, bears, and beavers and lynx, up to the otters, which were worth $5 each. St. Louis was unusually favorably situated for a supply of this currency. It was founded in 1764 by Laclede and the Chouteau Brothers as a fur trading post, so that it had not only the supply from the adjacent country, but from the richest of all fur regions on the continent, the head waters of the Missouri River. The annual fur pack brought down in Mackinack boats, barges and keel boats from the upper Missouri was valued at $200,000 a year from 1789 to 1804. This practically amounted to the same as an annual influx of that amount of money. The different kinds of peltries were redeemable one in another at established rates, and notes, bills and receipts were drawn for so much money or so many pounds of shaved deer skins or so many beaver or otter skins. As late as December 14, 1807, Judge C. B. C. Lucas, the founder of one of the most eminent families of St. Louis, bought his first residence lot from Pierre Douchoquette for $600 in peltries. An advertisement in the local paper of January 4, 1809, announced that H. Austin & Co. had received an assortment of dry goods, consisting of coatings, flannels, blankets, velvets, cassimeres, ginghams, etc., which were purchased in New York for cash and "will be sold as low as any in the territory for cash, or lead, at $6 per hundred."

St. Louis was then the center of the lead trade in the West, and as this article was indispensable for making bullets, one of the chief necessities of life at that time, it was also accepted as barter money, the same as skins. The following extract from a bill of lading, dated 1809, shows, not only how much of the trade of that date was carried on by barter, but also what an important part in the business transactions of the day was borne by the keel boats and flat boats then plying on the rivers.

"Shipped by Peter Provenchere of the town of St. Louis, merchant, on board the boat of J. Madison, whereof Charles Quirey is master, ready to depart for Louisville, Ky., six packs of deer skins, marked and numbered as per margin (F. T. 96-99-109-111-112-113), and a barrel of bear's oil, which I promise to deliver unto Mr. Francis Tarascon, merchant, Louisville, Ky.

"I acknowledge also to have of said Peter Provenchere a note of Peter Menarde on Louis Lorimer, inhabitant of Cape Girardeau, for one thousand pounds of receiptable deer skins, the said note transferred to my order, and I bind and engage myself to ask of said Louis Lorimer the payment of said note,

and if I reclaim it, to deliver to said Francis Tarascon or assigns the thousand pounds of deer skins, together with the said six packs and the barrel of bear's oil now received; and in case of no payment, to return the note to Mr. Tarascon, he or they paying the freight."

Probably the first coin in Missouri was silver, sent from Spain for the payment of the garrison at St. Louis before the cession of the territory of Louisiana to the United States. Twenty years after the cession of the Louisiana territory a large trade grew up between St. Louis and Santa Fe, extending at times as far as Chihuahua, consisting of tinware and dry goods sold to the Mexicans, for which they paid in silver. This assisted in keeping Spanish silver in pretty good supply in St. Louis, St. Charles and Ste. Genevieve. The Spanish and Mexican dollars were often cut into four pieces, and these passed as quarters.

In spite of all this, however, money was still extremely scarce. It was often very difficult for people of means and who really owned valuable property and conducted a business on a good scale for those days, to get the necessary cash to pay their taxes, and away from the large towns such as St. Louis, many people found difficulty in getting money to pay for postage on letters which were then generally sent collect. The postmaster was frequently asked to keep a letter a long time until the receiver could raise 25 cents to pay the postage.

The first bank in Missouri was the Bank of St. Louis, chartered by the Legislature in 1813, but it was not opened for business until 1816. Samuel Hammond was president and John B. N. Smith cashier of this bank. Although this bank started with everything in its favor, with a good business and popular favor, free circulation for its notes and a monopoly of the field, it was not successful. Owing to a dissension in the board of directors, some quarrel about the assets of the bank, its business ran down until 1819, when it went into liquidation.

Next came the Bank of Missouri, which was opened for business in St. Louis, February 1, 1817, with a capital of $250,000, with Auguste Chouteau for its first president, and Lilburn W. Boggs for the first cashier. This bank had many advantages in its favor, a large paid up capital, the support of the leading fur traders, and, in addition, it was made the depositary for government moneys, but it started at an unfavorable time. "It was," says a western chronicler, "a period of gloom and agony—no money, either gold or silver—no paper convertible into specie; no measure or standard of value left remaining; no price for property or produce; no sales but those of the sheriff, or marshal." There had been a period of general speculation, and, as we would say to-day, a booming of everything. Town lots were laid out and the lots sold for notes. Everybody's credit was good and everybody was thought to be prosperous, but comparatively few were at work in productive employment. Of course, this condition of things could not last very long, but it lasted long enough for nearly everybody to get hopelessly in debt. When the demand for a settlement came it brought the end with it so abruptly and with such a shock that many of the banks failed. The Bank of Missouri, however, did not fail, but was forced

to go into liquidation and close up in 1822. St. Louis was now a town of 4,500 people, with a growing trade, but it was left without any banking facilities except such as were furnished by a few private bankers, having credit in the East. This lasted until 1829, when the United States Bank opened a branch in St. Louis, with John O'Fallon as its president. He was a very popular man, who had been an officer in the war of 1812, and afterwards became very wealthy. The cashier was Mr. Henry S. Cox, who had been an officer in the parent bank at Philadelphia. My grandfather, who had just come to St. Louis from Baltimore, was the discount clerk and notary public for this bank. The United States Bank continued but four years, when Congress refused to renew the charter of the parent bank and the branch was discontinued.

The Bank of the State of Missouri was chartered in 1837, with authority to issue notes at the rate of three for one of the specie in its vaults, with a branch at each of five considerable towns in different sections of the state—Lexington, Fayette, Palmyra, Girardeau and Springfield. Its capital was $5,450,000, one-half belonging to the state which made the bank a public depositary and its fiscal agent. Its first notes were issued in 1837 and were gladly received. This bank was very carefully and conservatively managed. It at once became a power in the West and continued to be so for many years.

The general banking law passed by the state of Missouri was well drawn, and was a better law and more carefully administered than in most of the other states. Under it a great number of good banks were established. The Mechanics' Bank of St. Louis is still in existence in its original form. All of the others, I believe, have been changed to national banks or combined with one or more others.

Shortly after the passage of the Missouri Banking Law, the monetary crisis of 1857 occurred. The banks in Missouri stood this better than those of most states. Two of the state banks, the Mechanics' Bank and the Exchange Bank of St. Louis, refused to suspend specie payments, and continued to redeem in coin throughout the panic. When, during the civil war, the other banks of the country suspended specie payment these two banks again refused to join in the general suspension, and maintained coin payments through all conditions that followed.

The Missouri Banking Law of 1857 provided for a state banking department and a good system of examinations. The banks were subject to examination by a regular commissioner and were required to make regular and full reports of their condition. The form of these reports has been maintained ever since and is observed by all the state banks of Missouri to this date. The first bank commissioner was, I believe, Claiburn Jackson, afterwards governor of Missouri, and he was followed by Sterling Price, afterwards a well-known general in the Confederate army. I have a letter from my uncle, William Ridgely, who, at this time was teller of the Merchants' Bank, of which John A. Brownless was president and Richard F. Barret was cashier. He says he remembers many times the bank was examined by Claiburn Jackson and afterwards by General Price and his assistant Dr. George Penn. Of course, my

uncle's most vivid recollection of the manner of conducting the examinations was the counting of the teller's cash, of which he had charge, and also the cash of the cashier, who kept the reserve in a separate safe in his own vault. He says the examination of the bills discounted and bills of exchange books and papers in general was rather crude and imperfect and in no manner comparable with the present system conducted by the National Bank Examiner.

Since the civil war, and especially since the organization of the National banking system, the conditions have greatly changed. The notes issued by the state banks quickly disappeared under the tax of ten per cent levied by the National currency act. This has not only proved a great advantage to the whole country but to the state banks themselves. As the currency of the country has been supplied by other and better means, the state banks have found a safer and more profitable field as banks of deposit and discount, without having any notes in circulation to injure their credit or make them trouble in times of financial stress. The tendency to-day is for the state banks and banks other than National to increase in capital and deposits more rapidly than the National banks. The banks other than National in 1882 had 33 per cent of the capital of all the banks in the country. In 1892, this had increased to 36.1 per cent, and in 1903 to 49.5 per cent. In deposits they had in 1882 60 per cent; in 1892 62 per cent and in 1903 67 per cent.

As banks of issue, the National banks have been far better and have supplied the best banking currency we have ever had in the United States and probably in the world. Its uniformity and safety could not possibly be improved upon. I have been one of those who believe that some change might be advantageously made which would make it more elastic in volume, but I stand most emphatically with those who believe that this should be done with extreme care and conservatism. The country has suffered enough through experiments with banks and now that we have something that is good let us be extremely careful and consider long and well before we make many changes.

The greatest change in conditions, however, has been due to the growth of the country and its marvelous increase in wealth. This has exceeded even the dreams of the people who attempted to bank on it sixty or seventy years ago. It came too late, alas, for many of them, but it has come with such marvelous rapidity that there has not only been a good living but wealth to be had, not for the asking, perhaps, but for the earning by careful and conservative men all over the west. We now have a proper basis of banking—we not only have an abundance of gold and silver and good paper currency, but wealth of every kind as the basis of credit. The people in our farming states own land worth 13,674 million dollars, have farm implements and machinery worth 761 millions; live stock worth 2,076 millions and raise over 4,000 million dollars' worth of product each year. In the farming states there are banks with over 600 million dollars of capital and 70 millions of surplus. They have on hand in cash 370 million dollars and due from other banks 802 million dollars. The total wages paid in 1900 in our manufacturing establishments was 2,330 millions of dollars and the value of the manufactured products was over 13

billions. The balance of trade in our favor during the last ten years has amounted to over three and three-quarter millions of dollars. For the single year of 1901 this was 679 millions of dollars. We are producing and adding to our stock of gold every year about 80 millions of dollars and almost an equal quantity of silver.

The average deposits in all the banks west of the Mississippi river increased from 701 million in 1895 to 1,700 million dollars in 1903 or 242 per cent. The three states of Missouri, Iowa and Minnesota have more bank deposits than all of the states west of the Mississippi had in 1890, and the states of Washington, Oregon and California have 40 million dollars more bank deposits than all the other states west of the Mississippi had in 1890. The banks of the state of Missouri have on deposit to-day about 300 million dollars. This is more than all the incorporated banks in the United States ever had in any year prior to the civil war. The banks of the city of St. Louis have about three times as many deposits as all the banks of the country had in 1843 and more deposits than all the banks of the country ever had previous to 1854. The banks in the state of Iowa have 211 million of deposits. This is more than twice as many deposits as there were in all the banks of the United States in 1846, when Iowa was admitted and more than all the banks of the country previous to 1856. In the more newly settled territories, Oklahoma and Indian Territory, they have to-day 27 million dollars of deposits where 10 years ago there was practically nothing. The whole country is very abundantly supplied with banks and banking facilities. There is an abundant supply of money of all kinds in circulation for the transaction of the enormous business which is being done. It has ceased to be a question of amount and now should be with us more a question of quality. Fortunately in this respect we are making most excellent progress. The improvement in the character and ability of the management of the banks has been almost as great as the increase in the total figures, and we can well be proud to-day of our excellent system of national, state and private banks, and our equipment in this respect for the handling of the enormous business which the twentieth century opens before us.

—William B. Ridgely, Comptroller of the Currency, in an address before the Missouri Banker's Association.

CANADIAN BANKS PROSPER.

It is stated that the year 1903 was the most profitable of any in the history of the chartered banks of Canada. The net earnings, in many cases on increased capital, show substantial gains, and enabled a number of the banks to increase dividend disbursements, make handsome additions to cash reserves, write off bank premises and provide for doubtful debts. There are now thirty-three chartered banks in Canada, whereas a year ago there were thirty-five. Two new banks were established in the past year, and several smaller banks were absorbed by the larger institutions. There were no failures among the chartered banks in 1903, nor have there been any for seven years.

BOOKS FOR THE BANKER.

The statement is ventured that there are banks in this country whose sole book is an old used-up and out-worn journal or ledger in which are pasted the statements the bank makes to the state authority., These printed statements are kept sedulously. They are referred to religiously each time a call is made. They constitute the net purpose of all banking with some minds. They show the amount of the deposits and loans year by year and the increasing surplus, and pray what more is needed?

Yet it is believed there are few of these banks. And it is strange there should be one. For the business of banking is one that has a very valuable and helpful literature attached to it, albeit the volume thereof is not large.

The man who does not read the history of his business does not comprehend its significance. The man who does not read to keep abreast of the proper conduct of his bank is losing the wisdom of other men for the sake of living according to his own judgment and egotism. The man who does not read the periodical literature which comes to his desk, does not subscribe for the financial and technical journals of his business, and trusts to what he can dig out of the local situation for his strength in banking, is a mole burrowing in the dark. There are two modern essentials to good banking. One is membership in a bankers' institute and the other the subscribing for and reading of at least one weekly and monthly banking publication. The man who does not do this has no pride in his profession and is not as good a banker as the man who reads. The time when one man could find out on his own experience all there is to know about the conduct of a given business has gone by if it ever existed. In this day business is so interdependent and so interwoven that the man must read who keeps half posted.

In the country bank there are few books as a rule. Yet the country banker has the time to examine the theory of his business and post himself as to its history, its present status, and its future outlook. Theoretically, the country banker can be the peer of any one in the business. He has the leisure to read. He is not bound to the wheel quite the same as the city banker. His responsibilities are not so heavy. The questions he has to solve are not so varied, or so intricate. He has more time in which to solve them. He can be the better prepared, of the two men, in some ways. He can make up in reading what he lacks in experience. Yet in the country bank there are few books.

It is because the men do not really live up to the requirements of the business they engage in. For banking is something more than a machine for the making of money. It is one of the most important helps to the whole field of commerce, and the man at work in the bank touches the circumference of man's efforts to make a living. He is one of the most important factors in that civilizing influence which lifts man up into the culture that brings contentment and

happiness. If he does not rise to the dignity of his exalted calling, it is because he is fascinated wth the money-making part to the exclusion of that higher and better part, the filling of human needs and the satisfying of human wants.

The more a man reads the more this view of the work he does will come before him. Left to compare banking with the other forms of business which are local, the banker fails to see the stretch and use of it. He judges it too much as the other workers do their avocation, by the amount of returns in dollars and cents it will bring. None need forget this, and yet with study of banking will come the wider view of usefulness.

It need not be necessary to call attention to the fact that the man with the widest view of the field of banking and with equal keenness of vision for the local situation is the best officer. The man who will not read a book or periodical concerning his profession must have a colossal egotism, to say the least of it, when he comes to apply the thought to banking. Some of the brightest minds in the world are engaged in the business. The practice of the bank's daily work leads to every other kind of business in the world. The making of credits touches the whole of the monetary question, nationally and over the whole world. The man who dispenses credits from the inside of a bank has need to know the fundamentals of every other business under the sun, for all are interwoven to make the human energy and ability on which confidence is builded. Politics and economics come close to the science of finance and credits as they are part of the bank. Not a draft is written on a distant correspondent, but the whole principle of money is involved. Not a word is said in the fiercest of political campaigns about the province of government with reference to the issue of money and the establishment and maintenance of a standard of value, but the fortunes and welfare of the bank are involved. Not a panic comes, but the power of the bank and its expanding strength to meet the unusual strain on credits has to do with the prosperity of the whole country and the wages paid to labor. The bank is in the midst of things. It is the center toward which the power of capital rushes. It is the rest for the results of labor, the mainstay of the energy of industry, the trusted friend of the poor who have saved a little only for a rainy day. All roads in business lead to the bank. When it goes down, paralysis follows and industry perishes because the founts of credit have run dry.

Perhaps there are a few men in the world who do not read books on banking because they imagine the general information thus gained may take their mind from its concentration on the business in hand. It is a pity for such a mind. And more's the pity that the idea is so false. For the man who is concentrated on his own little bank and knows nothing of others, is one of those automatons who are always the prey and sport of the first wind of chance which blows along out of the depression of the times. Yet let us believe that no word said here but is superfluous. There are no bankers who do not read their current periodicals, who do not accumulate a library for reference and information.

What books should the well regulated bank keep? Well, a good unabridged dictionary is serviceable for one work. Then it is very important, it is indeed absolutely imperative that there be an up-to-date directory with the names of

all the banks and their addresses in it. Then there should be a good atlas, one that is kept up to date, for the old atlas should never be tolerated in business. Then there should be the banking laws of the state and nation and the statutes of the state, together with some good compilation on the laws of business or commercial law. To this should be added a history of banking, a history of the world's banking and a history of the banking of the particular country in which the bank is located. The reports of the Comptroller and Treasurer, the reports of the national and state bankers' associations, are important and can be had with little trouble, if the bank will simply care for them from year to year. It is indispensable that the bank possess one good work on the methods and practice of banking. And after this list may come as many works of similar character as the taste of the owner desires.

It would be invidious to point out particular works in our own country, but the names of Bolles, Patten, Duryea, Dunbar, MacLeod, Conant, appear with others. Gilbart has written an eminent work on the history of banking in England. And "The Country Banker," by George Rae, is one of the most entertaining works written in the entire range of banking literature. It is from the English standpoint, but is couched in such quaint terms, is so full of the ripe wisdom of experience, the sound philosophy, of the subject, that it is a source of pleasure as well as profit.

From this nucleus of a banking library, the reader and student may branch out into the collateral fields of finance, economics, and commerce, and broaden as the occasion and the station of his life may require and permit.

If the young man just starting in the banking business will make a point to read some good work on the subject every year he will find that should promotion come he will be nearer able to fill the position. More than this, he will find that he is occupying a position in one of the most important of all the avocations which make the world advance. It will give him more respect for the business, and with this respect will come love. He will be willing to remain in it the longer, conscious that as he does advance he becomes a factor in the world's work.

It is practical for the large city institution employing many men to purchase the new books as they come out on the subjects here indicated and keep the library of the institution up to the latest date. This library should be for the free use of the clerks, and should be filled with reference books for the officers for daily consultation. The time is coming when the decisions of the courts of the states are to be boiled down into compact form for the use of the officer in regard to every piece of commercial paper. When this is done there will grow therefrom a unity of commercial law over the whole country, one of the great desideratums of the advance of business which knows now no state lines.

The reference library of the large bank is one of the adjuncts of which it seems scarcely necessary to speak. No man, be he ever so alert and knowing, can remember and be able to pass, at a moment's notice, on the many intricate problems of procedure in regard to notes and checks which are constantly turning up. He must have aids. A writer suggests the keeping of scrapbooks, in

which the decisions of courts and the accounts of methods may be kept. It is a good idea. It would be practical nowadays, with the filing devices which are in vogue and with the clipping bureaus which are established, for the legal department, at least, of the big city bank to keep an account of all the questions of law which are being determined over the country. These clippings from the general press would supplement the legal decisions epitomized in the law journals and finance magazines by giving the interesting points in the cases as they appear to the local eye where the trouble occurred.

But these are matters of determination for the banks themselves. The purpose of this article is not to suggest and to instruct, but to discuss, with those who know, the best methods of providing the bank with the knowledge which comes from books.

The book may be the companion of the banker in his idle hour. It may be that he will care to read it in the hours after business. But in this he shall be the judge. It may be best to get away from all thought of business. It often is.

The library goes hand in hand with the banker's institute, no matter what form that may assume. He is not fitted for all the duties of his position who will not seek to investigate. There is naught in the theory which will unfit the clear mind for the immediate practice of a business. It is a false assumption. On the contrary, the mind which is expanded by reading of what others have done will be itself best fitted to grapple with the new problems as they come.

The duty of the large bank to provide this library for the use of its employes need only be mentioned. The only objection which can be mentioned is the one that by providing some young men with ideas beyond the routine of the bank in question you provide a means for internal disorder. This need not occur and is the fault of the man and not of the method. It is the duty of the bank to have with this library a reading room filled with the periodicals relating to the bank. It is here that the youth is to get his information and his inspiration. He becomes the better by being informed. It is right that he should have hope in his heart. Life is not to be all drudgery. Even the clerk, if he be so disposed, can gain some strength for the future by the perusal of what men have done and are doing. He can gain some joy out of the drudgery he performs if he can be made to see that it is an indispensable part of the world's activities. Now if this daily reference library be supplemented by a few of the books which are suggested as akin to the business of banking, say a word on the science of credits, the lives of the financiers of the world, the history of monies in the marts of the world, an account of the civilization of the world through the travels of commerce by land and sea, then the paternal institute has shown up, the more, the dignity of banking.

One of the essentials of the library we have been discussing, it seems to the writer, should be well selected works on the theories of property extant in the world. In a word, the tendency of the time to call in question the existing conditions on which the fabric of credit is based must come in the future to a

critical point. It has invaded politics already to an alarming extent. It stops at nothing short of a subversion of the entire scheme of business. If it is right and practical, let it come. If it is based on impossible suppositions, then let the business man, of all others, know what these are. Let him be the one to combat the tendency and to show how much of it is feasible and how much is mere moonshine theory.

In a word, the history of Socialism from its earliest appearance until now ought to be one of the studies of the banker. He is the one who, by his insight into the workings of commerce, by his wide view of the foundation and spread of finance, will be able to gain a clear comprehension of the subject. That in the future this subject will touch vitally the laws which surround his business must be true. The sentiment is growing in some quarters that the state should be the operative of all industry. The cry of fiat money issued by the government has been before the people in one form or another in more than one bitter political campaign. It will come again. The question of equality in ownership will creep to the front. The right of the corporation to exist is yet to be tested. Let the banker, though he does not mix in the politics, study these questions that he may clearly see the future legislation and conditions he will have to contend with, for only thus can he be forearmed. Let the young man read that he may find the right, so that he may be unswerved by the dangerous demagogy of the time.

CHARLES W. STEVENSON.

BONDS RELEASED BY GOVERNMENT.

The Treasury Department has released many railroad and municipal bonds held as security for government deposits which have been called in. What disposition will be made of these bonds is a matter of importance to many banks. In the bonds released up to this time there have not been many government issues. Railroad issues have been largely in the majority, and state and city bonds have approximated in value the government issues.

Many banks purchased bonds to place with the Treasury Department under conditions vastly different from those which prevail now in the bond market, and find themselves unable to liquidate except at a heavy loss. The railroad bond market is not so low as it was, but the buying power is diminished and not so confident, although there is a market for good bonds at the "right" prices. Those banks which borrowed instead of buying bonds will not have questions of depreciation to consider. These bonds, when returned to the original holders, will probably not come on the market in large volume. Banks which have government issues returned to them can use them as the basis for new bank note circulation.

With the money market in its present easy condition, many bankers will come to the conclusion that they can well afford to hold their bonds until a more opportune time for selling arrives.

WITHDRAWAL OF NEW YORK TRUST COMPANIES.

Four of the last six Wall Street trust companies with New York Clearing House Privileges have withdrawn on account of the additional 2½ per cent reserve which the associated banks would require them to carry from June 1. In accordance with the rules adopted by the clearing house a year ago, the companies, which have carried 7½ per cent reserve since February 1, were obliged to make it 10 per cent from the first of this month. The companies asked for a modification of the rule, but were refused.

So far as the actual transaction of business goes, a trust company can get along about as well out of the Clearing House as in it. This has been proved by the experience of the eleven companies that withdrew a year ago rather than carry the 5 per cent reserve then demanded. With the aid of an additional clerk or two the companies have cleared over the counter the different items presented each day by the various banks, collecting in the afternoon through their own depository banks the checks received on other banks during business hours. In that way the banks themselves have suffered most inconvenience by the retirement of the trust companies from the Clearing House, since they have been put to the trouble of sending special messengers each day to the offices of the non-affiliated trust companies, whose checks were formerly cleared in the regular way.

One interesting development concerns the attitude of the non-affiliated trust companies toward the Clearing House banks. The forty-nine trust companies in New York and Brooklyn have something like $116,000,000 constantly on deposit with the banks. The banks pay the trust companies 2 per cent for these deposits, and rate such accounts as among the most profitable held. The president of a company carrying more than $4,000,000 in its bank has intimated that it would be quite as convenient for it to deposit part of the working balance with a friendly trust company as it would be to give it all to his bank. The time had come for the trust companies, he declared, to act together.

But the problem of leaving the Clearing House has been reduced to a dollars and cents basis this week by the Brooklyn trust companies and those of this city that operate branches. There are ten such companies reporting deposits of $103,000,000, and while the tying up of $11,000,000 is objected to, the nine Brooklyn companies are of necessity compelled to retain their Clearing House privileges, since they have no clearing facilities of their own, and could not expect the Manhattan banks to send messengers across the river to make direct collections.

Before the withdrawals of a year ago, there were twenty-seven trust companies enjoying Clearing House privileges. Of these seventeen were in Manhattan and the rest in Brooklyn. To-day there are only thirteen companies technically under Clearing House supervision, three in the Wall Street district. One of these companies will formally withdraw. When it does, the Clearing House will exercise supervision over companies having total deposits of only

$94,600,000, as against a volume of $458,600,000 controlled before the cash reserve rules were promulgated on June 1 last. In other words, the Clearing House has lost control of three-fourths the total volume of trust company deposits that it formerly supervised. Accumulation of a 10 per cent cash reserve to-day by trust companies under Clearing House jurisdiction would mean, therefore, a fund of less than $10,000,000, whereas prior to the withdrawal of the Union Trust Company on April 15, 1903, it would have involved the setting aside of more than $45,000,000.

GOLD EXPORTS GO TO FRANCE.

The large gold exports to France this year are generally attributed to the operations in connection with the $40,000,000 payment to the Panama Canal stockholders in Paris. It is believed, however, that France would have received whatever gold we sent to Europe even if this country had not had that payment to make. The gold which this country has exported to Europe in recent years has gone largely to France, as the following table of our gold exports to the three principal countries shows:

To	England.	France.	Germany.
1903	$ 1,375	$17,811,790	$ 6,136,146
1902	658,939	30,133,729	8,604,368
1901	16,474,969	21,742,609	8,408,166
1900	14,890,893	14,024,240	4,768,189
1899	9,052,215	7,000,000	3,018,000
1898	444,109	4,016,535	1,260,840
1897	783,700	13,988,191	18,355,441
1896	61,224,333	7,534,361	29,020,672
1895	8,346,068	28,625,400	14,857,754
1894	15,069,290	15,450,000	28,811,650
1893	21,415,797	32,240,402	37,913,100
1892	6,508,060	13,061,100	19,308,050
1891	48,210,578	14,659,015	16,530,377
1890	1,706,921	5,431,373	2,297,808
1889	19,970,906	23,026,482	8,709,652

In seven of the last fifteen years our gold exports have gone mostly to France. In four of the years England led, and in four Germany. England has also sent gold to France lately, as the following figures of its gold movements to or from France show:

1903 excess exp.	£2,353,000	1900 excess imp.	£ 342,900
1902 excess exp.	1,763,000	1899 excess imp.	208,800
1901 excess exp.	523,000	1898 excess imp.	2,996,000

France has not drawn this gold by merchandise trade. Although in 1903 France sent $125,000,000 more goods to England than it imported from that country, its imports from us exceeded exports by $45,000,000, and its total imports exceeded by $95,000,000 its exports. The true explanation lies in the well-known thrift of the French and their wisdom in investment. They loaned largely to Germany when it enjoyed a wonderful industrial "boom" in 1899, to England in its need for "sinews" to meet the enormous expenses of the Boer war, and to this country in the trust-making era of 1901. France has been exacting its payment since those times.

GENERAL BOND MARKET CONDITIONS.

Much interest is being manifested in the bond market at this time because of the general feeling that activity there is generally the precursor of activity in the security market. It is well known that after a period of depression in stocks and bonds, where confidence has been more or less shaken in the general business situation, the holders of surplus funds first indicate their belief in the stability of conditions by entering the bond market. As the general public grows bolder they are apt to pass from bonds to stocks because of the greater opportunity for profit. In view of that impression buoyancy in the bond market is looked upon as a hopeful sign.

Generally speaking, there has been some improvement in the demand for bonds lately, and while prices have not scored any considerable advance they have been fairly firm and inclined upward. Most of the buying has been in small lots, many transactions being reported of $1,000, $2,000 and $10,000. The sale of $37,000,000 3½ per cent bonds by the city of New York, coming as it did at a time when Europe had about concluded to advance $80,000,000 to Russia and $50,000,000 to Japan, was thought by many to indicate the breaking of the deadlock in the market for new securities. The question of whether or not this was so was subject to divergent opinion, however. The average bid for the New York city securities was 100.94, which compares favorably with 100.10 obtained in March for $3,000,000, and with 100.23 for $10,000,000 last January. Yet when the price obtained for the last issue is compared with the price 104.33 obtained for a $3,000,000 issue a year ago, it is seen that there is still room for great improvement. On the other hand, the slight increase in price noted between the two last issues is the first recovery since the decline began. Private investors are at the foundation of the existing demand for bonds, and so far most interest has been centered only in first class issues.

The issuing of short time notes by railroads has ceased for the time being, and there has been no attempt on their part to float any issues of long term bonds. No doubt, however, the first sign of awakening interest on the part of the public will result in an endeavor by various companies to place new loans. The evidence of this probability has had its effect on investors, who would otherwise, to some extent at least, be inclined to take advantage of the comparatively low figures now quoted for fairly well secured mortgage railroad bonds.

The $25,000,000 of Japanese 6 per cent bonds which were floated in this country by a New York syndicate shows the absorbing power of the investment public. While in a large measure the applications for this loan were not bona fide, investment applications, no doubt many were the result of the excellent rate of interest yielded, over 7 per cent., and the unlikelihood of any disaster overtaking Japan that would cause ultimate default. The securities are a lien on the Japanese customs, and while that nation may lose in her fight with Russia, it is not considered probable that the integrity of the empire will be in danger. During the progress of the public offering the market for the securities

was kept about a point above the price named by the syndicate, and this seeming opportunity for a quick turn-over led many small investors throughout the country to purchase. After the original distribution the market quotations fell somewhat under the syndicate price, even though the Japanese army and navy were scoring distinct successes in the Far East. Prices improved later.

Some of the new Russian securities were taken by large banking interests here, but there was no general offering to the public. It is quite probable that before the end of hostilities between Japan and Russia some bonds of the latter nation will be floated here if they can be secured at an attractive figure.

The Government bond market has felt the influence of a growing floating supply caused by the continued withdrawals of Government funds from banks, and the subsequent releasing of Governments. Yet, while the tendency of prices has been down, no sharp reaction has taken place. In the main this is due to a good demand for bonds by banks desiring to increase circulation. The 2 per cent consols of 1930, for instance, at present prices show a comfortable margin of profit to a bank in circulation. Then too many of the banks that bought bonds to secure deposits paid a price much higher than the existing level, and are not inclined to write off the loss shown. Some believe that the Secretary of the Treasury will increase Government deposits in the fall, and are holding their bonds for that purpose. Many have loaned their free Government securities to banks that can utilize them for circulation purposes, thus securing an added income to that paid by the Government, and having the bonds, subject to thirty or sixty days' notice.

INTEREST PAID BY TRUST COMPANIES.

Action recently by several New York trust companies in reducing the rates of interest paid depositors has attracted attention as being in line with what conservative bankers have all along contended, that no company could allow depositors 3 per cent interest in a 1 per cent money market. The Windsor Trust Company has publicly announced that rates on its deposit accounts would be reduced to 2 per cent, and one of the strongest Wall Street concerns is said to have advised its clicents privately to similar effect. Although the 3 per cent rate is generally regarded by conservative companies as being the highest return justified for active accounts, recent competition has forced many companies to offer 3, 3½, and even 4 per cent for general business.

One aggressive trust company is known to have offered out-of-town bankers 5 per cent for daily balances. The president of one of the best-managed companies, who is connected with many institutions, sizes the situation up in saying that it is impossible for trust companies to profitably quote 2 per cent more than the market pays for call loans. He added: "A trust company really has to consider the general line of deposits in the nature of call loans. It is impossible to employ such deposits on a permanent basis because of their general instability."

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NEW YORK TRUST COMPANIES ORGANIZE.

The trust companies of New York State have formed an association similar in character and purpose to the Bankers' Association and the Association of Savings Banks. It includes at the start over three-fourths of those organized under the State law and most of the larger institutions in New York city, and represents about the same proportion of trust company resources. If it is so directed as to be of service it is likely to draw in most, if not all, of the other companies, and it may readily be made of much utility. The trust companies have grown in number and size rapidly in recent years, not however including the last two years, but the development has been lacking in harmony and symmetry. The law allows them a great deal of latitude, and some of them have taken the utmost advantage of it. They vary much in the range and character of their business, whose limits are ill-defined, and the part they take in banking, with a tendency to speculative promoting, presents a possible element of financial danger in time of trial.

The association ought to be the means of harmonizing trust company methods and exerting a conservative influence, and it may help to solve some of the problems that have been raised by their development as a banking factor. This is the most desirable, as most of them have declined to remain under any regulation or restraint from the clearing house association of banks in the matter of keeping reserves and making weekly reports. Whether it will be practicable for the association to make and enforce any rule on the subject of cash reserves is a question, but it ought to be able to establish some kind of a standard and exert a salutary influence in having it generally observed. It will be for the common interest to have an assurance of safety in trust company practices in order to maintain public confidence, not merely in individual institutions which acquire a reputation for sound management, but in trust companies as a class of financial institutions.

It is desirable that some arrangement should be made in New York, either independently or in connection with the associated banks, whereby weekly statements of deposits, loans and reserves may be collated. The value of the bank statement is greatly impaired by a lack of all means of judging how the financial situation is affected by the operations of trust companies in the banking field. Legal requirements cannot be very well adapted to the case, but they are not unlikely to be tried unless by voluntary association and action the same end is served of making public what it is desirable to have generally known and of affording reasonable assurance of conservative methods, safe practice and sound condition.

STOCK YARDS BANKS.

The People's Trust and Savings Bank has been organized in the Stock Yards district at Chicago, with S. R. Flynn, president of the National Live Stock Bank, as president, and W. J. Rathje as cashier, and the following directors: John A. Spoor, president of the Union Stock Yards and Transit Company; Nelson Morris, S. R. Flynn, C. F. Clausen and W. J. Rathje.

The Union Stock Yards State Bank has elected officials as follows: President, R. J. Schlesinger; vice-president, William A. Tilden; cashier, H. E. Otte; directors, R. J. Schlesinger, William A. Tilden, Julius Oppenheimer, Q. J. Sullivan, Frank Bischoff, A. G. Manns, A. C. Laycock.

PROFITS ON RECENT UNDERWRITINGS.

"Underwriting syndicates" had so curious an experience last year in the matter of results—ranging from 200 per cent profit to 25 per cent loss—that a good deal of interest has converged on the question, how the bankers have fared in the public loans recently placed through them. In the case of the Russian loan, the bank syndicate paid only 95½, and claims to have placed nearly all of it with clients at 99. This, on the $80,000,000 already issued, would be a profit of $2,800,000; but out of this the syndicate had to pay extremely large stamp duties and other French expenses.

To Japan the bankers originally gave 89 for her $50,000,000 loan. This price netted the Government $44,500,000, the New York bankers settling for their portion on that basis. Two syndicates were connected with the offering in this country, one participating on the basis of 90, and the other paying 91½, or 2 points below the price at which the bonds were placed with investors. On the total operation the New York bankers are said to have cleared over $2,000,000. As it happened, the loan was brought out at the opportune moment; but had the issue been postponed three or four weeks, its flotation might not have been attended with the same success owing to the naval mishaps that Japan has since sustained. In fact, while the syndicate now has its hands free, the speculative subscribers next below them have not. They expected to sell out at a higher price, after paying only one installment on their subscription. The price did in fact, two weeks ago, rise 3¼ points above the subscription figure; but this week the curb bid has fallen below the issue price. Hence some of the speculative contingent have had reluctantly to pay the second installment.

The Cuban offering ranks among the most successful ever floated in New York. The bankers paid 90½ for the $35,000,000 issue, which they have succeeded in placing with the public at 97. This shows a gross profit of 6½ points or nearly $2,300,000. Although the bankers were subjected to heavy expenses for commissions and incidental outlay, they benefited largely through the payment to them of nearly half a year's interest, so that their entire profits are likely to foot up fully $2,500,000.

CLEARING HOUSE GOLD.

At a general meeting of the Pittsburg Clearing House final arrangements were made for the Clearing House Association gold depository system and the safe deposit vaults of the Farmers' Deposit National Bank were selected as the place of deposit for the Clearing House gold. In about two weeks, or as soon as the necessary certificates can be engraved, the system is to be put into operation, and certificates representing the $2,000,000 or more of gold placed in the depository will be used instead of the cash in settling daily balances at the Clearing House. Rules adopted for governing the deposit of gold with the Clearing House made the following provisions: Upon being notified by the Clearing House Committee, through the manager, of date and hour when deposit can be made banks will deposit coin at depository, taking receipt of such depository until coin is weighed and counted and regular certificate issued by the committee. Gold will be placed in regulation bags in amounts of $5,000. No gold will be received which falls below the requirements of the United States Government. No money will be received by the Clearing House Committee unless two of its members are present, and the safes of the association can only be opened by two members of the committee and one officer of depository. At least once a year the president of the Clearing House Association shall appoint a committee of two to count the gold in the vaults of the association for which certificates have been issued.

HIGH RATES IN ABYSSINIA.

United States Consul Skinner of Marseilles has made a report on the banking needs of Abyssinia, where he went to negotiate a treaty with King Menilik, in which he says:

"Loans could be made upon very remunerative terms, as the rate of interest at present varies in Ethopia from 10 to 40 per cent per month. A banking company organized to meet local requirements could also control the purchase of native gold, of which the production is considerable."

The Diamond National Bank of Pittsburg will erect a twelve-story bank and office building at Fifth avenue, Union and Liberty streets, at a cost of $484,750.

SEE EVIL OF SPECULATION.

The following resolution, framed by a director of the First National Bank of Fort Dodge, Ia., and adopted by Group 8, will be presented at the state meeting in Des Moines:

"Whereas, It is a well-known fact that nearly, if not all, of the bank failures we have had in the state of Iowa for the past year or more have been due wholly to speculation, to the conversion of depositors' money from the legitimate channels of conservative and honest banking, to visionary investments of real estate, in some instances having little more real value than 'northern lights,' and to the further and more important fact that funds of the bank with closed doors in many instances have been swallowed up by bucket shop and board of trade gambling; and,

"Whereas, It is the well-founded sentiment of many, if not all, conservative bankers of the state, that the greatest danger now impending to the banking industry of Iowa, as well as to the morals and well-being of its people, is the increasing desire of the young, as well as the old, to get something for nearly nothing through the agency of the bucket shop and board of trade institutions that are to-day a curse to the country; that are making more paupers and bankrupts in one day than the Louisiana lottery ever made in one week; therefore, be it

"Resolved, That it is the sentiment of this convention of Group 8 of our State Bankers' Association that we use our influence to place banking in Iowa upon a foundation so secure as to render a bank failure practically impossible by discouraging the use of funds of a bank for any purpose not contemplated by our banking laws and by assisting to create a feeling of distrust among bank depositors against all banks and bankers who are known to be in any way connected with gambling institutions of whatsoever description."

JACKSON TRUST TO MOVE.

The Jackson Trust & Savings Bank will move on July 1 from its present quarters at 53 Jackson boulevard to the ground floor of the new Railway Exchange building. The change will give the bank more room and a basement, where it will build safe deposit vaults.

Some of the capitalists and railroad officials in the building wanted banking facilities there and talked of starting a new institution or buying control of the Jackson Trust. The control of the bank was recently acquired by David Decker and B. F. DeMuth, and they, with President W. H. Eagan, wished to keep their interests. The outcome was that President A. J. Earling of the St. Paul road, President E. P. Ripley of the Atchison and Joy Morton purchased a moderate amount of stock.

The Jackson Trust has deposits now of over $500,000, after being in business six months.

John C. Fetzer, R. W. Stevens and Daniel Good resigned as directors of the Jackson Trust and Savings Bank, and were succeeded by Edward Decker, David Decker and W. M. Lawton. David Decker succeeded R. W. Stevens as a vice-president, and B. F. DeMuth succeeded Mr. Fetzer as a vice-president. Mr. Lawton took the place of C. T. Champion as cashier. W. H. Eagan remains president of the institution. These changes were in accordance with the plans of Edward Decker and his son, who purchased an interest in the institution a short time ago.

PURE OLIVE OIL.

On the Windermere Ranch, La Mirada, California, owned by Andrew McNally, of Rand, McNally & Co., are growing 50,000 bearing olive trees, from the fruit of which is made, on the ranch, the McNALLY OLIVE OIL.

The olives are carefully selected and crushed in a modern olive mill, under the supervision of a practical chemist, producing an oil absolutely pure and of delicious flavor. It is sweet and palatable, and free from any taste of grease or oil.

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Case of 24 small bottles.....	11.50

EXPORTS OF MANUFACTURES HEAVY.

Exports of manufactures in the fiscal year which ends with this month seem likely to exceed those of any preceding year. Ten months' figures just presented by the Department of Commerce and Labor through its Bureau of Statistics exceed those for the corresponding period of any preceding year. The fiscal year 1900 was the banner year in exports of manufactures, but the figures of ten months' exports of manufactures in the fiscal year 1904 exceed by $19,000,000 those for the corresponding months of the fiscal year 1900. The total value of manufactures exported in the ten months ending with April, 1904, was $371,712,301, against $352,671,206 in the same period of the fiscal year 1900, which, as already indicated, made the highest record of manufactures exported prior to the fiscal year 1904.

The fact that the present fiscal year has only two months' record to make and is $19,000,000 ahead of the highest figure for the corresponding period in any preceding year (1900) seems to justify the prediction that the exports of manufactures in 1904 will be greater than those of any earlier year. The total value of manufactures exported in the full fiscal year 1900 was $433,851,756. Should the present excess of 1904 over 1900 continue during the remaining two months of the year it would bring the grand total of exports of manufactures up to $450,000,000.

Imports of manufacturers' raw materials also make a very satisfactory showing, the grand total of "articles in a crude condition which enter into the various processes of domestic manufacture" being in the ten months ending with April, 1904, $267,334,221, against $275,641,687 in the ten months of last year, and $273,799,650 in the corresponding months of 1902.

Exports of manufactures have more than doubled since 1894, and imports of manufacturers' raw materials have considerably more than doubled since that time.

The table which follows shows the total value of manufactures exported and of raw materials for use in manufacturing imported in the ten months ending April 30 of each fiscal year from 1894 to 1904:

Ten months ending April 30—	Exports of manufactures.	Imports of manufacturers' raw materials.
1894	$153,305,294	$112,646,008
1895	148,710,195	160,953,087
1896	184,574,692	184,993,362
1897	224,023,114	169,538,862
1898	234,737,002	171,162,900
1899	275,978,300	182,857,140
1900	352,671,206	256,642,963
1901	339,307,623	215,689,939
1902	333,821,113	273,799,650
1903	339,108,994	275,641,687
1904	371,712,301	267,334,221

LOW RECORD FOR CALL MONEY.

It was the second week of February when call money in New York fell below 2 per cent. Between that date and the second week of May, the rate to New York Stock Exchange borrowers probably averaged below 1½, descending frequently to 1, with some small loans made in April at ¾ of 1 per cent. On May 11, the rate recovered to 2 per cent, on May 16 to 2½; now it is down again in the neighborhood of 1½.

How long can such nominal rates continue, and under what conditions? A comprehensive answer is not easy to make. Call money rates below 2 per cent have not been so rare, even in recent years, as many people think. A 1½ per cent rate was repeatedly touched last summer. Nobody would borrow on call, then. Nothing below 2 was recorded in 1902, when call money was in high demand, but in 1901 the Stock Exchange rate went to 1¾, or below, during every week in February—a very curious fact. Between the middle of May and the end of September, 1900, the rate touched 1½ per cent in every week, and in six separate weeks touched 1 per cent. That was the year of hesitation on the Stock Exchange.

The most striking exhibit of the sort was in the year of stagnation in and out of Wall Street—1894. The highest rate reached for call money that year was 3 per cent, on one day of November, and until that week 1½ per cent was the year's highest rate. During six successive weeks of February and March and during four of October, money was loaned as low as ½ of 1 per cent.

GOVERNMENT BOND MOVEMENTS.

In a circular just issued by the National City Bank of New York for May the government security market is outlined as follows:

"There was an extraordinary shifting of bonds during May, resulting from the reduction of deposits in the New York banks, made as a result of the completion of the Panama payment and the further general reduction of deposits made in accordance with the call of the Secretary of the Treasury for payments May 25th. Public deposits in national banks were reduced almost $50,000,000 during the month, or practically the exact amount of the payment to the Panama Canal Company and to the Government of Panama. That reduction of deposits resulted in the complete retirement of the $17,670,000 railway bonds which were held by the Treasury to secure deposits, and made a material change in the other issues so held. The amount of 2's held to secure deposits decreased $5,500,000, but all of that and much more was absorbed by deposits of 2's to increase circulation, that total going to the highest point yet reached. There are now roundly $403,000,000 of 2's deposited to secure circulation, an increase for the month of over $9,000,000. All but ten per cent of the total $542,000,000 of 2 per cent bonds in existence are now held by the government to secure circulation and deposits.

"The result of the shifting of bonds incident to the withdrawal of deposits and of the release by the Treasury of $57,000,000 of Governments and various bonds so held had a most satisfactorily small effect on market fluctuations. In spite of the release of so large an amount of bonds the net result in the course of the market for the month was a decline of only one-quarter of a point in the 2's, one-half a point in the 3's and 4's of 1907, and three-quarters of a point in the 4's of 1925. Such steadiness of quotations in the market for the 2 per cent bonds in the face of so large amounts released indicates that at present prices banks are disposed to absorb the 2 per cent bonds on any soft spot in the market for the purpose of increasing circulation. There has been only one month in the last three years in which so much additional circulation was taken out, the total of new circulation issued reaching $11,500,000.

"The redemptions continue heavy, the total for May reaching nearly $26,000,000, but the redemptions appear to be in no way onerous, for the deposit of lawful money to retire circulation was only $1,282,000.

"The future of the Government bond market hinges largely on the probability of future calls of public funds from the depositary banks. There is practically no likelihood during the current calendar year, unless there should be an embarrassing plethora of money at the centers, that the Secretary of the Treasury will make further demand upon the depositary banks for any part of the funds now held by them on Government account. Not only is there this unlikelihood of further reduction, but it is possible that the Treasury, should there be need, will be in a position to increase public deposits should the conditions of the money market during the crop moving period make that desirable. The Secretary of the Treasury has, by the several withdrawals from depositary banks, made wise provision for the period of seasonal stringency. The working balance, which represents the actual cash held in Treasury vaults, has been restored to practically the traditional $50,000,000 limit. It may not be greatly augmented during the coming months as the result of receipts in excess of expenditures, but as in this day it is no longer necessary to regard it as sacred, some $15,000,000 or $20,000,000 is available at any time the Secretary of the Treasury may see fit to use it. This freedom with respect to the so-called working balance arises from the universal recognition now given to the fact that the depositary banks as such are really a part of the Treasury of the United States. They are so in law and in fact, the Supreme Court having held that a deposit on public account made in a depositary bank is a deposit in the Treasury, and the moneys so held to the credit of the Treasurer of the United States are payable immediately on demand. It thus follows that the amount of public funds held by the banks plus the cash in Treasury vaults constitute the available cash balance, now substantially synonomous with the old idea of a 'working balance.'

"The change in the manner of viewing a Treasury working balance is largely due to the financial law of March 14, 1900, which set apart a gold reserve of $150,000,000, not figured by the Treasury as a part of the cash or general fund.

Counting as available the $114,000,000 still remaining with the banks, the Secretary of the Treasury has, exclusive of the $150,000,000 reserve fund, $163,000,000 at his command. With this very comfortable balance then the Treasury faces the new fiscal year.

"Should Government expenditures exceed receipts for the first few months of the coming fiscal year, as they are likely to do, the result will be of advantage to the money market. At the same time excessive expenditures may limit the ability of the Treasury to relieve stringency by the method of increasing public deposits. In such event there still remains the power of the Secretary of the Treasury to encourage a larger volume of national bank note circulation. This expedient, so successfully employed last year, would no doubt prove effective again, should occasion require.

"The profits on circulation are now greater than they have been in a long time before. With 2 per cent bonds at 105¼ there is a profit of 1.05 in taking out circulation as against loaning the money direct. The most profitable bonds at present market quotations as security for public deposits are the 4's of 1907. At 107¼ there is shown a profit on deposits of 1.7 per cent, while the 2's show a profit of 1.6 per cent, the 3's 1.3 per cent and the 4's of 1925 1.1 per cent. The decline in the 3's and 4's must bring them again into favorable consideration in comparison with the 2's."

HIBERNIAN BANK EXPANDS.

The capital stock of the Hibernian Banking Association of Chicago will be increased from $500,000 to $1,000,000. The new stock will be issued July 1, and is taken by present stockholders at 200. Of the $1,000,000 which will be raised by this plan $500,000 will be added to the surplus account. The bank will have a capital of $1,000,000 and a surplus of a little over $1,000,000. The deposits of the Hibernian are now nearly $14,000,000, principally in savings accounts. A trust department will be opened when the new capital is paid in.

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CERTIFICATES • SIXTY-SIX YEARS OLD.

The Merchants' National Bank of Baltimore has just received three certificates of shares of the original stock of the bank from Amsterdam, Holland, which were issued in March, 1838. The documents were issued by the Merchants' Bank of Baltimore and signed by J. Swann, who was then the president.

Mr. William Ingel, the cashier of the bank, says that these certificates have been abroad ever since the time of their issue, and it is not a little remarkable that they were held so long before being returned for the new ones. Mr. Ingle says that they were sent over for transfer and that new certificates for the present stock of the bank would be made out and sent back to Amsterdam. The relic certificates will be cancelled and framed and hung in the office of the president and cashier.

TO INTEREST FRENCH INVESTORS.

"The value of American securities is becoming apparent in France," is the recent announcement of the Banque des Capitaux, a Parisian banking concern, that it intends to review a number of American investments in its regular fortnightly circulars shows. There have been many efforts recently to interest French investors in American securities. In its recent issue the circular of the bank points out the fact that there is an excellent opportunity offered for investment in Americans at present by placing part of the $40,000,000 Panama Canal money, which has been received there by the Panama Canal stockholders, in this class of security.

The French Finance Corporation of Paris, and which has American connections, has been interested in the work of placing American securities in France for several months. This concern expresses the opinion that with the Russian loan out of the way there will be an excellent chance for investing French capital in American securities. It is said that the inquiry for Americans in Paris points to the fact that investors want securities that yield about 5 per cent, as the French financiers have no need to go outside their own country for securities that yield only 3½ or 4 per cent.

LOUISIANA'S GOOD RECORD.

The report of the Louisiana State Banking Department, L. E. Thomas, examiner, shows the extraordinary progress made in that state especially during the last two years. In December, 1901, there were seventy-two banks, savings banks and trust companies in Louisiana; they increased to ninety-two in 1902 and 110 in 1903. During the same period the capital of these banks increased from $4,500,975 to $8,141,630, the surplus from $1,706,501 to $5,252,298, the deposits from $24,239,130 to $46,743,246, and the total assets from $31,361,940 to $64,887,836, having considerably more than doubled; and during the same period there has not been a bank failure, state or national.

The banks have played a prominent part in the rapid progress now so marked throughout the state, and the reports of the savings banks show how general and widespread the prosperity is. The fact that the deposits in the savings banks have increased from $6,582,282 to $12,076,498, almost doubling in two years, bears evidence that the people are providing for a rainy day. During these two years thirty-eight new banks have been established, with a capital of $4,054,775, while eighteen old banks have more than doubled their capital, increasing it from $807,350 to $1,670,500.

If the thirty-two national banks be included, the total banking capital of Louisiana to-day is $12,305,990, surplus $10,939,970, deposits $84,928,339, and revenues $117,260,094.

BANK OF MONTREAL PROFITS.

The profits of the Bank of Montreal for the half year ended with April, 1904, amounted to $804,833. Compared with the corresponding half of last year there is a falling off of $138,808, or nearly 15 per cent. The Bank of British North America, in the report for the half year ending December 31, 1903, showed earnings over 25 per cent below the results for the same half in the previous year. On the other hand the Quebec Bank has just raised its dividend from 6 to 7 per cent, and a couple of small banks have declared earnings slightly larger than in 1903. This contradictory showing as to the direction in which banking profits are running can be largely accounted for by the fall in rates of interest at New York. Both the Bank of Montreal and the Bank of British North America employ a considerable proportion of their funds in call and time loans, while the other banks which were mentioned employ practically the whole of their resources at home. The two former, therefore, would suffer particularly from a heavy fall in foreign rates. The Bank of Montreal has had an average of $20,000,000 invested in call loans at London and New York; a fall in rates of 1½ per cent would effect a reduction in the half year's profits of $150,000, and would by itself account for the less favorable showing.

PLAN NEW CONCERN.

If the plans of certain bankers and banking institutions in West Tennessee, Mississippi and Arkansas are completed one of the largest banking concerns in southern states will be located in Memphis. B. J. Campbell, a Memphis banker, is engaged in promoting the company, which is to have a $6,000,000 capital.

The concern, says Mr. Campbell, will be known as the Bankers' Trust Company, co-operation being expected from many large and small institutions in the cotton belt territory adjacent to Memphis. The object will be to gather together and keep protected sufficient amount of capital to guard all banks, members of the trust, from "runs." It will be managed by southern bankers and Mr. Campbell stated that a banker of national prominence will be asked to accept the presidency. At a recent meeting of the Mississippi State Bankers' Association J. S. Calhoun and Mr. Campbell placed the matter before that body and a number of leading banks in that section signified willingness to become members.

BULLION VS. GOLD FOR EXPORT.

The fact that bankers exporting gold to Europe on the present movement have been eager to secure gold bars instead of coin has aroused interest in the relative returns from bullion and coin shipments. Bullion generally sells for one-sixteenth of one per cent more than coin, on account of the abrasion which always has to be taken into consideration in shipments of American eagles. Bars can be packed more compactly because of their shape.

BANKERS' ASSOCIATION MEETINGS.

ST. LOUIS FOR ILLINOIS BANKERS.

Frank P. Judson, cashier of the Bankers' National of Chicago, secretary of the Illinois Bankers' Association, and E. D. Durham of the Onarga Bank, chairman of the executive council, after spending several days in St. Louis decided that that city was the proper place in which to hold the annual convention of the Illinois Bankers' Association this year.

Arrangements have, therefore, been made to meet in the Illinois State Building on the World's Fair grounds, Tuesday and Wednesday, Oct. 18 and 19. The officers of the association are already considering plans for the program, and there is every reason to believe that the convention this year will surpass all previous meetings of the organization.

The St. Louis bankers express themselves as being well pleased with the prospect of greeting the bankers of Illinois, and there is no doubt that they will provide something unique in the way of entertainment. The officials of the association have arranged for 600 rooms in the Inside Inn, the hotel inside the fair grounds.

It was the intention to hold the convention this year at Mackinac Island, making the trip on a large steamer, but many bankers in the southern and central parts of the state wrote that they had arranged to spend their vacation at the World's Fair, and for that reason it was thought best to postpone the lake trip for another year.

WANT MEETING IN NEW YORK.

About 100 members of the American Bankers' Association met at the New York Clearing House to hear the report of the committee of twelve who were appointed at a previous meeting. The committee reported that it was almost the unanimous desire of the 400 members of the American Bankers' Association in Greater New York that the next annual convention of the association should be held in Manhattan. The report was adopted. A resolution was passed directing the chairman of the meeting, ex-Senator Stephen M. Griswold, president of the Union Bank of Brooklyn, to appoint an executive committee of seventeen to forward the invitation to the president and executive council of the American Bankers' Association, and take entire charge of all the arrangements for the coming convention. Mr. Griswold appointed the following committee: James Stillman, president, National City Bank; J. Edward Simmons, president, Fourth National Bank; Dumont Clarke, president, American Exchange National Bank; William A. Nash, president, Corn Exchange Bank; George F. Baker, president, First National Bank; Valentine P. Snyder, president, National Bank of Commerce; Alexander Gilbert, president, Market and Fulton National Bank; Richard L. Edwards, president, Bank of North America; A. Barton Hepburn, president, Chase National Bank; James T. Woodward, president, Hanover National Bank; Richard Delafield, president, National Park Bank; E. D. Marston, president, Farmers' Loan and Trust Company; Levi P. Morton, president, Morton Trust Company; W. W. Smith, president, Bank for Savings; James MacMahon, president, Emigrant Industrial Savings Bank; J. P. Morgan, of J. P. Morgan & Co.; J. Crosby Brown, of Brown Bros.

WEST VIRGINIA MEETING.

West Virginia bankers held their annual convention at Huntington June 8 and 9. Among the interesting subjects on the program were the following: "Bank Advertising," W. S. Powers, Pittsburg; "Bank Taxation in New York," W. O. Jones, assistant cashier National Park Bank, New York; "Bank Taxation in Pennsylvania," Bartman Baker, cashier Merchants' National Bank, Philadelphia; "Bank Taxation in West Virginia," J. D. Baines, vice-president Kanawha National Bank, Charleston; "The Uniform Law of Negotiable Instruments," George Bryan, Richmond, attorney Virginia Bankers' Association; "Currency and Banking in South America," C. B. Hart, Wheeling; "Needs of the State Banking Department," M. A. Kendall, commissioner of banking.

DOINGS OF CALIFORNIA BANKERS.

In the convention at Los Angeles the California Bankers' Association expressed through its members confidence in the business situation in that state. In his address President James K. Lynch advocated the loaning of a bank's money outside the immediate sphere of the institution only when funds accumulate beyond the capacity of the local field to absorb them. The paying of interest on balances has its advantages and its disadvantages, he said, but he sees a danger in the practice, though a remedy can be found in limiting the balances.

W. C. Patterson, president of the Los Angeles National Bank, spoke on "Financial Futilities," and J. A. Graves of the Farmers' and Merchants' Bank of Los Angeles on "Moral Duties and Obligations of the Banker." Herman Silver, chairman of the state board of bank commissioners, said in his address:

"It must be conceded that officers and directors of a bank have no right to claim any special advantage over any other borrower in the matter of a loan. If they were always treated in the same manner as an outside borrower, as to the size of the loan, the rate of interest and the collaterals required as security, there could be no reasonable objection offered, but those conditions are too often entirely ignored and favoritism indulged in to an unwarranted extent, thereby impairing the efficiency of the bank."

Following are the officers elected: N. H. R. Schmidt, German Savings and Loan Society, San Francisco, president; Frank Miller, Colusa County Bank, vice-president; G. W. Cline, Crocker-Woolworth National Bank, San Francisco, treasurer; R. M. Welsh, San Francisco Savings Union, secretary; executive council—E. P. Foster, Bank of Ventura; H. S. Fletcher, Bank of Watsonville; G. W. Peltier, California State Bank, Sacramento; Joseph D. Radford, First National Bank of San Jose; J. F. Moulton, Bank of California, San Francisco; C. H. Toll, Southern California Savings Bank, Los Angeles.

REPORTED BY LOUISIANA BANKERS.

Secretary L. O. Broussard of the Louisiana Bankers' Association, which met at Baton Rouge, presented figures showing a growth of 46 per cent in two years in the total resources of state and national banks in that city.

KANSAS BANKERS AT WICHITA.

The Kansas Bankers' Association held a successful meeting at Wichita. Congressman Calderhead, Morton Albaugh, state bank commissioner, and the following were among the speakers: C. Q. Chandler, Medicine Lodge, who discussed "Our Silent Partners"; United States Bank Examiner J. T. Bradley, Sedan, "Shall National Banks Be Permitted to Loan on Real Estate Security?"; Otis L. Benton, Oberlin, "The Present Status of Cattle Paper in the Light of History"; Thomas B. Paton, New York, "Recent Decisions in Banking Laws"; W. W. Bowman, Concordia, "Hands Off Everything Doubtful"; J. W. Marley, Oswego, "Bank Forgers and Forgeries"; John T. Denton, Grenola, "The Country Bank"; W. C. Robinson, Winfield, "Asset Currency and Branch Banks"; P. I. Bonebrake, Topeka, "The Outlook"; H. P. Hilliard, cashier of the Mechanics' National Bank of St. Louis, "Our Foreign Trade," and E. B. Cowgill, "Kansas—Her Chief Source of Income."

Officers were elected as follows: J. B. Adams of El Dorado, president; C. L. Brokaw of Kansas City, Kan., vice-president; W. W. Bowman of Concordia, secretary; C. F. Henson of Paola, treasurer.

GROUP 2, NEBRASKA ASSOCIATION.

Group No. 2 of the Nebraska Bankers' Association met in Lincoln to discuss the new revenue laws and to hear the following papers: "Rise and Fall of Deposits," E. E. Royse, secretary of the banking board; "Diligence," W. B. Ryons, assistant cashier Columbia National Bank, Lincoln; "Exchange and Collection Charges," A. F. Ackerman, cashier First State Bank, Pleasant Dale, Neb.; "Duty of Banks in Receiving and Handling Collections," O. B. Polk, Lincoln, Neb.

MICHIGAN BANKERS' PLANS.

The executive council of the Michigan Bankers' Association has decided to hold the annual convention in July, at a date later than the 10th. The new steamer Tionesta will be chartered for a week, and the sentiment of the council is in favor of accepting the invitation of the bankers of Marquette, Houghton and Hancock to make Lake Superior the destination. The details of the trip were left to a committee to be appointed by President Livingstone.

GROUP 1, IOWA BANKERS.

Group No. 1 of the Iowa Bankers' Association discussed a number of live topics at its meeting last month at Le Mars. H. S. Abbott of Sibley read a paper on "The Bright Side of Country Banking"; W. H. Bradley of Larchwood on "Know More Than One Thing"; E. A. Dalton on "Paper"; L. W. Mittendorf of Primgahr on "Conservativeness in Banking," and John McCandless of Sheldon on "Some Difficulties in Mortgage Business."

Among the other questions discussed were: "Does Not the Present Outlook Indicate General Improvement in the Banking Business?"; "Cannot the Bankers of This Group Agree as to Rates of Interest on Time Deposits?";"Do the Pittsburg Philadelphia and Cleveland Savings Banks, Which Advertise to Do Banking by Mail, Get Any Iowa Business?"; "What Amount of Real Estate Loans Can a Bank Safely Carry in Proportion to its Total Line of Loans and Discounts; Also on City Loans?"

P. W. Hall of Sheldon was elected president and George L. Kennedy of Cherokee secretary.

FIX WISCONSIN DATE.

At a meeting of the local bankers at La Crosse, Wis., the date of the annual convention of the Wisconsin Bankers' Association, to be held in that city, was fixed as Aug. 23 and 24, but it is possible that the date will be changed to later in the month.

NEBRASKA GROUP MEETING.

The annual convention of Group No. 6 of the Nebraska Bankers' Association held its meeting in Grand Island. Following was the program:

Address — "The Dairy Industry," Charles Hording, Omaha.

Address—"Training Bank Clerks," Frank Parks, assistant cashier of First National Bank, Lincoln.

Address—"Depository Bonds," Geo B. Darr, cashier Lexington Bank.

Address—"Collections," O. B. Polk, Lincoln.

After the program the following officers were elected: George B. Darr of Lexington, president; C. C. Hansen of Dennebrog, vice-president; F. M. Penney of Wood River, secretary.

LARGE MEETING AT MONTGOMERY.

The largest meeting in the history of the Alabama Bankers' Association was the one held at Montgomery. President T. O. Smith of Birmingham spoke of the "Supreme part the small country bank plays in the building up of the whole business of banking. In the South especially many people with many dollars have never patronized banks and the old stocking contingent is out of all proportion. The planting of a bank at their doors brings out the hoard, small in itself, but large in the aggregate, and puts it into general circulation. The small merchant comes to deal directly with the bank, and new business is brought into the banking channel. In various ways what was fixed becomes liquid, and banks live on the fluidity of the assets of the people."

A. F. Armstrong of Marion read a paper on the "Country Banker." The association attended a barbecue at Jacksons Lake. Officers elected for the new year are as follows: Louis B. Farley of Montgomery, president; Jos. F. Johnson of Greenville, vice-president; E. J. Black of Mobile, secretary and treasurer. The following group of vice-presidents were elected: No. 1, W. A. Bibb, Decatur; No. 2, W. H. McKelroy, Anniston; No. 3, George A. Searcey, Tuscaloosa; No. 4, John D. Burnett, Evergreen; No. 5, Michael Cody, Montgomery.

MISSISSIPPI BANKERS MEET.

The Mississippi Bankers' Association elected F. W. Foot of Hattiesburg president; B. M. Potts of Kosciusko, vice-president, and B. M. Griffith, secretary and treasurer. The meeting was held at Tupelo. The next meeting will be at Vicksburg.

TEXAS BANKERS ELECT.

The Texas Bankers' Association, at its meeting, elected the following officers for the year: President, W. H. Rivers; first vice-president, J. L. White of McKinney; second vice-president, C. A. Beaseley of Richmond; Secretary, J. W. Butler of Clifton; assistant secretary, W. M. Windom of Farmersville; treasurer, Sam Webb of Albany.

NEW YORK DATE FIXED.

The council of administration of the New York State Bankers' Association has decided that the next annual convention shall be held at the Champlain Hotel, Bluff Point, on Lake Champlain, on Thursday and Friday, July 14 and 15. Arrangements have been made for excursions to various points during the convention. Ausable Chasm, Lake Placid and Montreal are places that the members of the convention propose to visit, and a sail on Lake Champlain has also been arranged.

The council has also voted to unanimously indorse the O'Neill bill, which if it passes the legislature will compel trust companies to make official reports four times a year, the same as the state banks.

MINNESOTA MEETING.

Great preparations are being made for the Minnesota Bankers' convention, June 21-22, at the Tonka Bay Hotel. The entertainment will be a boat ride June 21 and a dinner in the evening at the hotel. Prominent speakers will be present from outside of the state. The following have already accepted invitations: Thomas F. Woodlock, editor of the Wall Street Journal, to speak on "Banking Conditions in Wall Street"; John L. Hamilton of Hoopeston, Ill., chairman of the executive council of the American Bankers' Association, on "The Purpose and Work of the American Bankers' Association"; S. R. Flynn, president of the National Live Stock Bank of Chicago.

FLORIDA BANKERS' PROGRAM.

The Florida Bankers' Association meets in annual convention at the Continental Hotel, at Atlantic Beach, Fla., on June 14. Following is the program:

Address of welcome, by Capt. C. E. Garner, president of the Jacksonville Board of Trade; response by E. S. Crill, president of the East Florida Savings and Trust Company of Palatka; address of the president, by J. T. Dismukes, president of the First National Bank of St. Augustine; unfinished business; paper by the president, J. T. Dismukes, on "Routine Items"; paper by G. W. Saxson, president of the Capital City Bank at Tallahassee, on "Fixing Time in Which Forged Checks Can Be Returned to Bank."

MEETS AT WORLD'S FAIR.

The Missouri Bankers' Association held its fourteenth annual meeting in the Missouri Building in the World's Fair grounds. Governor Dockery welcomed the delegates and spoke of the bankers' importance in the community. D. R. Francis and Congressman Champ Clark were among the speakers. The speech of William Barrett Ridgely, comptroller of the currency, was received with much interest. Officers were elected as follows: President, H. M. Rubey, Macon; vice-president, S. R. Nelson, Chillicothe; secretary, W. F. Keyser, Butler; treasurer, W. C. Harris, Fulton.

GROUP 65, MINNESOTA.

The bankers of the Ninth Congressional district to the number of sixty-five organized an auxiliary to the Minnesota Bankers' Association at Crookston, by the election of the following officers: President, L. A. Huntoon, Moorhead; vice-president, A. H. White, Bemidji; secretary and treasurer, A. G. Wedge, Detroit. The above officers are members of the executive council, the other members being E. A. Jewett of Fergus Falls and W. Pritchard of Thief River Falls.

Senator A. D. Stephens of Crookston was re-elected as a member of the executive council from the ninth group.

A banquet took place at Hotel Crookston in honor of the visitors.

INDIAN TERRITORY OFFICERS.

The Indian Territory Bankers' Association, at its meeting at Sulphur, elected the following officers for the coming year: President, Frank Craig, South McAlester; first vice-president, F. R. Hedrick, Medill; second vice-president, Dr. Oliver Bagby, Vinita; secretary, N. T. Gilbert, Wetumka; treasurer, C. J. Webster, Sulphur; executive board, N. J. Smith, Holdenville; R. T. Pendleton, Durant; A. K. Kennedy, Okmulgee; U. S. Bond, J. G. Butler, Marietta; delegates to American Bankers' Association, A. B. Dunlap, Shawnee, O. T.; Ed Nims, Muskogee; F. S. Genung, South McAlester.

WANTED — Cashier who can purchase $12,000 to $15,000 in National Bank with $25,000 capital. Town of 3,500 population, in good farming country. Address,

C. K. BERG, Davenport, Iowa.

BANK NOTES.

The bank clerks of Montreal are planning to organize.

The National Bank of Mexico paid last year 21 per cent dividends.

The Schenectady (N. Y.) Savings Bank will erect a bank building for its own use.

C. M. Reed has resigned as president of the First National Bank of Washington, Pa.

Minneapolis will try to secure the next convention of the American Institute of Bank Clerks.

The German-American Bank of Minneapolis has increased its stock from $60,000 to $100,000.

It is reported from Cleveland that the State National and the Euclid Park Banks may consolidate.

James Y. Eccleston has been made assistant cashier of the Oaklond (Cal.) Bank of Savings.

Thomas Jansen has been elected assistant cashier of the National Bank of the Republic of Chicago.

The City Council of Macon, Ga., has decided to exempt from taxation the buildings of banks in that city.

J. F. Goodson has succeeded C. V. Taylor as president of the First National Bank of Morristown, Tenn.

Nebraska state banks now have deposits of $38,777,300, an increase since November 17, 1903, of $1,703,418.

Minnesota has now 313 banks under state control, of which 22 have been authorized since the first of the year.

Former United States Senator James Smith, Jr., has been elected president of the Federal Trust Company of Newark, N. J.

Adolph Goepel has suceeded Ashabel P. Fitch on the board of directors of the Bowling Green Trust Company, New York.

Louis Boisot has been appointed trust officer of the First Trust and Savings Bank. He is a brother of E. K. Boisot, vice-president.

Stockholders of the Forsyth (Mont.) State Bank have decided to raise the capital to $50,000 and convert it into a national institution.

Elmer E. Whittaker, who has been connected with the Hanover National Bank of New York for nearly thirty years, has been appointed cashier.

R. H. McElwee, secretary of the Spalding Lumber Company, has been elected a director of the Hibernian Banking Association, to succeed the late Jesse Spalding.

The Iowa National Bank of Sioux City, Ia., has taken a 99-year lease on a strip of land and will erect a "flatiron" building seven or eight stories high and 50 feet wide.

Bankers and bond houses in New York have agreed that interest on state, county and municipal bonds shall be figured 360 days to the year. This is the rule among Chicago dealers.

The LaCrosse Bankers' Association has been reorganized with the following officers: President, George W. Burton; vice-president, E. N. Borreson; secretary and treasurer, E. M. Wing.

Governor W. W. Heard of Louisiana has been elected first vice-president of the State National Bank of New Orleans, and will take up his duties on the expiration of his term of office as governor.

The Franklin Trust Company of Philadelphia has elected the following additional directors: William Ivins, Jr., Howard M. Van Court, P. J. Baral, Daniel Meyers, Jr., and George B. Hanford.

Missouri now has 761 banks, 50 having been established the last twelve months. This is the greatest number ever reached. Besides the banks there are twenty-one trust companies doing business in the state.

The return of the London Bank of Australia to a dividend paying condition called forth congratulations from the shareholders at the meeting. The severe droughts in Australia forced the bank to suspend dividends.

The directors of the National Bank of North America of Providence, R. I., have voted to liquidate and close the bank. The bank is one of the largest national institutions in Rhode Island, and has a capital of $1,000,000.

Governor Bates of Massachusetts has signed the general trust company bill. Hereafter in order to obtain a trust company charter it will be necessary to appeal to the savings bank commissioners rather than to the legislature.

The Controller of the Currency has approved the organization of the Woods National Bank of San Antonio, Texas, capital $200,000. The organizers include John Woods, T. W. House, T. E. George, J. E. Adams and E. B. Flowers.

The Bankers' World's Fair National Bank of St. Louis, now open for business, has safe deposit vaults 40 feet long and steel lined, containing 2,000 safe deposit boxes. A 3,000-pound subterranean safe has been installed for the use of the bank.

The National Commercial Bank of Albany, N. Y., issues an announcement of its removal to its fine new building. The structure is designed for the occupancy of the bank alone. The bank has a capital of $500,000, surplus of $1,160,000, and deposits of $11,000,000.

At the regular meeting of the Toledo Clearing House Association, it was decided to tax all banking institutions which clear through other banks $15 a year. The banks which are members of the association besides paying a heavy initiation fee, pays $25 a year to the association.

William B. T. Kayser has resigned as cashier of the Merchants' National Bank of New York because of continued ill health, Samuel S. Campbell, the assistant cashier, has been made cashier, and A. S. Cox, the paying teller, has been chosen to fill the vacancy caused by Mr. Campbell's promotion.

The directors of the reorganized Nashua Trust Company of Manchester, N. H., as a matter of protection to stockholders and depositors have voted to employ an expert accountant to make frequent examination of its books. It is probable that the expert will look over the books of the company each month.

The official compilation of the last Iowa state and savings banks reports shows a greater increase in deposits over the preceding call than any previous statement, and the largest part of the gain is in the savings banks, which have now a total of $88,947,278 deposits, as compared with $42,524,061 in the state banks.

The Cleveland Trust Company will start to tear down the First M. E. Church structure at the corner of Euclid and Erie streets, Cleveland, in July or August. Plans for the splendid bank building that is to be erected for the Cleveland Trust Company on the site are being prepared by Architects Carrere and Hastings of New York.

Stockholders of the Hamilton (O.) Dime Savings Bank have voted to increase the stock from $50,000 to $100,000, and change the name to the Dime Savings Bank and Trust Company. The bank was started in 1897 and has had a steady growth. Its president is George P. Sohngen. A. J. Welliver is cashier and W. J. Becker assistant cashier.

H. H. Thayer, vice-president of the National Bank of Commerce of Minneapolis, Minn., and for many years connected with the bank in that and other official capacities, has resigned his position with the bank to engage in other business. At a meeting of the board of directors V. E. Kenaston was elected vice-president to fill the vacancy caused by Mr. Thayer's retirement.

The Pittsburg Chapter of the American Institute of Bank Clerks has elected the following governors for two years: J. A. Mead, Fidelity Title and Trust Company; E. E. Kehew, Keystone Bank; J. S. M. Phillips, Guarantee Title and Trust Company; J. B. Crist, Nellon National Bank; B. R. G. Townsend, First National Bank, New Brighton, Pa., and Frank B. Reynolds, Ohio Valley Bank.

The Cleveland Chapter of the American Institute of Bank Clerks has elected the following governors: George F. Hart, Guardian Trust Company; N. C. Kummer, Lorain Street Savings Bank; W. J. Mackey, Cleveland Trust Company; H. F. Pratt, Euclid Park National Bank; B. S. Raplee, Union National Bank. and Clay Herrick. These serve two years, and W. R. Vance was elected for a one-year term.

The New First National Bank of Youngstown, formed by the merging of the First and Second National Banks, will have the following officers: H. M. Garlick, president; Myron I. Arms, vice-president; Henry Tod, vice-president; H.

M. Robinson, vice-president; Myron E. Dennison, cashier; Ralph E. Cornelius, assistant cashier; Warren Ames, Henry Tod, John E. McVey and R. M. Garlick, directors.

The growth of the banking business of Ohio is shown by a recent statement. Twenty years ago there were 400 banks in that state, with a total capitalization of $41,389,735. A bare majority were private banks. To-day Ohio has about 900 banks, with a capitalization of about $125,000,000, and deposits of $555,000,000. About 100 are private banks. The three societies for savings have deposits of $60,000,000.

The National Bank of the Republic of Salt Lake City, Utah, will expend over $50,000 in the reorganization of its apartments in the White House Hotel. The changes include tearing out the partitions and stairway between the present quarters and the railroad offices on East Temple street, and throwing the entire front into spacious quarters and offices for the bank. The basement will be used by the bank for a safe deposit department, a trust department and a savings department.

The Clearing House Association of Birmingham, Ala., has elected the following officers for the ensuing twelve months: President, T. O. Smith of the Birmingham Trust and Savings Company; vice-president, J. H. Frye of the Trader's National Bank; manager, George B. Ward of Caldwell & Ward. A statement of the clearings of the Birmingham banks for the year closing May 1, 1904, shows a total of $63,128,625.48, which is an increase over the year ending May 1, 1903, of $3,099,-164.38.

The Ashland National Bank of Ashland, Wis., has been having a celebration of its twentieth anniversary. It is the oldest national bank in Northern Wisconsin. Of the original thirty-five subscribers to the capital stock of the institution, twelve have since died and ten others moved away from Ashland. Others sold their interest, and the bank now has but three of the original subscribers to the capital stock. These are Thomas Bardon, the president; James T. Gregory and George F. Merrill.

"The merging of the Oklahoma and Indian Territory Bankers' Association, which is certain to occur in the near future, will make one of the strongest banking associations in the west," says Joseph W. McNeal, president of the Guthrie Bank of Commerce. "The Arkansas banking laws, much different from ours, are in operation in Indian Territory, and a union until the laws are changed would be almost impossible. There was a resolution adopted by the convention to have the Oklahoma laws extended over Indian Territory, and as soon as this takes effect the merger will take place."

The Cincinnati Chapter of the American Institute of Bank Clerks has elected the following officers for the coming year: Chairman, H. G. Stoms, Third National Bank; vice-chairman, William Strautmann, Central Trust and Safe Deposit Company; secretary, William Beiser, Western German Bank; treasurer, Gustave Stecher, German National Bank; board of governors, Charles W. Dupuis, Western German Bank; Daniel J. Lyons, First National Bank; Julius A. Reif, Atlas National Bank; Charles Wild, Citizens' National Bank, and Arthur Schmitt, Union Savings Bank and Trust Company.

James Espy of Cincinnati, the oldest active banker in Ohio, has resigned as president of the Ohio Valley National Bank. Mr. Espy is 80 years old, and he took the day he reached that age as a fitting time to resign, after rounding out sixty years at active service in banking work, which he began with the Franklin Bank of Columbus. He has been in Cincinnati since 1854. In 1885 he organized the Ohio Valley Bank and became its first president, retaining that position until his resignation. Clifford B. Wright, who has been elected to succeed Mr. Espy, had been vice-president for ten years.

The election of W. S. Rowe to the directorate of the Cincinnati Gas and Electric Company adds another bank president to the list of directors of that company. Mr. Rowe is president of the First National Bank of Cincinnati. Other bank presidents who are directors of the Gas Company are: Briggs S. Cunningham, president of the Citizens 'National; M. M. White, president of the Fourth; J. G. Schmidlapp, president of the Union Savings Bank and Trust Company, and S. R. Burton, president of the National Lafayette. Casper Rowe, also a director of the Gas Company, is vice-president of the Market National.

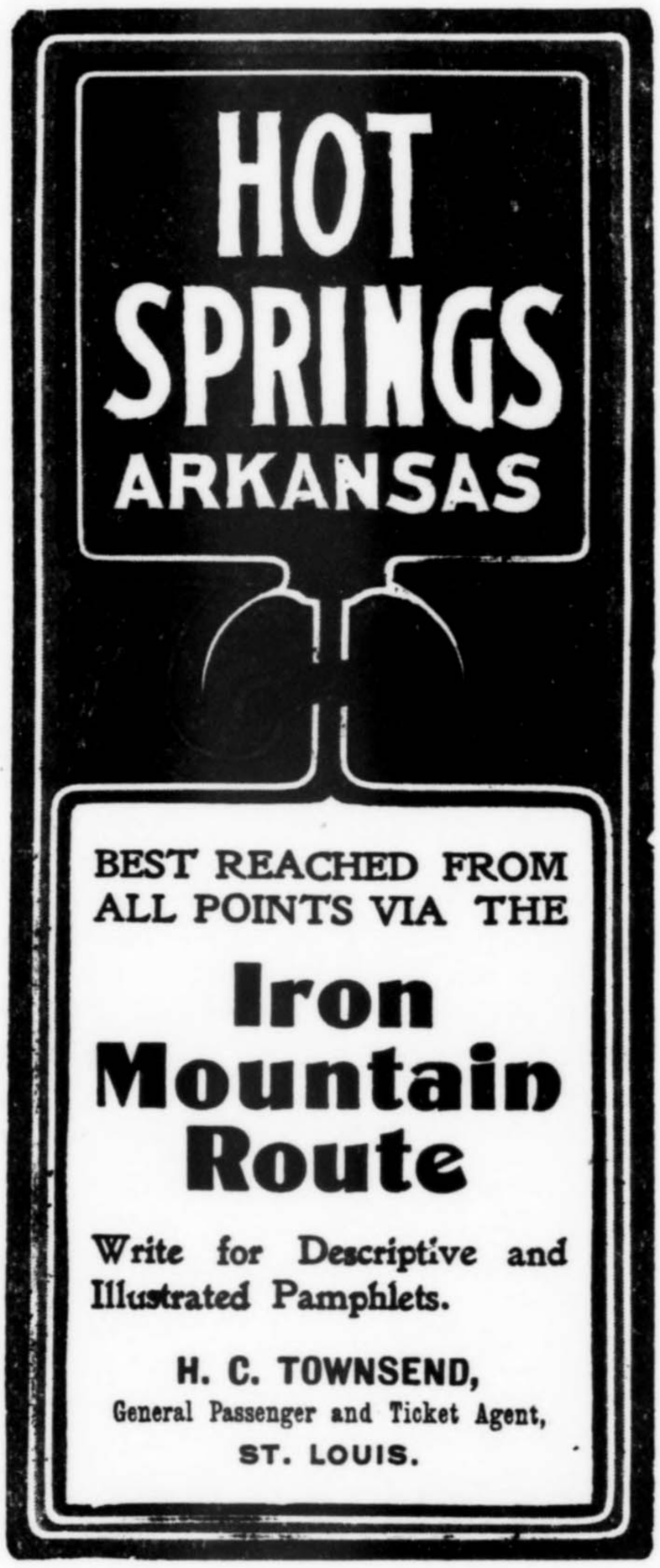
Deposits of soldiers of the United States army with the Government

amounted at the end of the fiscal year 1903 to $1,888,014, and it is understood that the amount for the fiscal year which will end the last of the present month will be much larger. The enlisted men of the United States are allowed to leave their money in the hands of paymasters, taking a certificate for it, and the government pays the men interest at the rate of 4 per cent a year. On several occasions attempts have been made in Congress to allow officers of the army the same privilege of leaving their money on deposit, but every time such a bill has been defeated.

That Moline, Illinois, school children can save money is now an established fact. Superintendent Smith of the public school is the author of the system by which the pupils deposited in the Moline Trust & Savings Bank in fourteen weeks, in small weekly savings, a total amount of $2,481.29. In January Mr. Smith proposed a plan by which each pupil could deposit a few cents at a time, the day set for such deposits being Friday morning. On Feb. 6 the first deposit was made and from that time it was a success. The largest day was on April 8 when $183.87 was deposited by the seven schools. The last day for the present term $93.14 was deposited.

Negotiations are under way for a consolidtaion of the Third National and National Lafayette Banks of Cincinnati. This combination will make one of the greatest national banks in Ohio in point of deposits and influence. If the combination goes through, the suggestion is that J. D. Hearne of Covington, president of the Third, will, as chairman of the board of directors of the new bank, retain a guiding hand in its affairs, while Stephen R. Burton, president of the National Lafayette, as president, and Charles H. Kellogg, vice-president of the Third, as vice-president of the new bank, will be in active management. Cashiers Stedman of the Lafayette and Lemmon of the Third will continue in responsible positions, while the other chief officers of both banks will be taken care of.

Following his election as treasurer of the Pennsylvania Railroad Company, Henry Tatnall resigned as president of the Franklin National Bank of Philadelphia. The directors elected J. R. McAllister, the cashier and vice-president, to fill the vacancy. The office of vice-president remains vacant for the present, but E. P. Passmore was promoted from assistant cashier to cashier and Charles V. Thackara was elected assistant cashier. Mr. McAllister, the new president, is a native of Philadelphia and still a young man. He began his business career with the old National Bank of the Republic, later being employed by the First National Bank and in 1892 becoming cashier and later vice-president of the Corn Exchange National Bank. When the Franklin National was organized in 1900 Mr. McAllister was chosen as its cashier, and he has continued in that office until the present, and he was also honored with the position of vice-president. Mr. Passmore came from Scranton, where he was a successful cashier. Mr. Thackara is a young man, who, through his devotion to the interests of the bank, has won the confidence of its directors.



INFORMATION FOR BOND BUYERS.

ABBEVILLE, GA.—At an election it was voted to issue $6,000 bonds for a school building.

ABERDEEN, MISS.—The city will vote on the proposition to issue $90,000 6 per cent bonds for the purpose of building waterworks and sewerage systems.

AKRON, OHIO—An ordinance to issue $4,000 bonds was passed.

ALDRIDGE, MONT.—The town voted to sell $1,000 bonds for the purpose of building an addition and furnishing the schoolhouse.

ALHAMBRA, CAL.—A $45,000 high school is to be built here. The special election decided favorably the question of issuing bonds.

ALLEGHENY, PA. — The board of school directors of the eleventh ward has decided to issue $75,000 bonds for improvements.

ASBURY PARK, N. J.—The city has authorized the issue of $19,000 fire department bonds.

ASHTABULA, OHIO—The proposition to issue $8,000 bonds for the purchase of a site and the erection of a new school building was carried.

ATHENS, ILL.—A proposition to issue $8,000 bonds for the erection of a new school building carried.

ATLANTIC CITY, N. J.—This city is about to award $150,000 bonds for public improvements.

AUSTIN, TEXAS—The Attorney General has approved $5,000 courthouse and jail bonds of Reagan county.

AXTELL, KAS.—A proposition to issue bonds for the purpose of raising funds to erect a new school is being discussed.

BAGLEY, MINN.—A special election will be held here in June to vote on the issue of $35,000 bonds for the purpose of erecting a courthouse.

BATESBURG, SO. CAR.—The issue of $20,000 bonds for the erection of an electric light and waterworks plant has been decided on.

BAY CITY, MICH.—The $60,000 improvement bonds which were voted on will be issued.

BENSON,. MINN.—This village has voted bonds for the erection of a new school house.

BIG TIMBER, MONT.—School District No. 22 will be bonded for $1,500 for a new school building.

BILLINGS, MONT.—This village has voted bonds for the purpose of erecting a new school house.

BIRMINGHAM, ALA.—On June 20 a special election will be held to vote on a bond issue of $100,000 for the purpose of erecting a new annex to the courthouse.

BOYLESTOWN, OHIO—This town will vote on the issue of $10,000 municipal lighting bonds.

BREWSTER, MINN. — This village has voted $7,000 bonds to build waterworks and an electric light plant.

BROCKET, N. D.—Bonds to the amount of $3,500 will be issued for the erection of a new school house here.

BROOKLYN, N. Y.—A special meeting of the Uniondale school district will be held to determine whether $15,000 shall be raised to erect a new school building.

CAMBRIDGE, MINN.—The village has advertised for bids for school bonds in the sum of $10,000.

CAMDEN, N. J.—An ordinance authorizing the issue of $96,000 bonds to take up the floating indebtedness of this city was passed.

CAMDEN, N. J.—The board of education will ask the city council to issue $124,000 bonds.

CAMERON, W. Va.—This city will issue bonds for a $35,000 high school.

CANTON, O.—The city council has adopted a resolution favoring the issue of $100,000 waterworks improvement bonds.

CARBONDALE, ILL.—This city has voted to issue $17,000 bonds for a new school building.

CARTHAGE, ILL.—The proposition to issue $18,000 bonds for a new high school was approved.

CHESTER, PA.—An ordinance providing for refunding a portion of the city bonds passed.

CINCINNATI, OHIO—Proposals will be received for $500,000 3½ per cent terminal bonds of the Cincinnati Southern railway.

CINCINNATI, OHIO—An ordinance providing for the issue and sale of bonds in the sum of $300,000 for the purpose of constructing and repairing viaducts passed.

CINCINNATI, OHIO—Sealed proposals will be received at the office of W. T. Perkins, city auditor, for the purchase of $500,000 park extension bonds.

CINCINNATI, OHIO—The waterworks commissioners have ordered an additional bond issue of $1,075,000 to run 40 years.

CLAIRTON, PA.—Preparations are being made for the issuance of $70,000 bonds for the erection of a school.

CLARKESVILLE, TEXAS—The election to determine whether the city should issue $30,000 bonds for the purpose of building a system of waterworks resulted in favor of the plan.

CLEARWATER, MINN.—The proposition to bond the county for $35,000 for a new courthouse was carried.

CLEVELAND, OHIO—Sealed proposals will be received at the office of Wm. G. Phare, clerk of the village of Cleveland Heights, for the purchase of $15,000 bonds.

CLEVELAND, OHIO—Proposals will be received at the office of R. W. Bassett of the village of Rocky River for the purchase of $4,000 bonds.

COLDWATER, MICH.—This city has voted to issue $50,000 sewer bonds.

COLUMBIA, TENN.—The proposition to issue $30,000 bonds to pay the indebtedness of the city was carried.

COLUMBUS, IND.—The city council has ordered an issue of $15,000 bonds, which will wipe out the floating debt of the city.

COLUMBUS, IND.—It is announced that bonds will be issued for a new high school building.

COLUMBUS, OHIO—The board of public service will ask the council to authorize the issue of $10,000 bonds for the repair of the Indianaola sewer.

CONROE, TEXAS—The school district is to issue bonds to the amount of $5,000 for the purpose of improving the school building.

COOPERSTOWN, N. D.—The people will vote on the issue of $15,000 bonds to replace the school burned recently.

COVINGTON, KY.—The Board of Public Safety has decided to ask the council for $320,000 in bonds for various improvements contemplated in the fire department.

CRESTLINE, OHIO—A waterworks system to cost $100,000 will be built.

DALLAS, TEXAS—The ordinance providing for a $50,000 bond issue to be applied to Oak Cliff improvements has been approved.

DAVENPORT, IOWA—The city has issued $115,000 bonds for a new high school building.

DAYTON, OHIO—An ordinance has been passed to issue $20,000 bonds for the construction of fire cisterns.

DEADWOOD, SO. DAK.—This town will issue $35,000 bonds for the erection of a new high school building.

DELANO, MINN.—The special election to issue $7,500 bonds for public improvements resulted in favor of the proposition.

DENVER, COLO.—The proposition providing to issue bonds for the construction of an auditorium was carried.

EAGLE BEND, MINN.—School bonds are offered for sale by this city in the sum of $8,000.

EAST GRAND RAPIDS, MICH.—Citizens voted favorably on the proposition to issue $2,500 bonds for school purposes.

ELDRIDGE, IOWA—It was voted to construct a system of waterworks to cost $10,000.

ELMWOOD PLACE, OHIO—Bids will be received at the office of Scott Bonham, attorney for this city, 519 Main street, Cincinnati, Ohio, for the purchase of 20 bonds.

EVANSTON, ILL.—The proposition to issue bonds for a new building to replace the present Dewey school will come before the voters of District No. 75.

FARGO, N. DAK.—This city will issue $9,000 refunding bonds to retire an equal amount of bridge bonds.

FENNIMORE, ILL.—Citizens have approved the proposition to issue $15,000 waterworks bonds.

FRANKLIN, IND.—It has been voted to issue $9,000 bonds to enlarge the central school building.

FRANKLIN, TENN.—Citizens are planning a bond issue to provide the town with a system of waterworks.

FREDERICKSTOWN, OHIO — This town will vote on the question of issuing $20,000 bonds for the purpose of putting in waterworks.

GALESBURG, ILL.—A resolution providing for the issue of $100,000 school building bonds was passed.

GAYLORD, MICH.—The proposition to bond the district for $8,000 to build a new school was carried.

GLENWOOD, MINN.—The Clearwater county commissioners have adopted a resolution to bond the county for $35,000 to build a new courthouse.

GOWRIE, IA.—This town has voted on the proposition to issue bonds for $14,000 for a new school house.

GRANITE FALLS, MINN.—Clarkfield voters will vote on the question of issuing $5,000 bonds with which to purchase the waterworks system already in.

GREENVILLE, ALA.—This city will vote on a proposition to issue $30,000 20-year 5 per cent bonds for the purpose of building two new school houses.

HAILEY, IDAHO—The district has voted to issue $4,000 bonds to build a new school house.

HALLITIN, MO.—The proposition to vote on $75,000 courthouse bonds here was defeated.

HAMILTON, OHIO—The city council has authorized the issue of $90,000 4½ per cent 15-year general improvement bonds.

HAMILTON, O.—This city will issue $15,000 bonds for gas plant improvements.

HAVRE DE GRACE, MD.—The proposition to issue bonds to the amount of $20,000 to build a new sewerage system was approved.

HAWLEY, MINN.—This town will vote on the issue of $10,000 bonds for the erection of a new school house.

HILL LAKE, MINN.—This town will sell $65,000 bonds for funds to be used in the construction of roads and bridges.

HOMESTEAD, PA.—A special election will be held for the purpose of voting on the question of issuing $50,000 bonds for improving the waterworks.

HOUSTON, TEXAS—Bonds to the amount of $100,000 will be issued for school purposes.

HUMBOLDT, NEB.—The city council has passed an ordinance for a special election July 12 to vote on a proposition to issue bonds for the erection of a city hall and fire house.

HUNTINGTON COUNTY, IND.—This county will issue $260,000 courthouse bonds.

HYATTSVILLE, MD.—Prince Georges county will issue $10,000 bonds to build a public school house.

INDIANAPOLIS, IND.—The county council has voted to issue bonds to the amount of $842,000 to be used for bridges.

JACKSON, MISS.—Governor Vardaman gives notice that the state of Mississippi will receive bids until July 9 on $500,000 of 30-year non-taxable bonds.

JANESVILLE, MINN.—This village has voted in favor of the issue of $25,000 bonds for a waterworks system.

KENMARE, NOR. DAK.—This town will vote on the question of bonding in the sum of $7,000, proceeds to be used for the construction of waterworks.

KEOKUK, IA.—Adams county has issued bonds in the amount of $35,000 to repair damages by floods to bridges and country buildings.

KINGMAN, KANS.—This city has just voted bonds to the amount of $25,000 for the purpose of building waterworks plant.

KNOXVILLE, TENN.—The proposition to issue $30,000 bonds to fund the city debt carried.

KNOXVILLE, TENN.—The city will vote on the issue of bonds for the waterworks plant which is being built at a cost of $657,483.

LEHIGH, IA.—The citizens of this place voted $11,850 bonds for a new school house.

LE SUEUR, MINN.—The proposition to issue $12,000 bonds for enlarging the Washington school building carried.

LINCOLN, NEB.—The city proposes to issue $65,000 lighting plant bonds.

LITTLE FALLS, MINN.—The town has decided to issue $10,000 bonds at 5 per cent, proceeds to be used for paving.

LOS ANGELES, CAL.—A special election will be held here to vote on a new high school proposition.

LUDINGTON, MICH.—The proposition to bond the city for $50,000 for public improvement purposes was carried.

MANKATO, MINN.—The village of North Mankato will vote upon the proposition to bond the school district for $8,000 to build an addition to the school and install a heating plant.

MANTON, MICH.—The proposition to bond the village for $8,000 to enlarge the electric light plant and waterworks was carried.

MAPLE RIVER, IOWA.—The proposition to issue $3,700 bonds for a new school building was passed.

MARION, OHIO—The city council has approved the issue of $11,000 bonds to pay the indebtedness of the health department.

MARSHFIELD, ORE.—The North Bend school district voted to issue $10,000 bonds for the purpose of building a new school house.

MASSILLON, OHIO—A resolution authorizing a bond issue of 1 per cent more than $200,000 or the estimate of the cost of a waterworks plant will be voted on.

McKEESPORT, PA.—Bonds to the amount of $10,000 will be issued for a new town hall.

MERIDIAN, MISS.—This city will issue $40,000 bonds, proceeds to be used in the establishment of parks.

MILWAUKEE, WIS.—An ordinance to provide for the issue of $120,000 bonds to be called Flushing tunnel bonds was passed.

MOLINE, ILL.—It has been decided to issue $27,000 bonds to provide for the erection of a new building in the seventh ward.

MONTEVIDEO, MINN.—This village has voted $8,500 bonds to construct a waterworks system.

MONTGOMERY, ALA.—The city has voted to issue $350,000 of bonds for municipal improvements, of which $200,000 is for waterworks.

MONTROSE, CAL.—The proposition to issue $20,000 high school bonds was carried.

MONTROSE, COLO.—The proposition to issue $10,000 bonds for the erection of a new county high school was carried.

MORA, MINN.—The village has voted to issue $12,000 bonds for a waterworks system.

MT. AIRY, OHIO—Sealed proposals will be received at the office of Jos. Steidle, clerk of this village, for the purchase of $10,000 bonds.

MT. JOY, PA.—Citizens have voted favorably on a proposition to issue $15,000 bonds for improving the heating apparatus in public schools and building an addition to the high school building.

MT. VERNON, S. D.—The proposition to issue $6,000 waterworks bonds was carried.

MURDOCK, MINN.—An election will be held at this village in the near future for the purpose of voting bonds for the erection of a new school.

NAPOLEON, OHIO—Sealed proposals will be received at the office of F. J. Beck, county auditor, for the sale of $58,000 bonds.

NEWARK, OHIO—The city council passed an ordinance authorizing the issue of $300,000 bonds for a waterworks plant.

NEWTON, MASS.—The board of aldermen has authorized the issue of $82,000 bonds.

NIAGARA FALLS, N. Y.—The common council authorized the issue of $17,000 bonds for the purchase of a fire engine and the erection of a fire hall.

OAKLAND, CAL.—Bonds to the amount of $80,000 will be issued for general municipal improvements.

ORANGEBURG, S. C.—The proposition to issue $20,000 bonds for the purpose of increasing the public school facilities was carried.

OSSEO, WIS.—The town will vote on a proposition to issue $5,000 bonds for the erection of a village hall.

PARK RIVER, NOR. DAK.—At the election the issue of $2,000 was approved.

PENDLETON, ORE.—A special election will be held to vote on bonds to the amount of $60,000 for school buildings.

PORT ARTHUR, TEXAS—The city council has voted an issue of $80,000 bonds for school purposes.

PRENTISS COUNTY, MISS.—The Board of Supervisors will hold a meeting to issue $34,000 bonds for a new courthouse.

REDFIELD, SO. DAK.—A proposition to issue bonds amounting to $7,500 was approved at a recent election, the proceeds to be used for installing an electric light plant.

RIDLEY PARK, PA.—A special election will be held here to give the citizens an opportunity to vote on an issue of $8,000 bonds for sewer construction purposes.

RIVERSIDE, CAL.—Orange Union high school district has voted in favor of the bond issue of $35,000 for a new high school building.

SAN ANGELO, TEXAS—The city council has ordered an election for June 23 to vote on the issue of $20,000 bonds for public school improvements.

SCHNECTADY, N. Y.—The common council has adopted an ordinance for the issue of deficiency bonds to the amount of $50,000.

SCRANTON, PA.—An ordinance providing for the issue of $38,000 bonds for the purpose of paying the assessment made against the city passed.

SCRANTON, PA.—An ordinance providing for the issue of $100,000 bonds for a building for the police and fire headquarters passed.

SEATTLE, WASH.—A resolution was introduced at the city council calling for a special election on a bond issue for the purpose of erecting a municipal building and new city hall.

SILVER CREEK, LA.—It is announced that $3,500 bonds for school purposes will be issued here.

SPARTA, WIS.—This town has voted to issue bonds for a soldiers' monument.

SPOKANE, WASH.—School bonds to the amount of $8,000 will be issued here.

STACY, MINN.—Bonds in the sum of $2,000 were voted to erect a new school building.

STARKWEATHER, NOR. DAK.—The citizens have decided to build a new school house at a cost of $6,500 and will issue bonds.

STEELTON, PA.—The ordinance authorizing an issue of $60,000 bonds for the purpose of building a filter plant was passed.

STEPHENSON, MICH.—The Marinete county board has voted to bond the county for $75,000 to secure funds with which to build the proposed county asylum near Peshtiggo.

ST. JOSEPH, MO.—A city election will be called to vote on the question of issuing $325,000 3½ per cent 20-year bonds.

TAYLORSVILLE, ILL.—The voters of Rosemond school district decided at a special election to build a school house at a cost of $6,000.

TEKAMAH, NEB.—Voters have approved the issue of $10,000 bonds for the construction of an electric railroad between Dectaur, Tekamah and Omaha.

TENAHA, TEXAS—The Attorney General has approved $7,000 independent school district bonds.

TIFTON, GA.—This city will be bonded for $20,000 for the erection of a new school building.

TILDEN, NEB.—This town will vote again on the proposition to issue bonds for the erection of a new school.

URBANA, O.—An ordinance has been passed to refund bonds to the amount of $15,000.

VAIL, IA.—Bonds will be issued for the construction of a gas plant.

VALDOSTA, GA.—A special election will be held to vote on the question of issuing $35,000 bonds to build a new school.

VIRDEN, ILL.—The special election to issue $5,000 bonds for the erection of a new school house approved the issue.

WALDEN, COLO.—The proposition to issue $6,000 bonds for the erection of a new school house in School District No. 45 was approved at the election.

WALNUT GROVE, MINN.—This village has voted to issue $8,000 bonds for village improvements.

WARREN, MINN.—Sealed bids will be received by the clerk of the Board of Education for the purchase of $10,000 bonds of the Warren independent school district No. 2.

WATERTOWN, ILL.—The proposition to issue bonds for the erection of a new school house here was carried.

WAYNESBURG, OHIO—Bonds to the amount of $12,000 will be issued for waterworks purposes.

WESTGATE, IOWA—Citizens have voted to issue bonds for a waterworks plant.

WEST HOBOKEN, N. J.—The board of school estimate has voted that at least $150,000 shall be raised by a bond issue for the purchase of a site in the first ward for new schools.

WEST PLAINS, MO.—An election will be held to vote on the question of bonding the district in the sum of $10,000 for a high school building.

WEST POINT, NEB.—The vote on the question of issuing $8,000 bonds for the enlargement of the public school was in favor of the proposition.

WEST SEATTLE, WASH.—This town voted $18,000 bonds for the construction of an electric line.

WILTON, IOWA—At a special election it was decided to issue $5,250 bonds to improve the electric light plant.

WINIFRED, SO. DAK.—Bonds have been voted for the erection of a new public school building to cost about $6,000.

WISETOWN, ILL.—The Hunter school district voted in favor of issuing bonds to build a new school house.

WOODBRIDGE, N. J.—This city will issue $50,000 school building bonds.

YOUNGSTOWN, OHIO—The council has passed an ordinance authorizing $38,000 jail bonds.

TO DOUBLE BANK STOCK.

Stockholders of the Chicago Savings Bank have voted to increase the capital stock from $250,000 to $500,000.

The Madison Building Company, which is erecting the Chicago Savings Bank Building, at the southwest corner of State and Madison streets, has given a trust deed to the Western Trust and Savings Bank to secure an issue of $400,000 first mortgage gold bonds. The building will be sixteen stories in height, costing $600,000.

BANQUET OF CHICAGO CHAPTER.

Members of the Chicago Chapter of the American Institute of Bank Clerks had their third annual banquet at the Auditorium on the evening of May 28. James R. Chapman, vice-president of the American Trust and Savings Bank, one of the speakers, advocated the teaching of banking at the great universities. City Comptroller Lawrence E. McGann, in his talk, favored the nomination of all candidates for political office by petition. W. Irving Osborne, vice-president of the Central Trust Company of Illinois, spoke on "Banking From the Depositor's Standpoint." Frank L. Strattan of the Merchants' Loan and Trust Company on "Our Opportunity," and August Blum, assistant cashier of the First National Bank, on "The Bank Clerk as a Patriot."

The Chicago Chapter has elected the following officers for the coming year:

President, George K. Wadsworth; vice-president, Fred A. Crandall; secretary, Victor E. Brown; treasurer, Fred E. Keil; trustees—one-year term, Edgar N. Johnson and J. F. Hein; two-year term, H. E. Hallenbeck; three-year term, Charles F. Hoerr and E. F. Taylor.

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NEW BANKING INTELLIGENCE.

The following information has been received since the January, 1904, edition of the BANKERS DIRECTORY and LIST of BANK ATTORNEYS—"BLUE BOOK"—was issued.

NEW BANKS.

State.	Town and County. ▲County Seats.	Name of Bank. § State. † Private.	President and Cashier.	Paid-up Capital	Correspondents.
Alabama	Fort Deposit* (Lowndes.)	Fort Deposit Bank §	W. E. Holloway I. N. Jordan.	$ 40,000	
"	▲Greensboro (Hale.)	Peoples Bank of Greensboro §	A. Lawson L. J. Lawson, *V.-P.*	30,500	Nat. Park Bk., N. Y.
Arizona	Douglas (Cochise.)	Arizona Trust & Banking Co. §	George Mitchell L. C. Hanks, *Sec.*	30,000	
Arkansas	▲Batesville (Independence.)	Independence County Bank §	T. B. Padgett C. H. Hogan.	25,000	Han. Nat. Bk., N. Y.; Mech. Nat. Bk., St. L.
"	Cottonplant (Woodruff.)	Planters Bank §	Robert C. Lynch John Bowman.	12,500	
"	Eudora* (Chicot.)	Bank of Eudora §	S. A. Scott A. P. Fairhurst.	15,000	Ex. Nat Bk., Little R.
"	▲Mena (Polk.)	First National Bank	C. A. Smith L. C. Acruman.	50,000	Mtle Nat. Bk., N. Y.; Cont. Nat. Bk., Chi.
"	▲Searcy (White.)	Searcy Bank §	W. M. Watkins H. P. Gorman.	30,000	
"	▲Texarkana (Miller.)	State National Bank	E. W. Frost E. K. Smith.	100,000	
California	Alturas (Modoc.)	First National Bank	C. E. Estes B. F. Lynip.	40,000	Chase Nat. Bk., N. Y.; London & San F. Bk., Ltd., San F.
"	Berkeley (Alameda.)	West Berkeley Bank §	M. P. W. Albee A. C. Richards.	15,000	Nat. Bk. Com., N. Y.; First Nat. Bk., Chi.
"	Dunsmuir* (Siskiyou.)	State Bank of Dunsmuir §	E. V. Carter B. O. Tupper.	12,500	Wells, Fargo & Co. Bk., San F.
"	Sebastopol (Sonomo.)	Analy Savings Bank §	F. A. Brush A. B. Swain.	25,000	Nat. Park Bk., N. Y.; First Nat. Bk., Chi.
"	▲Weaverville (Trinity.)	Savings Bank of Trinity County §	C. H. Edwards Herbert Gray.	10,000	
Florida	▲Lake City (Columbia.)	State Exchange Bank §	R. W. Adams F. F. Bardin.	50,000	Nat. Bk. Com., N. Y.; Atlantic Nat. Bk., [Jacksonville.
Georgia	▲Dublin (Laurens.)	Citizens Bank §	E. P. Rentz D. S. Blackshear.	20,700	
"	Kingston* (Bartow.)	Bank of Kingston §	L. P. Gaines J. D. Rollins, *V.-P.*	15,000	
"	Metter* (Bulloch.)	Bank of Metter §	W. S. Witham L. H. Seivell.	15,000	
Idaho	▲Lewiston (Nez Perces.)	Commercial Trust Co. §	W. P. Hurlbut E. D. Thomas, *Sec.*	1,000,000	Mchts. Nat. Bk., N. Y.; Corn Ex. Nat. Bk., Chi.
"	▲Rathdrum (Kootenai.)	Rathdrum State Bank, Ltd. §	Stewart Young R. E. Young.	25,000	Han. Nat. Bk., N. Y.; Tra. Nat. Bk., Spokane.
Illinois	Dundee (Kane.)	First National Bank (*Resumed*)	Delos Dunton A. F. Chapman, *V.-P.*	50,000	Han. Nat. Bk., N. Y.; Com'l Nat. Bk., Chi.
"	Humboldt* (Coles.)	First National Bank	E. M. Mulliken John W. Poorman.	25,000	
"	Mahomet (Champaign.)	Home Bank †	R. G. Rayburn J. N. Black.	20,000	Hamilton Nat. Bk., Chi.
"	▲Tuscola (Douglas.)	Farmers and Traders Bank †	F. H. Jones H. C. Jones.	50,000	Chase Nat. Bk., N. Y.; Bkrs. Nat. Bk., Chi.
Indiana	▲Columbia City (Whitley.)	Columbia City National Bank	Franklin H. Foust William H. Magley	50,000	Irving Nat. Bk., N. Y.; First Nat. Bk., Chi.
"	Hamlet* (Starke.)	Bank of Starke County §	D. H. Stanton Orris Booth.	10,000	Cont. Nat. Bk., Chi.
Indian Territory	Coalgate (Choctaw.)	Choctaw State Bank §	Wright Christian H. R. Nichols.	12,500	Traders Bk., Kansas City
"	Millcreek (Chickasaw.)	First National Bank	A. B. Dunlap J. M. Browning.	25,000	New Eng. Nat. Bk., Kan. City; State Nat. Bk., Denison, Tex.
Iowa	Colfax (Jasper.)	First National Bank	W. W. Lyons A. S Marquis, *A. C.*	25,000	Bkrs. Nat. Bk., Chi.; Val. Nat. Bk., Des Moines.
"	Garrison (Benton.)	Farmers Savings Bank §	J. W. Hanna D. D. Johnson.	20,000	
"	Klemme (Hancock.)	State Savings Bank §	W. R. Bloom H. A. Sweigard.	15,000	Cont. Nat. Bk., Chi.; Citiz. N. B., Ced. Rap.
"	▲Newton (Jasper.)	Citizens State Bank §	F. L. Maytag Joseph Horn.	60,000	Chase N. B., N. Y.; Am.; Tr. & Sav. B., Chi.
"	North Liberty* (Johnson.)	North Liberty Savings Bank †	(S. E. Lehnen.)	10,000	Ced. R. Nat. Bk., Ced. R.
"	Walcott (Scott.)	Farmers Savings Bank §	D. H. Snoke C. F. Emler.	25,000	Nat. Live Stock, Bk., Chi.; Citizens Nat. Bk., Dav.
Kansas	Chautauqua* (Chautauqua.)	Citizens State Bank §	A. Spire C. R. Waterhouse.	10,000	Oriental Bk., N. Y.; Am. Nat. Bk., Kan. C.
"	Clifton (Washington.)	First National Bank	C. W. Snyder L. Pfister.	25,000	Han Nat. Bk., N. Y.; Nat. Bk. Com., Kan. C.

* New banking point.

STATE.	TOWN AND COUNTY. ▲County Seats.	NAME OF BANK. § State. † Private.	PRESIDENT AND CASHIER.	PAID-UP CAPITAL	CORRESPONDENTS.
Kansas (*cont'd*) ..	Delphos ..... (Ottawa.)	Farmers and Merchants State Bank ..... §	W. W. Bowman .. H. C. Wones.	$ 10,000	Nat. Park Bk., N. Y.; Am. Nat. Bk., Kan. C.
"	▲Goodland ..... (Sherman.)	Goodland State Bank.. §	J. W. Tibbets..... Ira Wolfe.	10,000	Chase Nat. Bk., N. Y.; 1st Nat. Bk., St. Jo.
"	Jewell ..... (Jewell.)	Citizens State Bank... §	Benjamin Musser. Wm. A. Matson.	25,000	Inter-State N. B., Kan. C.
"	Turon..... (Reno.)	Farmers State Bank.... §	J. T. Wallace ..... E. E. Shive.	10,000	Oriental Bk., N. Y.
Kentucky.....	Cannel City*.... (Morgan.)	Morgan County Bank .. §	M. L. Conley ..... Luke Powell.	7,550	Seab. Nat. Bk., N. Y.; 5th Nat. Bk.. C n.
"	Centertown* .... (Ohio.)	Bank of Centertown ... §	W. A. Rowe ..... H. H. Lewis.	15,000	First Nat. Bk., Lou.; Peo. Bk., Owenton, Ky.
"	▲Pineville ..... (Bell.)	Bell National Bank	J. R. Rice ..... E. G. Conant.	25,000	Han. Nat. Bk., N. Y.; Citiz. Nat. Bk., Lou.
"	Stanley* ..... (Daviess.)	Stanley Deposit Bank.. §	G. W. Dawson .... Estill W. Neel.	15,000	
Massachusetts ..	Wellesley* ..... (Norfolk.)	Wellesley National Bank	Isaac Sprague .... Charas N. Taylor	50,000 *V.-P.*	
Minnesota	Browerville ..... (Todd.)	First National Bank....	W. E. Lee ..... Harry Lee.	25,000	Chase Nat. Bk., N. Y.; Northwestern Nat. Bk., Minpls.
"	Elgin ..... (Wabasha.)	First National Bank....	W. P. Tearse..... John Walch.	25,000	Shoe & Lea. N. B., N. Y.; Corn Ex. N. B., Chi.
.....	Gaylord ..... (Sibley.)	Citizens State Bank.... §	A. W. Sternke.... S. J. Maurer.	15,000	Chase N. B., N. Y.; First N. B., Minpls.
Mississippi	▲Greenwood ..... (Leflore.)	First National Bank....	E. R. McShane.... W. T. Loggins	250,000	Nat. City Bk., N. Y.; Mech. Nat. Bk., St. L.
"	Hickory* ..... (Newton.)	Bank of Hickory..... §	E. F. Ballard..... Albert H. Chalk.	12,500	Oriental B., N. Y.; Home Fin. & Tr. Co., Memp.
"	▲Iuka ..... (Tishomingo.)	Citizens Bank..... §	W. T. Ross ..... E. T. Hammerly.	12,200	Oriental B., N. Y.; Memphis N. B., Memphis.
"	Leland..... (Washington.)	Delta Bank ..... §	R. W. Harrison... M. H. Bell.	50,000	Han. N. B., N. Y.; State N. B., Memphis.
"	Mound Bayou*.. (Bolivar.)	Bank of Mound Bayou. §	J. W. Francis..... Chas. Banks.	3,100	Sec. B. of Minn., Minpls.; Plan. B., Clarksdale.
"	▲Pittsboro* ..... (Calhoun.)	Bank of Pittsboro..... §	H. T. Gaines..... A. L. Jagoe.	30,000	Han. Nat. Bk., N. Y.
"	Roxie* ..... (Franklin.)	Bank of Roxie..... §	H. G. Butler ..... V. M. Roby.	30,000	
"	Shaw ..... (Bolivar.)	First National Bank	Henry Dugan ..... Jacob K. Meadow.	30,000	
"	Tchula..... (Holmes.)	Merchants & Planters Bank ..... §	R. E. Warfield .... G. J. Hubert.	30,000	Guar. Tr. Co., N. Y.; State Nat. Bk., N. O.
"	▲Tupelo..... (Lee.)	Peoples Bank and Trust Co. ..... §	J. J. Rogers ..... S. J. High.	60,000	Oriental Bk., N. Y.
Missouri	Marceline ..... (Linn.)	Marceline State Bank .. §	C. H. Myers..... W. C. Hume	20,000	Nat. Bk. Com., St. Louis; State Sav. Ln. & Tr. Co., Quincy, Ill.
"	St. Louis..... (St. Louis City.)	Bankers World's Fair National Bank.....	H. A. Forman..... C. E. Bryan.	200,000	
Montana	Plains* ..... (Missoula.)	First National Bank.....	J. A. McGowan... C. W. Powell.	25,000	Imp. & Tra. Nat. Bk., N. Y.
New York	▲Binghamton .... (Broome.)	Cyrus Strong & Co..... †	W. A. Johnson, *Cash*.....		Chase Nat. Bk., N. Y.
"	▲New York ..... (New York.)	Citizens Central National Bank.....	Edwin S. Schenck. Henry Dimse.	2,550,000	Cont. N. B., Chi.; New Eng. N. B., Boston.
North Carolina ..	Aurora ..... (Beaufort.)	Bank of Aurora..... §	J. B. Whitehurst.. O. M. Hooker.	10,000	Norfolk N. B., Norfolk; B. of Washington, N.C.
"	Dunn ..... (Harnett.)	Dunn Banking Co..... §	D. S. Boykin..... R. L. Green.	25,000	Han. N. Bk., N. Y.; Marine Bk., Norfolk, Va.
"	Dunn ..... (Harnett.)	First National Bank	W. H. McDonald.. Geo. K. Grantham.	25,000 *V.-P.*	Mchts. Nat. Bk., Balt.
Ohio	Defiance ..... (Defiance.)	Defiance City Bank .... §	C. C. Kuhn ..... C. J. Davoust.	100,000	Nat. Park Bk., N. Y.
"	▲Greenville..... (Drake.)	Greenville National Bank	John H. Koester .. F. T. Conkling.	100,000	Han. Nat. Bk., N. Y.; Mchts. Nat. Bk., Cin.
"	Loramie ..... (Shelby.)	Loramie Banking Co. .. †	M. Moorman..... W. J. Sherman.	10,000	Ger. Nat. Bk., Cin.
Oklahoma Ter....	Choctaw*..... (Oklahoma.)	State Bank of Choctaw. §	W. M. Grant..... B. F. Miles.	10,000	N. B. Com., Kansas C.; State N. B., Oklahoma.
.....	Skedee* ..... (Pawnee.)	Citizens State Bank.... §	E. M. Clark..... J. E. Newell.	5,000	Union Nat. B., Kan. C.; First Nat. B., Pawnee, O. T.
Oregon.....	▲Portland ..... (Multnomah.)	Oregon Savings Bank.. §	L. O. Ralston..... W. C. Morris.	100,000	
Pennsylvania	Ellsworth*..... (Washington.)	National Bank of Ellsworth	Jas. W. Ellsworth. S. W. Rogers.	25,000	Nat. Bk. Com., N. Y.; Mellon Nat. Bk., Pitt.
"	Quakertown .... (Bucks.)	Quakertown Trust Co. §	J. S. Harley ..... Henry C. Detweiler,	125,000 *Sec.*	Girard Nat. Bk., Phil.
"	Spangler*..... (Cambria.)	First National Bank	J. L. Spangler .... James A. McClain	50,000	Fourth St. Nat. Bk, Phil.
"	Swarthmore* ... (Delaware.)	Swarthmore National Bank	Arthur H Tomlinson Isaac Roberts.	50,000	Nat. Park Bk., N. Y.; Girard Nat. Bk., Phil.

* New banking point.

STATE.	TOWN AND COUNTY. ▲County Seats.	NAME OF BANK. § State. † Private.	PRESIDENT AND CASHIER.	PAID-UP CAPITAL	CORRESPONDENTS.
South Carolina ..	▲Georgetown .... (Georgetown.)	Peoples Bank.....§	J. B. Steele..... H. W. Fraser.	$ 75,000	Liberty Nat. Bk., N. Y.; Bk.of Char.N.B.A.,Char.
"	Kershaw ..... (Lancaster.)	Bank of Kershaw .....§	Leroy Springs..... J. M. Carson.	50,000	
Tennessee	Cumberland City* (Stewart.)	Bank of Cumberland City .....§	W. T. Thomas .... N. Pickard.	25,000	
Texas.....	▲Eastland..... (Eastland.)	City National Bank	J. M. Wagstaff.... W. C. Lasley.	25,000	Han. Nat. Bk., N. Y.; Mech. Nat. Bk., St. L.
"	Garland ..... (Dallas.)	Citizens National Bank	B. O. Smith..... T. N. Hickman.	50,000	
"	Hico..... (Hamilton.)	Hico National Bank.....	William Connolly. John Cage.	50,000	Nat. Bk. Com., N. Y.; 1st Nat. Bk. Ft.Worth.
"	Kyle ..... (Hays.)	Kyle National Bank.....	O. G. Parke..... Otto Groos.	25,000	
"	▲Palestine ..... (Anderson.)	Royall National Bank...	N. R. Royall..... Tucker Royall.	100,000	Han. Nat. Bk., N. Y.; Mech. Nat. Bk., St. L.
Virginia	▲Gate City..... (Scott.)	Peoples National Bank	J. B. Richmond... J. M. Johnson, Jr.	25,000	Park Nat. Bk., N. Y.; Dom. Nat. Bk., Bristol, Tenn.
"	▲Martinsville .... (Henry)	First National Bank	E. L. Williamson. J. C. Greer.	50,000	Nat. City Bk., N. Y.; Mchts. Nat. Bk., Balt.
Wisconsin	▲Ashland ..... (Ashland.)	Ashland State Bank ...§	F. H. Wellcome... E. S. Kinmunday.	50,000	Nat. Park Bk., N. Y.; Bkrs. Nat. Bk.. Chi.
"	Bayfield ..... (Bayfield.)	First National Bank.....	Theo. F. Wieland A. H. Wilkinson..	25,000	Con. Nat. Bk. Chi.; 1st Nat. Bk., St. Paul.
"	De Soto*..... (Vernon.)	De Soto State Bank....§	E. J. Gable..... C. E. Wright.	5,000	Mchts.Ln.& Tr.Co.,Chi.; Nat. Bk. of La Crosse, La Crosse, Wis.
"	Potosi *..... (Grant.)	Potosi State Bank.....§	Adam Schumacher C. J. Ragatz.	10,000	First Nat. Bk., Chi.; First Nat.Bk.,Dub., Ia.
CANADA.					
Nova Scotia	Truro..... (Colchester.)	Bank of Nova Scotia....	R. A. Mingie, *Mgr.*	.....	
Ontario	Bobcaygeon*.... (Victoria.)	Bank of British North America	G. D. Watt, *Mgr.*		
"	Burks Falls..... (Parry Sound.)	Sovereign Bank of Canada	.....	.....	
"	Mount Forest ... (Wellington.)	Sovereign Bank of Canada	G. J. Reid, *Mgr.*	.....	
Quebec	Stanbridge East. (Stanbridge.)	Sovereign Bank of Canada	.....	.....	

*** New banking point.**

BANKS REPORTED DISCONTINUED

Since the January, 1904, edition of the BANKERS' DIRECTORY—

"BLUE BOOK"—was issued.

STATE.	TOWN AND COUNTY. ▲ County Seats.	NAME OF BANK. § State. † Private.	REMARKS.
Alabama	▲Opelika ..... Lee	Shapard Bank ..... §	Insolvent.
Arkansas	▲Texarkana ..... Miller	State Bank of Texarkana ..... §	Succeeded by State National Bank.
"	▲Mena ..... Polk	Citizens Bank ..... §	Succeeded by First National Bank.
California	▲Riverside ..... Riverside	Orange Growers National Bank ..	Insolvent.
Florida	▲Lake City ..... Columbia	Adams Banking Co ..... †	Succeeded by State Exchange Bank.
Idaho	▲Rathdrum ..... Kootenai	Bank of Commerce ..... †	Succeeded by Rathdrum State Bank, Ltd.
Illinois	Stonington ..... Christian	Exchange Bank ..... †	Consolidated with First National Bank.
Indiana	▲Columbia City ..... Whitley	Columbia City Bank ..... †	Succeeded by Columbia City National Bank.
"	Sellersburg ..... Clark	Sellersburg Exchange Bank ..... †	By order of P. O. Inspector.
Indian Territory	Holdenville ..... Creek	National Bank of Holdenville	Insolvent.
" "	Mill Creek ..... Chickasaw	State Bank of Mill Creek ..... §	Succeeded by First National Bank.
Iowa	Garden Grove ..... Decatur	Farmers Bank ..... †	Insolvent.
"	Garrison ..... Benton	Bank of Garrison ..... †	Succeeded by Farmers Savings Bank.
"	Klemme ..... Hancock	Bank of Klemme ..... §	Succeeded by State Savings Bank.
"	▲Newton ..... Jasper	Farmers & Merchants State Bank §	Succeeded by Citizens State Bank.
Kansas	Clifton ..... Washington	Clifton State Bank ..... §	Succeeded by First National Bank.
"	Galena ..... Cherokee	State Bank of Galena ..... §	Consolidated with Citizens Bank.
Maryland	Baltimore ..... Baltimore City	Federal Savings Bank ..... §	Consolidated with Hopkins Place Savings Bk
"	Lanaconing ..... Allegany	Miners & Merchants Bank ..... §	Insolvent.
Massachusetts	▲Taunton ..... Bristol	Taunton Safe Deposit & Trust Co. §	Insolvent.
Minnesota	LeSueur ..... LeSueur	LeSueur County Bank ..... †	Voluntary liquidation.
"	Browerville ..... Todd	Bank of Browerville ..... †	Succeeded by First National Bank.
Mississippi	▲Greenwood ..... Leflore	Bank of Greenwood ..... §	Succeeded by First National Bank.
"	▲Louisville ..... Winston	Bank of Louisville ..... §	Voluntary liquidation.
Missouri	Rothville ..... Carlton	Bank of Rothville ..... †	Voluntary liquidation.
New Jersey	Passaic ..... Passaic	Dundee Savings Bank ..... §	Voluntary liquidation.
New York	Cleveland ..... Oswego	Farmers Exchange Bank ..... †	Insolvent.
"	▲New York ..... New York	Central National Bank	Succeeded by Citizens Central National Bk.
"	▲New York ..... New York	Continental Trust Co ..... §	Consolidated with N Y Sec. Tr. Co.
"	" " ..... "	National Citizens Bank	Succeeded by Citizens Central National Bk.
North Carolina	Dunn ..... Harnett	Bank of Dunn ..... §	Insolvent.
Ohio	▲Greenville ..... Drake	Greenville Bank Company ..... §	Succeeded by Greenville National Bank.
Oregon	Dayton ..... Yamhill	State Savings Bank ..... §	
South Dakota	▲Clark ..... Clark	First State Bank ..... §	Insolvent.
Texas	▲Crochett ..... Houston	Farmers & Merchants Nat. Bk. ...	Consolidated with First National Bank.
"	▲Eastland ..... Eastland	Eastland County Bank ..... †	Succeeded by City National Bank.
"	▲Palestine ..... Anderson	N. R. Royall ..... †	Succeeded by Royall National Bank.
"	Garland ..... Dallas	Citizens Bank ..... †	Succeeded by Citizens National Bank.
"	Velasco ..... Brazoria	Velasco National Bank	Voluntary liquidation.
Virginia	▲Martinsville ..... Henry	Farmers Bank ..... §	Succeeded by First National Bank.
Wisconsin	Bayfield ..... Bayfield	William Knight ..... †	Succeeded by First National Bank.
Ontario	Mt. Forest ..... Wellington	J. A. Halsted & Co ..... †	Succeeded by Sovereign Bank of Canada.

KEEP THIS LIST BEFORE YOU!

A Special Representative List of

BANKS AND BANKERS

IN THE

UNITED STATES AND CANADA

Names given in this list may be relied upon as being prompt and reliable in the handling of business.

ALABAMA.

Town, County, Population	§ State. † Private. Name of Bank	Est.	Officers	* Capital ‖ Surplus ‡ Deposits	Correspondents
Anniston (*Calhoun*) Pop., 9,695	**FIRST NATIONAL BANK**	'83	W. W. Stringfellow, P. J. B. Goodwin, V.-P. Henry A. Young, C. A. J. Goodwin, A. C.	* $ 100,000 ‖ 146,150 ‡ 622,330	Importers & Traders and Chase Nat. Bks., N. Y.
	Collections and corresp		**ondence solicited.**		
Birmingham (*Jefferson*) Pop., 38,415	**AMERICAN TR. & SAV. BK.**	§'03	G. B. McCormack, P. H. L. Badham, V.-P. H. B. Urquhart, C.	* 100,000 ‡ 350,000	Nat. City Bk., N. Y.
	A general banking and prompt attention.		**trust business trans**	**acted. Co**	**llections receive**
" "	**BIRMINGHAM TRUST & SAVINGS CO.**	§'87	Arthur W. Smith, P. Tom O. Smith, V.-P. Wm. H. Manly, C. B. Cain, A. C.	* 500,000 ‖ 181,830 ‡ 2,850,250	Han Nat. and Nat. City Bks., N. Y.
	Collections a specialty.				
" "	**FIRST NATIONAL BANK**	'84	W. P. G. Harding, P. J. H. Woodward, V.-P. J. H. Barr, V.-P. W. W. Crawford, C. A. R. Forsyth, A. C.	* 500,000 ‖ 192,370 ‡ 5,125,350	Chase Nat. Bk., N. Y.; Cont. Nat. Bk., Chi.; Citizens Nat. Bk., Cin.; Fourth St. Nat. Bk., Phil.
	Collections solicited. C		**areful attention and**	**low rates.**	
" "	**JEFFERSON CO. SAV. BK.**	§ 85	C. F. Enslen, P. C. E. Thomas, V.-P. Eugene F. Enslen, C.	* 100,000 ‖ 80,000 ‡ 850,000	N. Bk. Com., N.Y.; 1st N. Bk., Chi.; Whitney N. Bk., N. O.; Ger. N. Bk., Cin.
	General banking busine attention.		**ss. Collections will**	**receive c**	**arefu and prompt**
Mobile (*Mobile*) Pop., 38,469	**CITY BANK & TRUST CO.**	§'99	E. J. Buck, P. P. J. Lyons, V.-P. A. I. Selden, C Geo. A. Tonsmeire, A.C.	* 500,000 ‖ 393,240 ‡ 1,527,710	Nat. City Bk., N.Y.; Am. Tr. & Sav. Bk., Chi; Hib. Bk. & Tr. Co., N. O.; 1st Nat. Bk., Balt.
	Your Alabama and Sout		**h Mississippi collect**	**ions solici**	**ted.**
" "	**LEINKAUF BANKING CO.**	§'83	H. W. Leinkauf, P. Chas. H. Brown, V.-P. Alfred Proskauer, C.	* 150,000 ‖ 70,000 ‡ 600,000	Han. and Imp. & Tra. N. Bks., N. Y.; N. Bk. Rep., Chi.; Mech. N. Bk., St. Louis.
	Collections given special		**attention and remit**	**ted for at l**	**owest rates.**
" "	**PEOPLES BANK**	§'71	J. W. Whiting, P. John B. Davis, V.-P. T. S. Bidgood, Jr., C. J. W. Little, A. C.	* 150,000 ‖ 450,000 ‡ 1,750,000	Chase and Am. Ex. N. Bks., N. Y.; Ger. Bk. & Tr. Co. and Whitney N. Bk., N.O.; N. Bk. Com., St. L.
	We collect all Alabama,		**Florida, and Missis**	**sippi item**	**s at actual cost.**
Montgomery (*Montgomery*) Pop., 30,346	**FOURTH NATIONAL BANK**	'01	T. J. Reynolds, V.-P. W. H. Hubbard, C.	* 200,000 ‖ 47,400 ‡ 478,480	4th N. Bk., N. Y.; Cont. N. Bk., Chi.; Union N. Bk., Lou.; 1st N. Bk., Birm.; Germania N. Bk., N. O.
	Accounts of banks, bank Unequaled facilities fo		**ers, merchants, and r making collection**	**corporati** **s.**	**ons solicited.**
" "	**MERCH. & PLANTERS-FARLEY NATIONAL BANK**	'90	Joseph L. Hall, P. S. V. Marks, Jr., V.-P. M. P. Le Grand, V.-P. Louis B Farley, C. H. T. Bartlett, A. C.	* 500,000 ‖ 190,000 ‡ 3,250,990	N. Park and Chase N. Bks., N. Y.; Hib. Bk. & Trust Co. New Orleans.
	Alabama items in bulk s		**olicited, especially t**	**hose on M**	**ontgomery.**
" "	**UNION BANK & TRUST CO.**	§'01	Michael Cody, P. Joseph Norwood, V.-P. James S. Wilcox, Sec.	* 100,000 ‖ 7,000 ‡ 195,000	Nat. Bk. Com.. N. Y.
	Collections have the per on day of payment; sen		**sonal attention of a d us your business.**	**n officer o**	**f this bank; we remit**
Selma (*Dallas*) Pop., 8,713	**PEOPLES SAVINGS BANK**	§'02	C. M Howard, P. W. M. Vaughan, V.-P.	* 50,000 ‖ 1,350 ‡ 124,240	Han. Nat. Bk., N.Y.: 1st Nat. Bk., Chi.; Birm. Tr. & Sav. Co., Birm.
	Transact a general ban make quick returns.		**king business; send**	**us your i**	**tems on Selma; we**

Town, County, Population	§ State † Private — Name of Bank — Est.	Officers	* Capital ‖ Surplus ‡ Deposits	Correspondents
Selma (*Dallas*) Pop., 8,713	**SELMA NATIONAL BANK** '03	John Carraway, P. Minthorne Woolsey, V-P R. P. Anderson, C.	* $ 200,000 ‖ 2,000 ‡ 300,000	N. B. Com. and N. Shoe & L. B., N.Y.; City B. & Tr. Co., Mobile; Hib. B. & Tr. Co., N. O.
	Collections given special	**attention and remi**	**tted for at**	**lowest rates.**
Uniontown (*Perry*) Pop., 1,047	**FARMERS BANK** §'02	E. R. Glass, P. R F Hall, V.-P. E. R. Glass, Jr., C.	* ‖ 2,670 ‡ 29,730	Liberty Nat. Bk., N.Y.; Birm Tr. & Sav. Co., Birm.
	All collections entrusted	**to our care will rece**	**ive promp**	**t attention.**

ARIZONA.

Phœnix (*Maricopa*) Pop., 5,544	**HOME SAV. BK. & TR. CO.** §1900	Chas. F. Ainsworth, P. R. H. Greene, V.-P. Frank Ainsworth, C	* 10,610 ‖ 7,580 ‡ 58,890	Chase Nat. Bk., N. Y.; Amer. Tr. & Sav. Bk., Chi.; Citiz. Nat. Bk., Los A.; Western Nat. Bk., San F.
	A general banking busi	**ness transacted. Col**	**lections**	
	will receive prompt at	**tention.**		
" "	**PHOENIX NATIONAL BANK** '92	E. B. Gage, P. T. W. Pemberton, V.-P. H. J. McClung, C. W. F. Dodge, A. C.	* 100,000 ‖ 78,760 ‡ 668,800	Chase and Han. Nat. Bks., N Y.; Bkrs. Nat. Bk., Chi.; Crocker-Woolworth Nat. Bk., San F.
	Special facilities for ma	**king collections in**	**Arizona.**	
" "	**VALLEY BANK** §'82	J. C Kirkpatrick, V.-P. W. D. Fulwiler, C. Lloyd B. Christy, A. C.	* 100,000 ‖ 45,000 ‡ 500,000	Am. Ex. Nat. Bk., N. Y.; Cont Nat. Bk., Chi.; Wells, Fargo & Co. Bk., San F.; 1st Nat. Bk., Los A.
	Collections receive care	**ful and prompt atte**	**ntion and**	**remitted for at lowest**
	rates.			
Prescott (*Yavapai*) Pop., 3,559	**BANK OF ARIZONA** §'77	Hugo Richards, P. E. W. Wells, V.-P. M. B. Hazeltine, C. C A. Peter, A. C.	* 50,000 ‖ 100,000 ‡ 948,360	Laidlaw & Co. and Nat. City Bk., N.Y.; Corn Ex., Cont., and 1st Nat. Bks., Chi.; Nat. Bk. of Com., K. C.; Mech. Nat. Bk., St. L.; Bk. of Cal., S. F.
	Oldest bank in Arizona;	**facilities the best.**	**Rates rea**	**sonable.**
	We want to serve you.			
" "	**PRESCOTT NAT'L BANK** '93	Frank M. Murphy, P. Morris Goldwater, V.-P. R. N. Fredericks, C W. C. Brandon, A. C.	* 100,000 ‖ 60,000 ‡ 650,000	Chase Nat. Bk., N. Y.; Bkrs. Nat. Bk , Chi.; Anglo-Cal. Bk., San F.
	Collections carefully ma	**de and promptly re**	**mitted for**	**at lowest rates.**
Tempe (*Maricopa*) Pop., 892	**FARMERS & MERCH. BK.** §'92	W. J. Kingsbury, P. Oscar L. Pease, V.-P. W. C. Hildreth, C. V. C. Kingsbury, A. C.	* 40,000 ‖ 21,850 ‡ 251,740	N. Bk. Com., N. Y.; Anglo-Cal. Bk., San F.; 1st N. Bk., Los A.
	Collections a special fea	**ture; prompt return**	**s; lowest**	**rates.**

ARKANSAS.

Fayetteville (*Washington*) Pop., 4,061	**WASHINGTON CO. BANKING & TRUST CO.** §'84	James M. Bohart, P. S. P. Pittman, V.-P. A. L. Trent, C. D. W. Bohart, A. C.	* 60,000 ‖ 9,540 ‡ 149,160	N. Park B., N. Y.; Ger. N. B., Little R.; N. B. Com., St. L.
	Transact a general Ban	**king and Trust Co.**	**business;**	**special attention to**
	Fayetteville items and	**drafts with bill of**	**lading att**	**ached.**
Fort Smith (*Sebastian*) Pop., 11,587	**AMERICAN NAT'L BANK** '87	W. R. Abbott, P. E. H. Stevenson, V. P. P. A. Ball, C. A. S. Dowd, A. C.	* 100,000 ‖ 123,000 ‡ 650,000	First N. Bk., N. Y.; N. Bk. of N. Am., Chi.; City N. Bk., K. C.; Mech. N. Bk., St. L.
	Special attention given	**to collections. Low**	**rates. Pr**	**ompt returns.**
Little Rock (*Pulaski*) Pop., 38,307	**EXCHANGE NATIONAL BANK** §'82	Allen N. Johnson, P. J. S. Pollock, V.-P. H. C. Rather, C. W. L. Hemingway, A.C.	* 300,000 ‖ 60,000 ‡ 2,000,000	Imp. & Tra. Nat. Bk., N. Y.; Cont. Nat. Bk., Chi.; 3d Nat. Bk., St. L.
	We solicit your Arkansa	**s collections, particu**	**larly your**	**Little Rock Items.**
	Correspondence invite	**d.**		
Pine Bluff (*Jefferson*) Pop., 11,496	**CITIZENS BANK** §'87	W H. Langford, P. R. M. Knox, V.-P. R. E. Pugh, C. M. E. Bloom, A. C.	* 100,000 ‖ 91,330 ‡ 583,810	N. Park Bk., N. Y.; First N. Bk., Chi.; N.Bk.Com., St.L.
	Unexcelled facilities for	**handling Arkansas**	**business.**	**Collections promptly**
	made.			
Texarkana (*Miller*) Pop., 4,914	**TEXARKANA NAT'L BANK** '87	W. R. Grim, P. Ben Collins, V.-P. O. H. McCorkle, C. A. B. De Loach, A C. T. C. Tupper, A. C.	* 100,000 ‖ 241,520 ‡ 1,592,580	Seaboard Nat. Bk., N. Y.; Nat. Bk. Com., St. L., and Kan. City; 3d Nat. Bk., St. L.
	U. S. depository. Collec	**tions will receive pr**	**ompt and**	**careful attention.**

CALIFORNIA.

Town, County, Population	§ State † Private	Name of Bank	Est.	Officers	* Capital ‖ Surplus ‡ Deposits	Correspondents
Fresno (*Fresno*) Pop., 12,470		**FRESNO NATIONAL BANK**	'88	T. W. Patterson, P. W. F. McVey, V.-P. D. Brown, Jr., C. A. S. Hays, A. C.	* $ 200,000 ‖ 58,850 ‡ 981,520	N. Bk. Com., Mchts. N., and N. Pk. Bk., N. Y.; Com'l N. Bk., Chi.; Crocker-W. N. Bk., S. F.; N. Shawmut Bk., Bos.
	Collections carefully ma			**de and promptly re**	**mitted for**	**at lowest rates.**
Los Angeles (*Los Angeles*) Pop., 102,479		**AMERICAN NAT'L BANK**	'02	W. F. Botsford, P. H. C. Witmer, V.-P. J. G. Mossin, V.-P. W. J. Doran, V.-P. T. W. Phelps, C. Chas. Ewing, A. C. J. W. Phelps, A. C.	* 1,000,000 ‖ 103,620 ‡ 3,208,340	N.B.Com., Chem., N. and Corn Ex. Bs., N. Y.; Cont. and Chi. N. Bs., Chi.; Wells, Fargo & Co. B., San F.; N. Shawmut B., Bos.; State N. B., St. L.; Phil. N. B., Phil.
	Special attention given made promptly in any			**to collections and re exchange desired at**	**mittance lowest ra**	**tes.**
" ..... "		**CITIZENS NATIONAL BANK**	'90	R. J Waters, P. J. Ross Clark, V.-P. A. J. Waters, C. Geo. E F. Duffet, A. C. E. T. Pettigrew, A. C.	* 200,000 ‖ 97,980 ‡ 1,808,300	N. B. Com., N. Y.; Com'l N. B., Chi.; Wells, Fargo & Co. B., San F.; Franklin N. B., Phil.; 1st N. B., Den. and K. C.; N. Shawmut B., Bos.; 4th N. B., St. L.
	Collections a specialty. rates.			**We remit promptly**	**at lowest**	
" ..... "		**FARMERS & MERCHANTS NATIONAL BANK**	'03	Isaias W. Hellman, P. J. A. Graves, V.-P. I. N. Van Nuys, V.-P. T. E. Newlin, V.-P. Charles Seyler, C. Gustav Heimann, A. C. John Alton, A. C.	* 1,500,000 ‖ 1,001,450 ‡ 7,635,880	Imp. & Tra. N., N. B. Com N. City, Am. Ex., and N. Park Bs., N. Y.; 1st and Corn Ex. N., and Ill. Tr. & Sav. Bs., Chi.; Nevada N. B. and B. of Cal., San. F.; N. B. Com., Kan. C. and St. L.; Corn Ex. and 4th St. N. Bs., Phil.
	Special collection depart California. Correspon			**ment. Largest ban dence invited.**	**k in Sout**	**hern**
" ..... "		**FIRST NATIONAL BANK**	'80	J. M. Elliott, P. F. Q. Story, V.-P. J. C. Drake, 2d V.-P. W. T. S. Hammond, C. A. C. Way, A. C. E. S. Pauly, A. C.	* 400,000 ‖ 517,190 ‡ 6,326,100	1st Nat. Bk., N. Y.; Cont. and Corn Ex. N. Bks., Chi.; N. Bk. Com., St. L.
	Largest national bank making Pacific Coast c			**in Southern Califor ollections.**	**nia. Unex**	**celled facilities for**
" ..... "		**LOS ANGELES NAT'L BANK**	'83	W. C. Patterson, P. Frank P. Flint, V.-P. G. E. Bittinger, C. E. W. Coe, A. C. O. J. Wigdal, 2d A. C.	* 500,000 ‖ 288,370 ‡ 3,536,290	Chase and Am. Ex. Nat. Bks., N. Y.; Com'l and Corn Ex. Nat. Bks., Chi.; 3d Nat. Bk., St. L.; Crocker W. N. Bk., San F.
	Collections remitted for			**on day of payment.**	**Correspo**	**ndence invited.**
" ..... "		**LOS ANGELES TRUST CO.**	§'03	J. C. Drake, P. A. K. Macomber, V.-P. H. S. McKee, V.-P. R. Wankowski, C. E. H. Groenendyke, A. C.	* 600,000 ‖ 31,500 ‡ 475,000	Cont. and Bkrs. Tr. Cos., N. Y.; Cent. Tr. Co., Chi.; Cent. Tr. Co., San F.
" ..... "		**SOUTHWESTERN NAT'L BK.**	'02	John S. Cravens, P. E. J. Marshall, V. P. George J. Denis, V.-P. Harry Gray, 2d V.-P. A. B. Jones, C.	* 300,000 ‖ 27,130 ‡ 1,077,060	N. City B., N. Y.; 1st N. B., Chi.; Mchts. Lae. N. Bk., St. L.; San F. N. B., San F.
	Collections and correspo prompt personal atten			**ndence invited. All tion.**	**inquiries**	**will receive**
" ..... "		**STATE BANK & TRUST CO.**	§'89	H. J. Woollacott, P. R. H. Howell, V.-P. J. W. A. Off, C.	* 500,000 ‖ 60,000 ‡ 2,200,000	4th Nat. Bk., N. Y.; Mer. Ln. & Tr. Co., Chi.; Crocker-W. Nat. Bk., San F.
	Special attention given Transacts a general ba			**to collections, low nking business.**	**rates, pro**	**mpt returns.**
Pasadena (*Los Angeles*) Pop., 9,117		**PASADENA NAT'L BANK**	'86	L. Perrin, P. Gilbert W. Pratt, V.-P. Henry Newby, C. E. J. Pyle, A. C.	* 50,000 ‖ 32,640 ‡ 810,000	Han. Nat. Bk., N. Y.; 1st Nat. Bk., Chi. and San F.; Nat. Bk. Com., K. C.
	Collections a specialty.			**Prompt attention to**	**all banki**	**ng matters.**
" ..... "		**UNION SAVINGS BANK**	§'95	Robert Eason, P. C. W. Smith, V.-P. W. M. Eason, C.	* 100,000 ‖ 30,510 ‡ 1,025,120	Merc. Tr. Co., N. Y.; State Bk. of Chi., Chi.; Far. & Mer. Nat. Bk., Los A.
	Banking in all its branc			**hes. Collections wil**	**l receive p**	**rompt attention.**
Santa Rosa (*Sonoma*) Pop., 6,673		**SAV. BK. OF SANTA ROSA**	§'73	John P. Overton, P. C. Shea, V.-P. C. A. Hoffer, C. J. R. Edwards, A. C.	* 200,000 ‖ 120,320 ‡ 1,226,770	Cent Nat. Bk., N. Y.; Mer. Ln. & Tr. Co., Chi.; Anglo Cal., Bk., Ltd., San. F.
	Transact a general bank careful attention.			**ing business. Collec**	**tions will**	**receive prompt and**

COLORADO.

Town, County, Population	§ State † Private — Name of Bank — Est.	Officers	* Capital ‖ Surplus ‡ Deposits	Correspondents
Colorado Springs. (*El Paso*) Pop., 21,085	**EL PASO NATIONAL BANK** ...'73	Wm. S. Jackson, P..... C. C. Hemming, V.-P. C. L. Hemming, C.	* $ 200,000 ‖ 88,400 ‡ 2,168,640	Nat. Bk. Com., N. Y. and St. Louis; First and Denver Nat. Bks., Den.; 1st Nat. Bk., Pueblo
	Banking in all its branc	**hes. Collections car**	**efully ma**	**de.**
Denver ..... (*Denver*) Pop., 133,859	**COLORADO NATIONAL BANK**-'66	Chas. B. Kountze, P..... Dennis Sheedy, V.-P. George B. Berger, C. Wm. B. Berger, A. C. T. R. Field, 2d A. C.	* 500,000 ‖ 260,000 ‡ 9,950,000	Kountze Bros., Nat. City Bk., Chem., and Imp. & Tra. Nat. Bks., N. Y.; N. Bk. of No. Am.; 1st and Cont. Nat. Bks., Chi.; Bk. of Cal., San F., Mech. Nat. Bk., St. L., Inter-State Nat. Bk., K. C.; 1st Nat. Bk., Omaha; Corn Ex. Nat. Bk., Phil.
	Banking in all its branc	**hes. Collections and**	**other bus-**	
	iness intrusted to this attention.	**bank will receive p**	**rompt**	
" ..... "	**DENVER NATIONAL BANK**----'84	J. A. Thatcher, P. ..... James B. Grant, V.-P. D. Sullivan, V.-P. J. C. Mitchell, C. Edward S. Irish, A. C. J. W. Hudston, A. C.	* 500,000 ‖ 398,390 ‡ 7,158,440	Nat. Bk. Com., Chase, Cent., and First Nat. Bks., N. Y.; First and Corn Ex. Nat. Bks., Chi.; Nat. Bk. Com. and Union Nat. Bk., Kan. C.
	Special attention given	**to collections. Corr**	**espondenc**	**e invited.**
" ..... "	**FIRST NATIONAL BANK**------'65	D. H. Moffat, P..... W. S. Cheesman, V.-P. Thomas Keely, 2d V.-P. F. G. Moffat, C. W C. Thomas, A. C. C. S. Haughwout, 2d A. C.	* 1,000,000 ‖ 1,115,810 ‡ 14,567,570	N. Bk. Com., Fourth, and First N. Bks., N. Y.; Com'l and Chi. N. Bks. Chi.; N. Bk. Com., St. L. and K. C.; Neb. N. Bk., Oma.; Wells Fargo N. Bk., San F.
	Prompt attention given	**to all Western colle**	**ctions.**	
Pueblo..... (*Pueblo*) Pop., 28,157	**FIRST NATIONAL BANK** ------'71	M. D. Thatcher, P..... John A. Thatcher, V-P. Robert F. Lytle, C. A. S. Booth, A. C. H. J. Smith, A. C.	* 300,000 ‖ 259,330 ‡ 6,954,350	N. Bk. Com., 1st N. and N. B. of N. A., N. Y.; 1st and Cont. N. Bks., Chi.; N. B. Com., St. L.; N. Bk., Com. and 1st Nat. Bks., K. C.
	Established 1871. Faci	**lities for any busine**	**ss in the**	**line of banking.**
	Collections a specialty.			

CONNECTICUT.

Hartford ..... (*Hartford*) Pop., 79,850	**ÆTNA NATIONAL BANK**------'57	A. Spencer, Jr., P..... A R. Hillyer, V.-P. W. D. Morgan, C.	525,000 ‖ 575,000 ‡ 3,000,000	N. City, 4th, and 1st N. Bks., N. Y.; 1st and Cont. N. Bks., Chi.; N. Shawmut Bk. and Eliot N. Bk., Bos.; Cent. N. Bk., Phil.
	Special attention given	**to Hartford collecti**	**ons.**	

DELAWARE.

Wilmington ..... (*New Castle*) Pop., 76,508	**NATIONAL BANK WILMINGTON AND BRANDYWINE**---------'10	George S. Capelle, P. ... Caleb M. Sheward, C.	* 200,000 ‖ 293,900 ‡ 1,200,000	Chase Nat. Bk., N. Y.; Phil. Nat. Bk., Phil.; Nat. Union Bk., Balt.
	Collections on this city	**and State remitted**	**for promp**	**tly at lowest rates.**

FLORIDA.

Pensacola ..... (*Escambia*) Pop., 17,747	**FIRST NATIONAL BANK**------'80	F. C. Brent, P. ..... Wm. H. Knowles, V.-P. W. K. Hyer, Jr., C. J. S. Reese, A. C.	* 200,000 ‖ 50,000 ‡ 1,500,000	N. Bk., Com., N. Park and Imp. & Tra. N. Bks., N. Y.; 1st N. Bk., Chi.; Hib. Bk. & Tr. Co. and La. N. Bk., N. O.
	Banking in all its branc	**hes. Foreign and do**	**mestic exc**	**hange bought and sold.**
	Correspondence solicit	**ed. Prompt attentio**	**n to collec**	**tions.**

GEORGIA.

Americus..... (*Sumter*) Pop., 7,674	**PLANTERS BANK**.....§'91	L. G. Council, P..... R. G. Perry, V.-P. C. M. Council, C.	* 50,000 ‖ 50,000 ‡ 350,000	Hanover Nat. Bk., N. Y.; Atl. Nat. Bk., Atl.
	Collections promptly an payment.	**d carefully attended**	**to and re**	**mitted for on day of**
Atlanta ..... (*Fulton*) Pop., 89,872	**ATLANTA NATIONAL BANK** --'65	P. Romare, P. ..... C. E. Currier, V.-P. A. E. Thornton, V.-P. C. E. Currier, C. H. R. Bloodworth, A. C.	* 500,000 ‖ 360,980 ‡ 4,321,200	Nat. Bk. Com., Chem. and Fourth Nat. Bks., N. Y.; Corn Ex. N. Bk., Chi.
	Collections solicited and	**promptly remitted**	**for at low**	**est rates.**

Town, County, Population	§ State † Private Name of Bank	Est.	Officers	* Capital ‖ Surplus ‡ Deposits	Correspondents
Atlanta (*Fulton*) Pop., 89,872	**FOURTH NATIONAL BANK**	'96	James W. English, P. Walker P. Inman, V.-P. John K. Ottley, C. Charles I. Ryan, A. C.	* $ 400,000 ‖ 202,400 ‡ 3,015,180	Am. Ex. Nat. Bk. and N.City Bk., N.Y.; Girard Nat. Bk. Phil.
	Particular attention given to collections on all points in this and adjoining States.				
" "	**LOWRY NATIONAL BANK**	'61	Robert J. Lowry, P. Thomas D. Meador, V.-P. Joseph T. Orme, C. Henry W. Davis, A. C.	* 500,000 ‖ 400,130 ‡ 2,417,980	First Nat. Bk., N. Y.
	Oldest bank in Atlanta. Established 1861. U. S. designated depository. Collections solicited.				
Augusta (*Richmond*) Pop., 39,441	**NAT'L BANK OF AUGUSTA**	'65	L. C. Hayne, P. Frank G. Ford, C.	* 250,000 ‖ 137,570 ‡ 672,010	Am. Ex. Nat. Bk., N. Y.; Mchts. Nat. Bk., Balt. and Phil.
	Largest bank capital, surplus, and undivided profits in the City. Collections remitted for daily.				
Columbus (*Muscogee*) Pop., 17,614	**NAT'L BANK OF COLUMBUS**	'76	William B. Slade, P. R. A. Carson, V.-P. J. Douglas Neill, C. Wm. W. Hunt, A. C.	* 100,000 ‖ 165,000 ‡ 486,000	Mt'e. and Nat. City Bks., N. Y.; Cont. Nat. Bk., Chi.; 4th St. Nat. Bk., Phil.
	Send us your collections. Prompt and careful returns made.				
" "	**THIRD NATIONAL BANK**	'89	G. Gunby Jordan, P. W. C. Bradley, V.-P. C. E. Beach, C. George C. Bates, A. C.	* 200,000 ‖ 150,000 ‡ 924,000	N. Park Bk. and N. Bk. Com., N. Y.; Corn Ex. N. Bk., Chi., N. Bk. Com., Kan. City; New Orleans N. Bk., N. O.
	Collections a specialty. We actually remit the day we collect.				
Macon (*Bibb*) Pop., 23,272	**EXCHANGE BANK**	§'71	J. W. Cabaniss, P. C. M. Orr, C. W. H Burdick, A. C.	* 500,000 ‖ 140,000 ‡ 150,000	Han. and Mtle. Nat. Bks, and Nat. City Bk., N. Y.; 1st and Cont. N. Bks., Chi,, So. Bk. State of Ga., Savan. Girard N. Bk. Phil.
	Largest capital and surplus of any bank in Central Georgia. Collections a specialty.				
" "	**FIRST NATIONAL BANK**	'65	Robert H. Plant, P. Geo. H. Plant, V.-P. R. E. Findlay, C.	* 200,000 ‖ 73,700 ‡ 683,800	Nat. Park and Am. Ex. Nat. Bks., N. Y.; 1st Nat. Bk., Chi.; Atl. Nat. Bk., Atl.
	Organized 1865. Collections a specialty. Correspondents' interests have same attention as our own.				
Savannah (*Chatham*) Pop., 54,244	**SAVANNAH BK. & TR. CO.**	§'67	Joseph D. Weed, P. W F. McCauley, V.-P. S. L. Clay, C.	* 350,000 ‖ 140,000 ‡ 1,950,000	Fourth Nat. Bk., N. Y.; 1st Nat. Bk., Chi.; Girard Nat. Bk., Phil.
	Accounts of banks, bankers, merchants, and corporation solicited. Unequaled facilities for making collections.				
" "	**SAVANNAH TRUST CO.**	§'02	W. W. Mackall, P. George J. Baldwin, V.-P. W. V. Davis, S. and T.	* 500,000 ‖ 99,900 ‡ 400,600	No. Am. Tr. Co., N. Y.; 5th N. Bk. Cin.; Atl. N. Bk., Atl., Girard Nat. Bk., Phil.
	Collections promptly accounted for.				
" "	**SOUTHERN BANK STATE OF GEORGIA**	§'70	John Flannery, P. Horace A. Crane, V.-P. James Sullivan, C.	* 500,000 ‖ 520,060 ‡ 2,466,120	Nat. Park Bk., N.Y.; Phil. and Fourth St. Nat. Bks., Phil.; Nat. Shawmut Bk., Bos.; Far. & Mer. Nat. Bk., Balt.
	Collections solicited and prompt attention given to them.				
Waycross (*Ware*) Pop., 5,919	**BANK OF WAYCROSS**	§'94	Geo. R. Youmans, P. Warren Lott, V.-P. James Knox, C.	* 25,000 ‖ 45,000 ‡ 265,000	Han. N. B., N. Y.; Sav. B. & Tr. Co., Savan.; Atl. N. B., Atl.; Mchts. N. B., Balt.
	All collections entrusted to our care will receive prompt attention; remittances made at lowest rates.				

ILLINOIS.

Town, County, Population	§ State † Private Name of Bank	Est.	Officers	* Capital ‖ Surplus ‡ Deposits	Correspondents
Bloomington (*McLean*) Pop., 23,286	**FIRST NATIONAL BANK**	'65	D. M. Funk, P. Edward Thorp, V.-P. C. W. Robinson, C. J. D. Templeton, A. C.	* 225,000 ‖ 197,240 ‡ 842,760	Nat. Park Bk., N. Y.; 1st Nat. Bk., Chi.; State Nat. Bk., St. L.
	Oldest bank in the city. Collections solicited and promptly remitted for.				
Chicago (*Cook*) Pop., 1,698,575	**BANKERS NATIONAL BANK**	'92	Edward S. Lacey, P. John C. Craft, V.-P. Frank P. Judson, A. C. C. C. Willson, A. C. R. C. Wilson, A. C.	* 2,000,000 ‖ 1,023,470 ‡ 12,698,200	Chase and Seab. Nat. Bks., N. Y.; Girard Nat. Bk., Phil.; Nat. Bk., Com., St. L.; Nat. Bk. Redemp., Bos.
	Banking in all its branches. Collections and the accounts of banks, bankers, and others solicited.				
" "	**CHICAGO NATIONAL BANK**	'82	John R. Walsh, P. Andrew McNally, V.-P. F. M. Blount, V.-P. T. M. Jackson, C. F. W. McLean, A. C. E. A. Shea, A. C.	* 1,000,000 ‖ 1,386,490 ‡ 17,887,320	Phenix Nat. Bk., N. Y.
	Liberal terms extended banks and bankers. Collections given special attention and remitted for promptly at lowest rates.				

Town, County, Population	§ State † Private — Name of Bank — Est.	Officers	* Capital ‖ Surplus ‡ Deposits	Correspondents
Chicago (*Cook*) Pop., 1,698,575	**COMMERCIAL NAT'L BANK**--'64	James H. Eckels, P. .... John C. McKeon, V.-P. David Vernon, 2d V.-P. Joseph T. Talbert, C. N. R. Losch, A. C. Harvey C. Vernon, A.C. G. B. Smith, A. C.	* $ 2,000,000 ‖ 1,644,960 ‡ 27,063,510	Han. Nat. Bk., N. Y.; Nat. Shawmut Bk., Bos.; Bk. of Scotland, London, Eng.
	Accounts of banks, ban Correspondence solicit	**kers, and others rec ed.**	**eived on t**	**he most liberal terms.**
" ..... "	**CONTINENTAL NAT'L BANK**--'83	John C. Black, P. ..... Geo. M. Reynolds, V.-P. N. E. Barker, V.-P. Ira P. Bowen, A. C. Benjamin S. Mayer, A.C. Wm. G. Schroeder, A.C. Herman Waldeck, A. C. John McCarthy, A. C.	* 3,000,000 ‖ 1,346,620 ‡ 33,145,960	Nat. City, Chase, and First Nat. Bks., N. Y.; Nat. Bk. of Redemp. and Nat. Ex. Bk., Bos.; 4th St. and Corn Ex. Nat. Bks., Phil.; Mer.-Lac. Nat. Bk. and Nat. Bk. Com., St. L.
	Accounts of merchants, Collections carefully m	**banks, and bankers ade and promptly a**	**solicited. ccounted**	**for.**
" ..... "	**DROVERS DEPOSIT NAT'L BANK**----------'83	Wm. H. Brintnall, P. ... Edward Tilden, V. P. Wm. A. Tilden, C. Geo. M. Benedict, A. C.	* 600,000 ‖ 227,700 ‡ 5,013,000	Han. Nat. Bk., and Standard Tr. Co.; N. Y.; 4th and Eliot Nat. Bks., Bos.; Phil. Nat. Bk., Phil.
	Has the same facilities	**for reserve deposit**	**s as any o**	**ther Chicago bank.**
" ..... "	**EQUITABLE TRUST CO.**------§'87	J. R. Walsh, P..... L. A. Walton, V.-P. C. D. Organ, S. and T. C. Huntoon, A. S.	* 500,000 ‖ 300,000 ‡ 3,791,140	Chicago Nat. Bk., Chi.
	The only exclusively tr	**ust company in Chi**	**cago.**	
" ..... "	**FIRST NATIONAL BANK** ------'63	James B. Forgan, P .... D. R. Forgan, V.-P. George D. Boulton, V.-P. H. H. Hitchcock, V.-P. Richard J. Street, C. Holmes Hoge, A. C. August Blum, A. C. Edward Dickinson, A.C. Frank E. Brown, A.C. Charles N. Gillett, A. C.	* 8,000,000 ‖ 6,011,110 ‡ 87,724,190	Nat. Bk. Com., 1st Nat. Bk., Nat. City Bk., Imp. & Tra., and 4th Nat. Bks. and Kountze Bros., N. Y.; 2d Nat. Bk., Nat. Bk. Com., and Nat. Bk. Rep., Bos.; 1st and 4th St. Nat. Bks., Phil.; 1st Nat. Bk., San. F.; 1st Nat. Bk., Cin.; Canal Bk & Tr. Co., N. O.
	Collections carefully ma terms. Accounts of ban	**de and proceeds pro ksandbankers, mer**	**mptly acc chants, an**	**ounted for on moderate d corporations solicited**
" ..... "	**MERCHANTS LOAN & TRUST COMPANY BANK**----------§'57	Orson Smith, P..... E. D. Hulbert, V.-P. J. G. Orchard, C. F. N. Wilder, A. C. F. G. Nelson, A. C. P. C. Peterson, A. C.	* 3,000,000 ‖ 3,293,740 ‡ 37,507,520	Nat. Bk. Com., N. Y.; State Nat. Bk., Bos.; Phil. Nat. Bk., Phil.
	Banking in all its branc	**hes. Accounts of ba**	**nks, bank**	**ers, and others solicited.**
" ..... "	**NATIONAL BANK OF NORTH AMERICA** ----------'02	Isaac N. Perry, P..... B. A. Eckhart, V.-P. C. O. Austin, V.-P. Julius S. Pomeroy, C. Francis V. Putnam, A.C.	* 2,000,000 ‖ 702,170 ‡ 10,264,210	Nat. Park Bk., N.Y.; Nat.Bk. Redemption, Bos.; Phil. and 4th St. Nat. Bks., Phil.; Nat. Bk. Com. and Mer.-Lac. Nat. Bk., St. L.
	Accounts of banks, ban your collection busines	**kers, merchants, an s. Correspondence i**	**d corpora nvited.**	**tions solicited. Send us**
" ..... "	**NATIONAL LIVE STOCK BK.**--'88	Simon R. Flynn, P..... Gates A. Ryther, C. G. F. Emery, A. C. W. F. Doggett, A. C.	* 1,000,000 ‖ 1,331,170 ‡ 5,735,000	Nat. Bk. Com. and Nat. Park Bk., N. Y.; Nat. Bk. of Redemp., Bos.; 4th St. Nat. Bk., Phil.
	Does a larger volume of States.	**business than any b**	**ank of its**	**footings in the United**
Danville (*Vermilion*) Pop., 16,354	**COMMERCIAL TRUST & SAVINGS BANK**----------§'02	W. T. Cunningham, P... John L. Hamilton, V.-P. J. S. Christman, V.-P. T. F. Christman, C.	* 100,000 ‖ 1,000 ‡ 170,000	Nat. Shoe & Lea. Bk., N. Y.; Central Tr. Co. of Ill., Chi.; Peo. Bk., Bloomington.
	With the best of faciliti business. Collections a	**es for the transacti nd correspondence s**	**on of ever olicited.**	**y branch of banking**

INDIANA.

Frankfort (*Clinton*) Pop., 7,100	**AMERICAN NATIONAL BANK**-'02	John A. Ross, P. ..... Hezekian M. Cohee, V.-P. Robert Bracken, C.	* 100,000 ‖ 13,000 ‡ 300,000	Nat. City Bk., N. Y.; Com'l Nat. Bk., Chi.; Am. Nat. Bk., Indpls.
	This bank endeavors to to all business receive	**give prompt, faithfu d.**	**l, and inte**	**lligent attention**
Indianapolis (*Marion*) Pop., 169,164	**AMERICAN NATIONAL BANK**-'01	John Perrin, P..... H. A. Schlotzhauer, C. Theo. Stempfel, A. C. Andrew Smith, A. C.	* 1,000,000 ‖ 252,780 ‡ 5,854,460	Nat. City Bk., N. Y.; Nat. Bk of No. Am. and Cont. Nat. Bk., Chi.; Nat. Bk. Com. St. L.
	Handles checks and coll of Indiana. Presents In	**ections upon the ent dianapolis collection**	**ire State s daily by**	**messenger.**
" ..... "	**CAPITAL NATIONAL BANK** ---'89	W. F. Churchman, P.... Orlando M. Packard, V-P Hirman W. Moore, C. R. M. Churchman, A. C.	* 300,000 ‖ 171,430 ‡ 5,854,460	Nat. Bk. of Com., N. Y.; Ft. Dear. Nat. Bk., Chi.; German Nat. Bk., Cin.
	Collections receive prom	**pt attention and are**	**remitted**	**on day of payment.**

Town, County, Population	§ State † Private Name of Bank	Est.	Officers	* Capital ‖ Surplus ‡ Deposits	Correspondents
Indianapolis (*Marion*) Pop., 169,164	**FLETCHER NATIONAL BANK**	'39	S. J. Fletcher, P. S. A. Fletcher, V.-P. Charles Latham, C.	* $ 500,000 ‖ 666,000 ‡ 8,365,040	Bk. of Am. and Na*. Bk. of No. Am., N. Y.; 1st Nat. Bk., Chi.; Nat. Lafayette Bk., Cin.
	Established 1839. Colle prompt attention with		**ctions given careful the best facilities.**	**and**	
" "	**MERCHANTS NAT'L BANK**	'65	Otto N. Frenzel, P. John P. Frenzel, V.-P. F. Fahnley, 2d V.-P. Oscar F. Frenzel, C.	* 1,000,000 ‖ 476,080 ‡ 6,036,490	Nat. Park Bk., N. Y.; Corn Ex. Nat. Bk., Chi.; Mer.-Lac. Nat. Bk., St. L.; 4th St. Nat. Bk., Phil.
	Collections promptly ma		**de and remitted for**	**at lowest**	**rate.**
South Bend (*St. Joseph*) Pop., 35,999	**CITIZENS NATIONAL BANK**	'92	C. Fassnacht, P. John A. Hibberd, V.-P. C. T. Lindsey, C. Geo. W. Harrison, A. C.	* 100,000 ‖ 64,400 ‡ 531,850	Chase Nat. Bk., N. Y.; First Nat. Bk., Chi.
	Your business solicited.		**Same will have pr**	**ompt and**	**careful attention.**

IOWA.

Burlington (*Des Moines*) Pop., 23,201	**MERCHANTS NAT'L BANK**	'70	T. W. Barhydt, P. W. E. Blake, V.-P. J. L. Edwards, C. H. J Hungerford, A. C.	* 100,000 ‖ 103,250 ‡ 894,960	Chem. N. B., N. Y.; Corn Ex. and Bkrs. N. Bs., Chi.; 3d N. B., St. Louis.
	Accounts of Banks, Ban Unequaled facilities fo		**kers, Merchants, an r making Collectio**	**d Corpora ns.**	**tions solicited.**
Council Bluffs (*Pottawattamie*) Pop., 25,802	**FIRST NATIONAL BANK**	'65	Ernest E. Hart, P. J. P. Greenshields, V.-P. T. G. Turner, C. G. F. Spooner, A. C. C. A. Wiley, A. C.	* 200,000 ‖ 67,600 ‡ 2,336,840	N. City B. and N. Park B., N. Y.; Bkrs., Com'l, and Cont. N. Bs., Chi.
	Oldest established bank branch of banking busi		**with the best of fac ness; collections an**	**ilities for d corresp**	**the transaction of every ondence solicited.**
Davenport (*Scott*) Pop., 35,254	**FARMERS & MECHANICS SAVINGS BANK**	§'92	Fred Heinz, P. Claus Stoltenberg, V.-P. J. B. Meyer, C. Otto Elkhardt, A. C.	* 100,000 ‖ 13,150 ‡ 785,670	Nat. Bk. of No. Am., N. Y.; Mer. Ln. & Trust Co., Chi.
	Collections or other busi careful attention.		**ness intrusted to thi**	**s bank wi**	**ll receive prompt and**
" "	**FIRST NATIONAL BANK**	'63	Anthony Burdick, P. J. R. Lane, V.-P. J. P. Van Patten, 2d V.-P. George Hoehn, C. L. J. Yaggy, A. C.	* 200,000 ‖ 102,000 ‡ 1,140,000	4th Nat. Bk., N. Y.; 1st Nat. Bk., Chi. and Phil.; 3d Nat. Bk., St. L.
	The first national bank Commenced business J		**in operation in the une 29, 1863.**	**United S t**	**ates. U. S. depository.**
Mount Vernon (*Linn*) Pop., 1,629	**MOUNT VERNON BANK**	†'84	W. C. Stuckslager, P. H. H. Rood, V.-P. D. L. Boyd, C.	* 75,000 ‖ 10,000 ‡ 230,000	Han. Nat. Bk., N. Y.; Drov. Dep. Nat. Bk., Chi.; Citizens Nat. Bk., Cedar Rapids.
	Collections carefully ma We answer all inquiri		**de and promptly acc es.**	**ounted for**	**at reasonable rates.**
Sioux City (*Woodbury*) Pop., 33,111.	**FIRST NATIONAL BANK**	'71	James F. Toy, P. C. N. Lukes, C. J. Fred Toy, A. C. F. B. Watson, A. C.	* 300,000 ‖ 100,000 ‡ 1,201,600	Chemical N. Bk., N. Y.; First N. Bk., Chi.; Com'l N. Bk., Oma.; No.-West. N. Bk., Minpls.
	Collections on Sioux Cit Dakota, Minnesota, an		**y and all points in d Nebraska given s**	**Northwes pecial att**	**tern Iowa, South ention at lowest rates.**
" "	**IOWA STATE NAT'L BANK**	'89	Geo. Weare, P. H. A. Jandt, V.-P. John McHugh, C. H. A. Gooch, A. C.	* 200,000 ‖ 75,000 ‡ 1,850,000	N. Park Bk., N. Y.; Com'l and 1st N. Bks., Chi.
	The accounts of all need attention given to all		**ing banking faciliti collections.**	**es solicite**	**d. Immediate**
" "	***SECURITY NATIONAL BANK**	'84	W. P. Manley, P. C. L. Wright, V.-P. T. A. Black, C. C. W Britton, A. C.	* 250,000 ‖ 118,710 ‡ 1,936,980	N. City B., N. Y.; Cont. N. B. and Mchts. Ln. & Tr. Co., Chi.; 1st N. B., Minpls.
	Particular attention giv		**en to Sioux City col**	**lections.**	
Waterloo (*Black Hawk*) Pop., 12,580	**BLACK HAWK NAT'L BANK**	'03	F. F. McElhinney, P. T. K. Elliott, V.-P. R. E. Cushman, A. C.	* 150,000 ‖ 25,000 ‡ 200,000	Nat. Bk. Rep., Chi.; Iowa Nat. Bk., Des M.
	Collections have the per on day of payment.		**sonal attention of a**	**n officer o**	**f this bank; we remit**

KANSAS.

Columbus (*Cherokee*) Pop., 2,310	**FIRST NATIONAL BANK**	'02	Thomas P. La Rue, P. Isaac Wright, V.-P. H. A. La Rue, C.	* 50,000 ‖ 6,500 ‡ 216,000	Chase Nat. Bk., N. Y.; Nat. Bk. Com., St. L. and Kan. C.; 1st Nat. Bk., Kan. C.
	The largest bank, and t We solicit your busine		**he only national ba ss.**	**nk in the**	**city.**
Wichita (*Sedgwick*) Pop., 24,671	**NAT'L BANK OF WICHITA**	'02	Chas. W. Brown, P. V. H. Branch, V.-P. Geo. W. Robinson, C.	* 100,000 ‖ 6,480 ‡ 254,730	Nat. Bk. Com., N. Y.; Union Nat. Bk., Kan C.: Nat. Bk. Com., and 4th Nat. Bk., St. L.
	A thoroughly organized we give you reason w		**collection departme hy.**	**nt, where**	**payment is refused,**

KENTUCKY.

Town, County, Population	§ State † Private — Name of Bank — Est.	Officers	* Capital ‖ Surplus ‡ Deposits	Correspondents
Bowling Green... (*Warren*) Pop., 8,226	**POTTER'S BANK** ----------†'69	J. E. Potter, P.---------- W. J. Potter, C. George Willis, A. C.	* $ 75,000 ‡ 683,680	Bank of Am., N.Y.; Citizens' Nat. Bank, Louisv.
	Collections a specialty. At lowest rates. Oldest Bank here. Capital and Responsibility $300,000.			
Lexington ------- (*Fayette*) Pop., 26,369	**FAYETTE NATIONAL BANK**---'70	Squire Bassett, P.------- J. W. Appleton, V.-P. R. S. Bullock, C. W F. Warren, A. C.	* 300,000 ‖ 305,840 ‡ 1,076,680	Imp. & Tra. Nat. Bk., N. Y.; 1st and 3d Nat. Bks., Cin.; Am. Nat. Bk., Lou.
	Collections will receive prompt and careful attention.			
Louisville------- (*Jefferson*) Pop., 204,731	**AMERICAN NATIONAL BANK**-'94	Logan C. Murray, P.---- J. S Bockee, V.-P. R. Frank Warfield, C. C. C. Carter, A. C.	* 800,000 ‖ 203,000 ‡ 4,516,530	Mech. Nat. Bk. and Nat. Bk. Com., N. Y.; Nat. Bk. of No. Am.,Chi.; 4th Nat. Bk., St. L.
	This bank endeavors to give prompt and intelligent attention to all business received.			
" ------- "	**BANK OF COMMERCE**-------§'66	Samuel Casseday, P. .... Joseph J. Hayes, Actg.C.	* 800,000 ‖ 228,630 ‡ 3,714,500	N. B. Com., 1st, and Imp. & Tra. N. Bs., N. Y.; Am. Tr. & Sav. B., Chi.; 1st N. B., Cin.; Mech. N. B., St. L.
	Liberal terms extended banks and bankers. Collections given special attention and remitted for promptly at lowest rates and with full reports.			
" ------- "	**NAT'L BANK OF KENTUCKY**-- '34	Oscar Fenley, P. ------- John M. Atherton, V.-P. E. W. Hays, C. David W. Gray, A. C. T. J. Wood, A. C.	* 1,645,000 ‖ 1,057,230 ‡ 2,869,500	Bk. of Am. and Nat. Bk. of Com., N.Y.; Com'l Nat.Bk., Chi.; Mer.-Lac. Nat. Bk., St. L.
	Accounts of banks and bankers received. Correspondence invited.			
Paducah ------- (*McCracken*) Pop., 26,000	**CITIZENS SAVINGS BANK**--§'88	W. F. Paxton. P.------- R. Rudy, C. Peter Purvear, A. C.	* 100,000 ‖ 45,400 ‡ 523,980	Latham, Alex. & Co., N. Y.; Mchts.-Lac. N. B., St. L.
	Transact a general banking business; we make quick returns on collections.			

LOUISIANA.

New Orleans------ (*Orleans*) Pop., 287,104	**HIBERNIA BK. & TRUST CO.**-§'02	John J. Gaunon, P.------ Gustave Westfeldt, V.-P. J. W. Castles, V.-P. Charles Palfrey, C. George Ferrier, A. C. P. L. Girault, A. C. L. M. Pool, A. C.	* 1,000,000 ‖ 2,102,030 ‡ 15,000,000	Nat. Bk. Com., Nat. City Bk., and Chem. Nat. Bk., N. Y.; First Nat. Bk., Chi.; Nat. Bk. Com., St. L.
	Collections a specialty. Proceeds promptly remitted.			
" ------- "	**INTERSTATE TRUST & BANKING CO.** ----------§'02	Wallace B. Rogers, P. .. S. Wexler, V.-P. G. H. Hovey, C.	* 750,000 ‖ 125,000 ‡ 1,758,000	First Nat. and Oriental Bks., N. Y.; Cont. Nat. Bk., Chi.; Third Nat. Bk., St. L.
	Transacts a general banking, savings, and trust business. Prompt attention given to collections.			
" ------- "	**STATE NATIONAL BANK**-----'18	William Adler, P. ------ C. H. Culbertson, V.-P. C. A. Morgan, V.-P. C. H. Culbertson, C. Hillyer Rolston, A. C.	* 300,000 ‖ 304,910 ‡ 4,301,320	B. of N. Y. N. B. A., N. Park and N. City Bs., and Seab. N. B., N. Y.; Cent. N. B., Phil.
	Accounts of Banks, Bankers and others received on the most favorable terms.			
" ------- "	**WHITNEY NATIONAL BANK** --'83	James T. Hayden, P.---- Pearl Wight, V.-P. James M. Pagaud, C. John E. Bouden, Jr., A.C.	* 400,000 ‖ 1,558,590 ‡ 5,513,350	Hanover and N. City Nat Bks., N. Y.
	Special attention given to exchange, collections, and correspondence.			

MAINE.

Portland. .... (*Cumberland*) Pop., 50,145	**FIRST NATIONAL BANK** ------'59	Frederick Robie, P.------ Daniel F. Emery, Jr., V.-P. James E. Wengren, C. Carl F. A. Weber, A. C.	* 600,000 ‖ 251,630 ‡ 1,950,950	Nat. Park Bk., N. Y.; 2d Nat. Bk., Bos.; 4th St. Nat. Bk., Phil.
	Collections a specialty. Rates low. Send us your Maine items.			

MARYLAND.

Baltimore------ (*Baltimore City*) Pop., 508,957	**CONTINENTAL TRUST CO.**---§'98	S. D. Warfield, P.------ John K. Cowen, V.-P. F. C. Dreyer, S. and T.	* 2,000,000 ‖ 3,366,700 ‡ 5,305,950	Nat. City and Nat. Park Banks, N. Y.
	"Special attention given to collections, and remitted for at lowest rates. Special terms for time deposits."			

Town, County, Population	§ State † Private — Name of Bank — Est.	Officers	* Capital ‖ Surplus ‡ Deposits	Correspondents
Baltimore ..... (*Baltimore City*) Pop., 508,957	**FARMERS & MERCHANTS NATIONAL BANK** ..... '08	Charles T. Crane, P..... William P. Harvey, V.-P. Carter G. Osburn, C. J. E. Marshall, A. C.	* $ 650,000 ‖ 496,300 ‡ 2,576,680	N. Park Bk., N. Y.; Cont. N. Bk. and N. Bk. of N. Am., Chi; 1st, Tradesmen's, Girard, and West. N. Bks., Phil.; State N. Bk., Bos.
	Accounts of banks and bankers solicited. Collections promptly accounted for.			**s carefully made and**
" ..... "	**FIRST NATIONAL BANK**..... '63	J. D. Ferguson, P..... Theo. Hooper, V.-P. Henry B. Wilcox, C. Wm. S. Hammond, A. C.	* 1,000,000 ‖ 397,190 ‡ 5,649,530	Market St., Han., 4th, and Imp. & Tra. N. Bks., N. Y. Com'l and Cont. Nat. Bks., Chi.; Franklin and 4th St. Nat. Bks., Phil.
	Accounts of banks, bankers, corporations, firms, and individuals solicited. Unequaled facilities for making collections.			
" ..... "	**MERCHANTS NAT'L BANK** ... '35	Douglas H. Thomas, P... Wm. Ingle, C. J. C. Wands, A. C. J. C. Fenhazen, A. C.	* 1,500,000 ‖ 889,910 ‡ 9,947,550	Mer. Nat. Bk., N.Y.; 1st Nat. Bk., Chi.; Bk. of No. Am., Phil.; Mchts.-Lac. Nat. Bk., St. L.
	Collections a specialty. Prompt attention given to collections having bills of lading attached. Accounts solicited.			
" ..... "	**NAT. BANK OF COMMERCE** '54	Eugene Levering, P..... James R. Edmunds, V.-P. James R. Edmunds, C. M. Powell, A. C.	* 300,000 ‖ 259,660 ‡ 2,383,390	N. City Bk., N. Y.; Bkrs. N. Bk., Chi.; Franklin N. Bk., Phil.; N. Bk. Com., St. L.
	Accounts of Banks and Correspondence invited. Bankers solicited on favorable terms			

MASSACHUSETTS.

Boston ..... (*Suffolk*) Pop., 560,892	**COLONIAL NATIONAL BANK**- '98	David J. Lord, P..... Chas. F. Smith, V-P. Francis E. Seaver, C.	* 1,000,000 ‖ 594,600 ‡ 3,929,150	1st, Mchts., Mchts. Ex., Nat. Park and Nat. City Bks., N. Y., Bkrs. Nat. Bk., Chi.
	Mercantile collections made at lowest rates and remitted for on day of payment.			
" ..... "	**NAT'L BK. OF REDEMPTION**--'58	James B. Case, P..... Edw. A. Presbrey, V.-P. Geo. G. McCausland, C. Palmer E Presbrey, A C. Clifton H. Dwinnell, A.C	* 2,000,000 ‖ 1,172,520 ‡ 20,659,860	Amer. Ex. Nat. Bk., N. Y Nevada Nat. Bk., San F.
	Collections sent us will receive prompt attention. Accounts of banks, bankers, and others solicited.			
" ..... "	**NATIONAL SHAWMUT BANK** '98	James P. Stearns, P..... E. Hayward Ferry, V.-P. F. B. Sears, V.-P. A. T. Collier, V.-P. F. H. Barbour, C. Wallace S. Draper, A.C. Henry F. Smith, A. C. Arthur P. Stone, A. C.	* 3,500,000 ‖ 3,272,600 ‡ 45,532,070	Nat. Bk. Com., Nat. Bk. of No. Amer., First, Seab., Mchts. Nat., Nat. City, and Nat. Park Bks., N. Y.
	Accounts of banks, bankers, trustees, and individuals solicited.			
" ..... "	**AMERICAN LOAN & TRUST CO.**.....§'81	N. W. Jordan, P..... E. A. Coffin, Tr. C. H. Bowen, S.	* 1,000,000 ‖ 1,442,040 ‡ 9,349,970	Winslow, Lanier & Co., Standard Tr. Co., J. P. Morgan & Co., N. Y.; Nat. Bk. Rep., Bos.; Phil. Nat. Bk., Phil.
	Transacts a general banking and trust company business.			
Fall River..... (*Bristol*) Pop., 104,863	**METACOMET NAT'L BANK**...'53	Simeon B. Chase, P. .... Milton Reed, V.-P. Charles B. Cook, C.	* 500,000 ‖ 196,940 ‡ 1,230,650	Nat. Park Bk., N.Y.; 1st Nat. Bk., Chi.; Phil. Nat. Bk., Phil.; Nat. Bk. Redemp., Bos.
	Collections or other business entrusted to this bank will receive prompt and careful attention.			
Lowell..... (*Middlesex*) Pop., 94,969	**TRADERS' NATIONAL BANK**- '02	Charles J. Glidden, P. .. Amos F. Hill, C.	* 200,000 ‖ 196,640 ‡ 2,650,990	Han. Nat. Bk., and Nat. City Bk., N. Y.; 1st Nat. Bk., Chi.; Nat. Bk. Rep. and Nat. Ex. Bk., Bos.; Mchts. N. Bk., Phil.
	Banking in all its branches. Collections and correspondence solicited.			

MICHIGAN.

Big Rapids..... (*Mecosta*) Pop., 4,686	**CITIZENS STATE BANK**.....§'01	E. W. Hudnutt, P. .... C. A. Wright, V.-P D. C. Morrill, C.	* 50,000 ‖ 10,500 ‡ 310,000	Chase Nat. Bk., N.Y.; 1st Nat. Bk., Chi.; Com'l Nat. Bk. Det.; Old N. Bk., G. Raps.
	This bank endeavors to give prompt, faithful, and intelligent attention to all business received.			
Detroit..... (*Wayne*) Pop., 285,704	**COMMERCIAL NAT'L BANK**--'81	Morris L. Williams, P... George Hendrie, V.-P. Chas. L. Palms, V.-P. Frederick A. Smith, C. Henry H. Sanger, A. C. W. A. McWhinney, 2d A.C	* 1,000,000 ‖ 533,540 ‡ 5,932,040	1st, Imp. & Tra., and Chem. Nat. Bks., N. Y.; N. Bk. of No. Am.; 1st and Cont. Nat. Bks., Chi.; Mchts. Nat. Bk., and N. Bk. Redemp., Bos.; Girard, Union and Mchts Nat. Bks., Phil.
	Business and correspondence solicited. Prompt attention to collections.			

Town, County, Population	§ State † Private	Name of Bank	Est.	Officers	* Capital ‖ Surplus ‡ Deposits	Correspondents
Detroit ..... (*Wayne*) Pop., 285,704		**STATE SAVINGS BANK**	§'83	George H. Russel, P..... R. W. Gillett, V.-P. H. C. Potter, Jr., V.-P. R. S. Mason, C. Austin E. Wing, A. C. H. P. Borgman, A. C.	* $ 1,000,000 ‖ 847,030 ‡ 13,407,570	Lincoln and Cent. Nat. and Nat. Park Bks., N. Y.; Am. Tr. & Sav. Bk. and Mchts. Ln. & Tr. Co., Chi.; Nat. Bk. Rep., Bos.
	Commercial and saving prompt attention. Rec			**s departments. Ba iprocal relations in**	**nkers' bu vited.**	**siness will receive**

MINNESOTA.

Duluth ..... (*St. Louis*) Pop., 52,969		**AMERICAN EXCHANGE BK.**	§'79	H. M. Peyton, P. ..... C. A. Congdon, V.-P. James C. Hunter, C. William G. Hegardt, A.C Isaac S. Moore, 2d A. C.	* 500,000 ‖ 258,230 ‡ 3,988,780	Nat. Park Bk., Nat. Bk.,Com, and Mchts. Nat. Bks., N. Y.; Bk. of Montreal and Cont. Nat. Bk., Chi.; Eliot Nat. Bk., Bos.; Mchts. Nat. Bk., St. P.
	We invite the accounts bankers, corporations,			**and collections of b firms, and individ**	**anks, uals.**	
" ..... "		**CITY NATIONAL BANK**	'02	J. H. Upham, P..... A. R. Macfarlane, V.-P. W. I. Prince, C. W. L. McLennan, A. C.	* 500,000 25,000 1,008,000	Mchts. Nat. and Nat. City Bks., N. Y.; 1st and Corn Ex. Nat. Bks., Chi.
	Collections a specialty.			**Accounts of banks a**	**nd banke**	**rs carefully attended to.**
" ..... "		**DULUTH SAVINGS BANK**	§'02	John R. Mitchell, P. .... John G. Williams, V.-P. J. W. Lyder, Jr., C. B. Murray Peyton, S.	* 100,000 ‖ 2,840 ‡ 338,500	Nat. Park Bk., N. Y.; Mchts. Ln. & Tr. Co., Chi.; Secur. Bk., Memphis.
	This bank endeavors to to all business receive			**give prompt, faithfu d.**	**l, and inte**	**lligent attention**
Mankato ..... (*Blue Earth*) Pop., 10,599		**FIRST NATIONAL BANK**	'68	Stephen Lamm, P. ..... G. M. Palmer, V.-P. W. D. Willard, C. Joseph H. Thro. A. C.	* 100,000 ‖ 44,420 ‡ 606,430	Kountze Bros., N. Y.; 1st N. Bks., N. Y., Chi., and St. P.; N. Bk. Com., Minpls.
	First and oldest establis ness; collections promp			**bed bank; do a gene tly attended to.**	**ral banki**	**ng and exchange busi-**
Minneapolis ..... (*Hennepin*) Pop., 202,718		**FIRST NATIONAL BANK**	'84	J. B. Gilfillan, P. ..... F. M. Prince, V.-P. C. T. Jaffray, C. D. Mackerchar, A . . E. C. Brown, A. C.	* 2,000.000 ‖ 1,348,900 ‡ 9,893,280	1st Nat. Bk. and Nat. Bk. Com., N.Y.; Corn Ex., and 1st Nat. Bks., Chi.; Phil. Nat. Bk., Phil.; Nat. Shawmut Bk., Bos.
	Send us your collections points. Correspondenc			**on Minneapolis, St. e invited.**	**Paul, and**	**other Northwestern**
" ..... "		**NORTH-WESTERN NATIONAL BANK**	'72	W. H. Dunwoody, P..... M. B. Koon, V.-P. E. W. Decker, V.-P. Jos. Chapman, Jr., C. F. E. Holton, A. C. Charles W. Farwell, A.C.	* 1,000,000 ‖ 660,000 ‡ 8,300,000	Chase Nat. and Nat. Park Bks., N. Y.; 1st, Com'l, and Cont. Nat. Bks., Chi.; 2d Nat. Bk., Bos.; 4th St. Nat. Bk., Phil.
	Accounts of banks, ban Correspondence solicit			**kers, and others rec ed.**	**eived on t**	**he most liberal terms.**
" ..... "		**SECURITY BANK OF MINN.**	§'78	F. A. Chamberlain, P... Perry Harrison, V.-P. Thomas F. Hurley, C. Fred Spafford, A. C.	* 1,000,000 ‖ 430,320 ‡ 8,955,030	Bk. of N. Y. N. B. A. and N. Park Bk., N. Y.; 1st N. Bk., Chi.; N. Ex. Bk., Bos.; Cent. N. Bk., Phil.; Union Bk. and Smith's Bk., London, Eng.
	Collections a specialty. and individuals receiv			**Accounts of banks, ed on favorable ter**	**bankers, ms.**	**corporations, firms,**
St. Paul ..... (*Ramsey*) Pop., 163,065		**MERCHANTS' NAT'L BANK**	'72	Kenneth Clark, P. ..... Chas. H. Bigelow, V.-P. George H. Prince, C. H. W. Parker, A. C. H. Van Vleck, A. C.	* 1,000,000 ‖ 313,580 ‡ 5,553,040	Chase and Am. Ex. Nat. Bks., N. Y.: First and Corn Ex, Nat. Bks., Chi.: Nat. Bk. Com., St. L.; Phil. Nat. Bk., Phil.
	Accounts of banks, ban remitted on day of pay			**kers, and others sol ment.**	**icited. Co**	**llections a specialty and**
Winona ..... (*Winona*) Pop., 19,714		**SECOND NATIONAL BANK**	'71	Wm. H. Laird, P. ..... S. L. Prentiss, V.-P. A. W. Laird, C.	* 200,000 ‖ 84,770 ‡ 1,187,030	Nat. Park Bk., N. Y.; First Nat. Bk., Chi.; No.-West. Nat. Bk. and Nat. Bk. of Com., Minpls.; 1st Nat. and Nat. Ger.-Am. Bks., St. P.; Nat. Ex. Bk., Mil.
	Correspondence invited. lections and remit pro			**We make a specia mptly on day of pay**	**lty of col- ment at l**	**owest rates.**

MISSISSIPPI.

Biloxi ..... (*Harrison*) Pop., 5,467		**BANK OF BILOXI**	§'93	John Walker, P. ..... W. K. Dukate, V.-P. W. H. Buck, C. E. C. Tonsmeire, A. C.	* 60,000 ‖ 25,000 ‡ 260,000	N. Shoe & Lea. Bk., N. Y.; Hib. Bk. & Trust Co., N. O.; City Bk. & Tr. Co., Mobile.
	Collections a specialty a			**nd remitted for on**	**day of pay**	**ment.**
Canton ..... (*Madison*) Pop., 3,404		**FIRST NATIONAL BANK**	'03	W. B. Wiener, P. ..... J. J. McGrath, V.-P. J. F. Flournoy, Jr., C.	* 50,000 ‖ 1,500 ‡ 113,910	N. City Bk., N. Y.; State N. Bk., N. O.
	Collections a specialty.			**We actually remi**	**t the day**	**we collect.**

Town, County, Population	§ State † Private	Name of Bank	Est.	Officers	* Capital ‖ Surplus ‡ Deposits	Correspondents
Greenville (*Washington*) Pop., 7,642	**CITIZENS BANK**		§'88	James Robertshaw, P. J. A. Crawford, V.-P. S. C. Bull, Jr., C.	* $ 100,000 ‖ 15,820 ‡ 598,020	Bk. of Am., N. Y.; La. N. Bk., N. O.; N. Bk. Com., Mem.
	Collections a special fea			**ture; prompt returns; lowest**		**rates.**
" ..... "	**FIRST NATIONAL BANK**		'87	W. H. Negus, P. ..... J. T. Atterbury, V.-P. A. B. Nance, C. T. W. McCoy, A. C.	* 100,000 ‖ 150,000 ‡ 900,000	N. Bk. Com., N. Y.; Cont. N. Bk., Chi.; State N. Bk., N. O.; N. Bk. Com., St. L.
	All collections entrusted Remittances made at l			**to our care will receive prompt attention. owest rates.**		
Greenwood..... (*Leflore*) Pop., 3,026	**FIRST NATIONAL BANK**		§'88	T. R. Henderson, P..... A. McC. Kimbrough, V.P. E. R. McShane, C.	* 100,000 ‖ 60,000 ‡ 400,000	Nat. Bk. Com., N.Y.; Hib. Bk. & Tr. Co., N. O.; Nat. Bk. Com., Memphis.
	Pioneer Bank of Leflore			**County. Collections will receive prompt attention.**		
Jackson ..... (*Hinds*) Pop., 7,816.	**FIRST NATIONAL BANK**		'85	Samuel S. Carter, P. .... O. J. Waite, C. R. F. Young, A. C.	* 100,000 ‖ 108,010 ‡ 523,810	Seab. Nat. Bk., N. Y.; Whitney Nat. Bk., N. O.
	Oldest national bank in			**Jackson. Collections and correspondence solicited.**		
Meridian..... (*Lauderdale*) Pop., 14,050	**FIRST NATIONAL BANK**		'83	Edwin McMorries, P.... John Kamper, V.-P. H. L. Bardwell, C. Walker Broach.	* 260,000 ‖ 91,600 ‡ 1,240,910	Nat. Park Bk., N. Y.; Nat. Bk. of No. Am., Chi.; Whitney and Germania Nat. Bks., N. O.
	Special collection depart			**ment. We respectfully invite your business.**		
" ..... "	**UNION BANK & TRUST CO.**		§'03	G. W. Meyer, P..... O. L. McKay, V.-P. E. B. McRaven, V.-P. A. C. Hunter, C.	* 160,000 ‖ 11,360 ‡ 473,750	Seab. N. B., N. Y.; Corn Ex. N. B., Chi.; Hib. N. B., N. O.
	Collections carefully ma			**de and promptly accounted for.**		
Natchez ..... (*Adams*) Pop., 12,210	**FIRST NATCHEZ BANK**		§'95	A. G. Campbell, P..... R. Lee Wood, C.	* 250,000 ‖ 67,000 ‡ 1,171,000	Nat. City Bk., N. Y.; Cont. Nat. Bk., Chi.; La. Nat. Bk., N. O.; Nat. Bk. Com., St. L.
	Special collection depar			**tment under direct personal supervision of the cashier.**		
West Point ..... (*Clay*) Pop., 3,193.	**BANK OF WEST POINT**		§'96	Isham Evans, P..... F. A. Critz, V.-P. W. H. Carlisle, C. W. E. Moore, Jr., A. C.	* 50,000 ‖ 19,860 ‡ 204,460	Oriental N. Bk., N. Y.; Mech. N. Bk., St. L.; State Nat. Bk., Memphis; Germania Nat. Bk., N. O.
	Collections have the per			**sonal attention of an officer of this bank.**		
Yazoo City ..... (*Yazoo*) Pop., 4,944.	**BANK OF YAZOO CITY**		§'76	C. H. Williams, P..... J. F. Powell, V.-P. T. F. Davis, C. H. M. Love, A. C.	* 130,000 ‖ 80,000 ‡ 475,000	N. Pk. Bk., N. Y.; N. Bk. No. Am., Chi.; La. N. Bk., N. O.
	Send us your collection			**s direct. We make quick returns at low rates.**		
" ..... "	**FIRST NATIONAL BANK**		'76	R. L. Bennett, P..... W. C. Craig, V.-P. C. G. Dunn, C.	* 100,000 ‖ 38,630 ‡ 540,720	Nat. City Bk., N. Y.; New Orleans Nat. Bk., N. O.
	Only national bank in prompt attention.			**Yazoo City. Collections will receive careful and**		

MISSOURI.

Kansas City ..... (*Jackson*) Pop., 163,752	**AMERICAN NATIONAL BANK**		'86	C. S. Jobes, P..... Calvin Hood, V.-P. G. B. Gray, C. David Thornton, A. C.	* 250,000 ‖ 120,000 ‡ 4,000,000	Chem. and Mtle. Nat. Bks., N. Y.; Corn Ex. and 1st Nat. Bks., Chi.; 4th Nat. Bk., and Nat. Bk. Com., St. L.
	Thoroughly organized c accounts of country b			**ollection department. Special attention given banks.**		
" ..... "	**NAT'L BANK OF COMMERCE**		'65	W. S. Woods, P..... W. H. Winants, V.-P. W. A. Rule, C. Chas. H. Moore, A. C. F. H. Head, A. C.	* 1,000,000 ‖ 1,580,610 ‡ 30,396,300	N. B. Com., N. City B., N. Park B., Seab., 1st, and Mchts. N. Bs., N. B. of No. Am., and Kountze Bros., N. Y.; Cont. and 1st N. Bs., Chi.; 2d N. B., N. B. Rep., and N. Shawmut B., Bos.; 4th and Mer.-Lac. N. Bks., St. L.; Anglo-Cal. B., San F.; La. N. B., N. O.; Dresdner B., Union B., Smith's B., and Credit Lyonnais, Lon.; Credit Lyonnais, Paris; Filiale der Dresdner B., Hamburg.
	Accounts of out of town facilities for making c points at lowest rates.			**banks solicited. Special collections on all accessible**		
Sedalia..... (*Pettis*) Pop., 15,231	**THIRD NATIONAL BANK**		'82	H. W. Harris, P. ..... A. P. Morey, V.-P. W. A. Latimer, C. R. F. Harris, A. C.	* 100,000 ‖ 21,850 ‡ 651,760	Nat. Park Bk., N. Y.; 1st and City Nat. Bks., K. C.; Nat. Bk. Com., St. L.
	Special attention given			**to collections.**		
St. Joseph ..... (*Buchanan*) Pop., 102,979	**NAT'L BANK OF ST. JOSEPH**		'73	L. C. Burnes, P..... Huston Wyeth, V.-P. Jas. N. Burnes, V.-P. E. D. McAllester, C.	* 100,000 ‖ 215,870 ‡ 3,564,500	Am. Ex. Nat. Bk., N. Y.; 1st Nat. Bk., Chi.; Nat. Bk. Com., St. L.
	Perfect facilities for the Send us your collection			**transaction of every branch of the banking business. s.**		

Town, County, Population	§ State † Private — Name of Bank — Est.	Officers	* Capital ‖ Surplus ‡ Deposits	Correspondents
St. Joseph ..... (*Buchanan*) Pop., 102,979	**ST. JOSEPH STOCK YARDS BK.** §'98	Charles Pasche, P..... Snelson Chesney, V.-P. G. G. Everhard, C.	* $ 100,000 ‖ 35,000 ‡ 1,500,000	Nat. Park Bk., N.Y.; Drovers Dep. Nat. Bk., Chi.; Mech. Nat. Bk., St. L.; Nat. Bk. Com., Kan. C.
	The only bank at Stock Yards. Send all stock yard. South St. Joseph collections direct for prompt attention.			
" ..... "	**TOOTLE-LEMON NAT. BANK** '89	John S. Lemon, P. ..... Milton Tootle, Jr., V.-P. Graham G. Lacy, V.-P. E. H. Zimmerman, C. W. A. Evans, A. C.	* 200,000 ‖ 46,330 ‡ 3,568,820	Han. N. Bk. and N. Bk. Com., N. Y.; Com'l N. Bk., Chi.
	Accounts of Banks and Bankers solicited.			
St. Louis..... (*St. Louis City*) Pop., 575,238	**AMERICAN EXCHANGE BK.** §'64	Walker Hill, P..... Ephron Catlin, V.-P. L. A. Battaile, C. Emison Chanslor, A. C.	* 500,000 ‖ 669,840 ‡ 5,513,300	Bk. of N. Y. Nat. Bkg. Assn., N. Y.; First Nat. Bk., Chi.
	This bank solicits collections, and promises its best attention and remittance on day of payment. Write for terms.			
" ..... "	**MECHANICS NAT'L BANK** ....'57	R. R. Hutchinson, P..... B. B. Graham, V.-P. H. P. Hilliard, C. J. A. Berninghaus, A. C. J. S. Calfee, A. C.	* 2,000,000 ‖ 2,500,000 ‡ 12,900,000	Nat. Park and 4th Nat. Bks., N.Y.; Com'l Nat. Bk., Chi.; 1st Nat. Bk., San F.
	Immediate attention given to all collections. Correspondence solicited. Correspondents in all leading cities in this and foreign countries.			
" ..... "	**MERCANTILE TRUST CO.** ...§'99	Festus J. Wade, P..... C. H. Spencer, V.-P. L. E. Anderson, V.-P. Jonathan Rice, V.-P. Geo. W. Wilson, T. C. H. McMillan, S.	* 3,000,000 ‖ 6,834,920 ‡ 13,711,400	N. Park and N. City Bks., N. Y.; Am.Tr. & Sav. Bk., Chi.; State N. Bk., N. O.; West. N. Bk., San F.
	Interest allowed on daily balances. Accounts of banks and bankers solicited.			
" ..... "	**MISSISSIPPI VALLEY TRUST CO.** .....§'90	Julius S. Walsh, P..... Breckinridge Jones, V.-P. S. E. Hoffman, V.-P. Jno. D. Davis, V. P. J. E. Brock, S.	* 3,000,000 ‖ 5,245,100 ‡ 16,219,530	Nat. City Bk., N.Y.; Ill. Tr.& Sav. Bk., Chi.; Old Colony Tr.Co., Bos.; Phil.Nat.Bk., Phil.; Citiz. Nat. Bk., Cin. Germania Nat. Bk., N. O.; Cal. S. Dep. & Tr.Co., San F.
	Accounts and correspondence solicited.			
" ..... "	***NAT'L BK. OF COMMERCE** ..'57	W. H. Thompson, P..... J. C. VanBlarcom, V.-P. B. F. Edwards, V.-P. F. E. Marshall, V.-P. John Nickerson, V.-P. J. A. Lewis, C. Chas. L. Merrill, A. C. W. B. Cowen, A. C. F. W. Wriedeen, A. C. G. N. Hitchcock, A. C.	* 7,000,000 ‖ 8,540,180 ‡ 40,339,170	Nat. Park Bk., N. Y.; Cont. Nat. Bk., Chi.; Colonial Nat. Bk., Bos.; Franklin Nat. Bk., Phil.
	Accounts of Banks, Bankers. Merchants, and Corporations solicited upon favorable terms. Correspondence invited.			
" ..... "	**THIRD NATIONAL BANK**.....'57	Charles H. Huttig, P. ... W. B. Wells, V.-P. Geo. W. Galbreath, C. John R. Cooke, A. C. D. A. P. Cooke, A. C. John B. Arnold, A. C.	* 2,000,000 ‖ 1,635,390 ‡ 20,467,700	Kountze Bros., N. Bk. Com., N. Bk. of No. Am., N. City, Chase, and First N. Bks., N. Y.; Cont. N. Bk., Chi.; N. Bk. Redemp., Bos.; First N. Bk., Phil.; Wells, Fargo & Co., San F.
	Send us your collections.			

MONTANA.

Great Falls..... (*Cascade*) Pop., 14,930	**CASCADE BANK** .....§'89	S. E. Atkinson, P..... F. D. Atkinson, C. W. W. Miller, A. C.	* 75,000 ‖ 15,000 ‡ 325,000	Seab. Nat. Bk., N. Y.; Cont. Nat. Bk., Chi.; Wells, Fargo & Co. Bk., San F.
	The oldest bank in the city. Collections from merchants and manufacturers receive special attention. Correspondence solicited.			

NEBRASKA.

Omaha..... (*Douglas*) Pop., 102,555	**FIRST NATIONAL BANK**.....'63	Herman Kountze, P.... J. A. Creighton, V.-P. F. H. Davis, C. C. T. Kountze, A. C. L. L. Kountze, A. C.	* 500,000 ‖ 257,000 ‡ 6,873,000	Kountze Bros., N. Y.; N.B. of No. Am. and Cont. N. B., Chi.; Mchts.-Lac. N. B., St. L.
	Collections made on all points West and Northwest at lowest rates. Correspondence invited.			
" ..... "	**UNITED STATES NAT'L BK.**..'57	M. T. Barlow, P..... V. B. Caldwell, C. W. E. Rhoades, A. C. L. M. Talmage, A. C.	* 400,000 ‖ 150,640 ‡ 4,141,050	American Ex. N. Bk., N. Y.; Corn Ex. N. Bk., Chi.
	Your business invited, "both" accounts and collections.			
South Omaha..... (*Douglas*) Pop., 26,001	**SOUTH OMAHA NAT'L BANK**.'86	Guy C. Barton, P..... E. A. Cudahy, V.-P. H. C. Bostwick, V.-P. Truman Buck, V.-P. H. C. Miller, A. C.	* 250,000 ‖ 333,450 ‡ 2,355,690	Nat. Park Bk., N. Y.; 1st Nat. Bk., Chi.; Nat. Bk. of Com., St. L.; Phil. Nat. Bk., Phil.
	Send all stock yard, packing house, and South Omaha collections direct.			

NEW HAMPSHIRE.

Town, County, Population	§ State † Private — Name of Bank — Est.	Officers	* Capital ‖ Surplus ‡ Deposits	Correspondents
Concord (*Merrimack*) Pop., 19,632	**FIRST NATIONAL BANK** '64 **Special attention given**	Wm. F. Thayer, P. Chas. G. Remick, C. Wm. A. Stone, Jr., A. C. **to collections. Low**	* $ 150,000 ‖ 189,260 ‡ 1,403,980 **rates. Pr**	Nat. City Bk., N. Y.; 1st Nat. Bk. and Nat. Bk. Redemp., Bos. **ompt returns.**
Keene (*Cheshire*) Pop., 9,165	**KEENE NATIONAL BANK** '65 **Unequaled facilities for matters intrusted to u**	G. A. Litchfield, P. W. L. Mason, C. **making collections.**	* 100,000 ‖ 70,000 ‡ 810,000 **Prompt a**	Nat. Park Bk., N. Y.; 1st Nat. Bk., Chi. and Bos.; 4th St. Nat. Bk., Phil. **ttention to all banking**
Manchester (*Hillsboro*) Pop., 56,987	**FIRST NATIONAL BANK** '53 **Prompt attention given**	David Cross, P. A. H. Hale, V.-P. Leonard G. Smith, C. Francis B. Eaton, A. C. **to all banking matt**	* 150,000 ‖ 110,000 ‡ 400,000 **ers entru**	First Nat. Bk. and Nat. Bk. Com., N.Y.; Nat. Shawmut and 2d Nat. Bks., Bos. **sted to us.**

NEW JERSEY.

Newark (*Essex*) Pop., 427,060	**NAT'L NEWARK BKG. CO.** '04 **Collections in New Jers point in the State.**	E. S. Campbell, P. David H. Merritt, V.-P. A. H. Baldwin, 2d V.-P. Henry W. Tunis, C. A. H. Baldwin, A. C. **ey a specialty. Dir**	* 1,000,000 ‖ 1,085,160 ‡ 4,978,350 **ect connec**	Merchants Nat. and Nat. Park Bks., N. Y.: Phil. Nat. Bk., Phil. **tion with nearly every**
Paterson (*Passaic*) Pop., 105,171	**PATERSON NAT'L BANK** '89 **Collections on Paterson at low rates of exchan**	John W. Griggs, P. John S. Cooke, V.-P. Elmer Z. Halsted, C. Dan'l H. Murray, A. C. **remitted for on day**	* 300,000 ‖ 249,000 ‡ 1,972,750 **of paymen**	Hanover Nat. Bk., N.Y.; Cont. Nat. Bk., Chi.; Cent. Nat. Bk., Phil.; 1st Nat. Bk., Bos. **t**
Trenton (*Mercer*) Pop., 73,307	**BROAD ST. NATIONAL BANK** '87 **We handle items for the**	O. O. Bowman, P. William G. Howell, V.-P. Robert J. Brace, C. Edwin M. Thorn, A. C. **entire State of New**	* 250,000 ‖ 140,720 ‡ 1,288,000 **Jersey.**	Han. Nat. Bk., N. Y.; Union Nat. Bk., Phil.; Nat. Shawmut Bk., Bos.

NEW YORK.

Buffalo (*Erie*) Pop., 352,387	**BANK OF BUFFALO** §'73 **Unusual care given to co Buffalo business.**	E. C. McDougal, P. L. D. Rumsey, V.-P. John L. Daniels, C. Ralph Croy, A. C. **llections. Special fa**	* 500,000 ‖ 601,560 ‡ 6,017,670 **cilities for**	Chem. and Imp. & Tra. N. Bs., N. Park, and Lincoln N. Bs., N. Y.; Mchts. Ln. & Tr. Co. and 1st N. B. Chi.; Mchts. N. B., Bos.; Phil. and Cent. N. Bs., Phil.
Jamestown (*Chautauqua*) Pop., 22,892	**BANK OF JAMESTOWN** §'03 **Collections have the per day of payment; send**	F. A. Bentley, P. C. W. Herrick, V.-P. W. D. Broadhead, C. W. R. Botsford, A. C. **sonal attention of an us your business.**	* 100,000 ‡ 340,000 **officer of**	N. Bk. Com., N. Y.; Mellon N. Bk., Pitt.; Mnfrs. & Tra. and Peoples Bks. Buffalo. **this bank; we remit on**
New York City (*Borough of Manhattan*) Pop., 3,437,202	**CHASE NATIONAL BANK** '77 **Accounts of banks and b**	A. B. Hepburn, P. A. H. Wiggin, V.-P. E. J. Stalker, C. C. C. Slade, A. C. Samuel H. Miller, A. C. H. K. Twitchell, A. C. **ankers received on**	* 1,000,000 ‖ 3,880,770 ‡ 48,042,620 **favorable**	**terms.**
" ..... "	**HANOVER NATIONAL BANK** '51 **Accounts of banks, bank**	Jas. T. Woodward, P. James M. Donald, V.-P. Wm. Halls, Jr., V.-P. Wm. Woodward, V.-P. William Logan, C. W. I. Lighthipe, A. C. Elmer E. Whittaker, A. C. Henry R. Carse, 2d A. C. A. D. Cambell, 2d A. C. **ers, merchants, and**	* 3,000,000 ‖ 6,404,280 ‡ 79,113,680 **corporati**	Com'l Nat. Bk., Chi.; Nat. Bk. Rep., 2d Nat. Bk., and Nat. Bk. Redemp., Bos.; Union Nat. Bk., Phil. **ons solicited.**
" ..... "	**MERCHANTS' NAT'L BANK** 1803 **Accounts of banks, bank Collection accounts inv**	R. M. Gallaway, P. E. A. Brinckerhoff, V.-P. Wm. B. T. Keyser, C. Sam'l S. Campbell, A. C. **ers, and merchants ited.**	* 2,000,000 ‖ 1,401,030 ‡ 16,957,750 **solicited.**	Phil. Nat. Bk., Phil.; Nat. Bk. Rep., Bos.; Com'l Bk., St. L.
" ..... "	**NAT'L BK. OF NORTH AMERICA** '51 **Bankers', manufacturer**	R. L. Edwards, P. Charles W. Morse, V.-P. Henry Chapin, Jr., V.-P. Alfred H. Curtis, C. J. Fred'k Sweasy, A. C. E. B. Wire, A. C. **s', and commercial**	* 2,000,000 ‖ 2,108,940 ‡ 17,000,000 **accounts s**	Corn Ex. and Ft. Dearborn Nat. Bks., Chi.; Nat. Bk. Rep. Bos.; Cent. and Mchts Nat. Bks., Phil. **olicited.**

Town, County, Population	§ State † Private	Name of Bank	Est.	Officers	* Capital ‖ Surplus ‡ Deposits	Correspondents
New York City... (*Borough of Manhattan*) Pop., 3,437,202	**NATIONAL CITY BANK**		'12	James Stillman, P. Samuel Sloan, V.-P. A. G. Loomis, V.-P. G. S. Whitson, V.-P. Wm. A. Simonson, V.-P. F. A. Vanderlip, V.-P. H. M. Kilborn, C. A. Kavanagh, A. C. W. H. Tappan, A. C. J. A. Stillman, A. C. S. E. Albeck, A. C.	*$25,000,000 ‖ 16,914,170 ‡ 128,364,490	Nat. Bk. Rep., First Nat., and Ill. Tr. & Sav. Bks., Chi.; Nat. Bk. Com., Second Nat., and Nat. Shawmut Bks., Bos.; Far. & Mech., Phil., and Fourth St. Nat. Bks., Phil.; 1st and Citiz. Nat. Bks., Cin.
	We issue travelers' lett open commercial credi and sell drafts and cab			**ers of credit, availa ts, buy foreign exch le transfers.**	**ble in all ange,**	**parts of the world;**
" ..... "	**NATIONAL PARK BANK**		'56	Richard Delafield, P. Stuyvesant Fish, V.-P. Gilbert G. Thorne, V.-P. John C. McKeon, V.-P. John C. Van Cleaf, V.-P. Edw. J. Baldwin, C. F. O. Foxcroft, A. C. W. O. Jones, A. C. Wm. A. Main, A. C. Maurice H. Ewer, A. C.	* 3,000,000 ‖ 6,950,600 ‡ 83,728,000	Nat. Bk. Rep., Chi.; Nat. Bk. Rep., Bos.
	Accounts solicited. Buy Superior facilities for			**and sell foreign exc collections.**	**hange.**	
" ..... "	**ORIENTAL BANK**		§'53	R. W. Jones, Jr., P. Nelson G. Ayres, V.-P. George W. Adams, C. Joseph E. Kehoe, A. C.	* 750,000 ‖ 1,040,500 ‡ 7,940,540	
	Your account is respect			**fully solicited.**		
" ..... "	**SEABOARD NATIONAL BANK**		'83	S. G. Bayne, P. S. G. Nelson, V.-P. C. C. Thompson, C. W. K. Cleverley, A. C. J. H. Davis, A. C.	* 500,000 ‖ 1,364,210 ‡ 18,426,210	Bkrs. Nat. Bk., Chi.; Nat. Shawmut Bk. and Nat. Bk. Rep., Bos.; Cent. Nat. Bk., Phil.; Drov. & Mech. Nat. Bk., Balt.
	United States Depositor interests of our custom			**y. Prompt and inte ers.**	**lligent att**	**ention given to all the**
" ..... "	**BLAIR & CO.**					
	Domestic and foreign ba Commercial and trave			**nkers. Accounts sol lers' credits for use**	**icited. In in all par**	**vestment securities. ts of the world.**
" ..... "	**KNAUTH, NACHOD & KÜHNE**					
	Make arrangements wit them to draw their ow available everywhere.			**h banks and banker n drafts on Europ**	**s in the U e. Issue c**	**nited States, enabling ircular letters of credit**
" ..... "	**KOUNTZE BROTHERS**					
	Transact a general dom invited from banks, ba York, and also from th			**estic and foreign ba nkers, and others d ose contemplating c**	**nking bus esiring to hanges in**	**iness. Correspondence open accounts in New existing arrangements.**
Olean ..... (*Cattaraugus*) Pop., 9,462	**CITIZENS NATIONAL BANK**		'03	C. E. Bell, P. A. E. Smith, V.-P. M. E. Loveland, C.	* 100,000	N. Park Bk., N. Y.
	Collections have the per day of payment; send			**sonal attention of an us your business.**	**officer of**	**this bank; we remit on**
Oneida ..... (*Madison*) Pop., 6,364	**CENTRAL BANK**		†'70	W. E. Northrup, P. R. A. Hill, C.	* 15,000	Imp. & Tra. Nat. Bk., N. Y.
	A thoroughly organized attention of an officer			**collection departme of this bank.**	**nt. Collec**	**tions have the personal**
Rochester ..... (*Monroe*) Pop., 162,608	***COMMERCIAL BANK**		§'75	Charles H. Babcock, P. H. A. Brewster, V.-P. T. J. Swanton, C. Robert Bannard, A. C.	* 200,000 ‖ 146,800 ‡ 1,675,900	Am. Ex. Nat. Bk., N. Y.; N. Y. State Nat. Bk., Alb.; Mchts. Nat. Bk., Phil.
	Collections have the per day of payment; send			**sonal attention of an us your business.**	**officer of**	**this bank; we remton**
" ..... "	**TRADERS NATIONAL BANK**		'65	Henry C. Brewster, P. Chas. H. Palmer, V.-P. D. D. Sully, V.-P. Carroll E. Bowen, C. Henry F. Marks, A.-C. Wm. J. Trimble, A.-C.	* 250,000 ‖ 700,000 ‡ 4,500,000	Han. Nat. Bk., N. Y.; 1st Nat. Bk., Chi.; Nat. Bk. Rep., Bos.; 4th St. Nat. Bk., Phil.
	Collections carefully ma			**de and promptly re**	**mitted for**	**at lowest rates.**

NORTH CAROLINA.

Charlotte ..... (*Mecklenburg*) Pop., 18,991	**CHARLOTTE NATIONAL BANK** '97	R. D. Heath, P. W. H. Twitty, C.	* 125,000 ‖ 65,000 ‡ 752,220	Han. Nat. Bk., N. Y.; Cont. Nat. Bk., Chi.; Corn Ex. and Franklin Nat. Bks., Phil.	
	"U. S. Depository." Un business solicited.	**surpassed facilities**	**for maki**	**ng collections. Your**	
" ..... "	**COMMERCIAL NATIONAL BANK** '74	J. S. Spencer, P. William E. Holt, V.-P. A. G. Brenizer, C.	* 200,000 ‖ 325,000 ‡ 800,000	Am Ex. N. B., N. Y.; 4th St. and Girard N. Bs., Phil.; N. Ex. and 1st N. Bs., Balt.	
	Stands first on the hono tion given collections.	**r roll of National B**	**anks in th**	**e State. Special atten-**	

Town, County, Population	§ State † Private — Name of Bank — Est.	Officers	* Capital ‖ Surplus ‡ Deposits	Correspondents
Charlotte (*Mecklenburg*) Pop., 18,991	**SOUTHERN STATES TRUST CO.** §'01 **Does a general banking**	George Stephens, P. T. S. Franklin, V.-P. W. H. Wood, S. and T. **business. Collectio**	* § 200,000 ‖ 10,000 ‡ 270,000 **ns a speci**	Nat. Bk. Com., N. Y.; Mchts. Nat. Bk., Balt. **alty.**
Greensboro (*Guilford*) Pop., 10,035	**CITY NATIONAL BANK** '99 **Collections have the per**	W. S. Thomson, P. J. Van Lindley, V.-P. Lee H. Battle, C. **sonal attention of a**	* 100,000 ‖ 17,100 ‡ 334,120 **n officer of**	Seab. N. B. and N. B. of No. Am., N. Y.; 1st N. B., Chi.; Mchts. N. B., Balt. and Phil. **this bank.**
" " "	**GREENSBORO LOAN & TRUST CO.** '99 **General banking busines**	J. W. Fry, P. J. S. Cox, V.-P. W. E. Allen, S. and T. **s transacted. North**	* 100,000 ‖ 15,160 ‡ 618,410 **Carolina**	N. B. Com., N. Y.; Mchts. N. B. and Mtle. Tr. & Dep. Co., Balt.; Mchts. N. B., Rich. **collections a specialty.**
" " "	**GREENSBORO NAT'L BANK** '76 **Collections a specialty.**	Neil Ellington, P. W. S. Hill, V.-P. A. H. Alderman, C. **Quick returns, low**	* 100,000 ‖ 36,100 ‡ 494,630 **rates.**	Mchts. Ex. N. Bk., N. Y.; N. Mech. Bk., Balt.; Far. & Mech. N. Bk., Phil.
" " "	**SOUTHERN LOAN & TRUST CO.** §1900 **A general banking busin with bills of lading att**	E. P. Wharton, P. A. W. McAlister, V.-P. David White, S. R. G. Vaughn, T. **ess. Collections soli**	* 200,000 ‖ 31,530 ‡ 422,730 **cited. Spe**	Nat. Bk. of No. Am. and Nat. Park Bk., N. Y.; Cont. Nat. Bk., Chi.; Corn Ex. and Girard Nat. Bks., Phil. **cial attention to drafts**
Raleigh (*Wake*) Pop., 13,643	**CAROLINA TRUST CO.** §'02 **A general banking busin North Carolina busine**	W. W. Mills, P. L. D. Heartt, V.-P. Wm. Hayes, C. **ess transacted. Sen**	* 100,000 ‖ 5,000 ‡ 150,000 **d us your**	1st Nat. Bk., N. Y.; Mfrs. Nat. Bk., Phil.; Mchts. Nat. Bk., Balt.; State Bk. of Va., Rich.
" " "	**COM'L & FARMERS BANK** §'91 **Organized 1891. Unsur North Carolina collect**	J. J. Thomas, P. A. A. Thompson, V.-P. B. S. Jerman, C. H. W. Jackson, A. C. **passed facilities for**	* 100,000 ‖ 64,970 ‡ 596,150 **handling**	Han. N. Bk. and N. Bk. Com., N. Y.; Girard and Cent. N. Bks., Phil.; N. Ex. and Com'l & Far. N. Bks., Balt.; Mchts. and 1st Nat. Bks., Rich.
Wilmington (*New Hanover*) Pop., 20,976	**ATLANTIC NATIONAL BANK** '92 **Dealing direct with prin collections a special fe**	J. S. Armstrong, P. Andrew Moreland, C. J. W. Yates, A. C. **cipal points in Nort**	* 125,000 ‖ 200,000 ‡ 1,400,000 **h and Sou**	Chem. N. Bk., N. Y.; Cont. N. Bk., Chi.; Corn Ex. N. Bk., Phil.; Mchts. N. Bk., Balt. **th Carolina, we make**

OHIO.

Akron (*Summit*) Pop., 42,728	**NATIONAL CITY BANK** '83 **Collections carefully ma**	N. C. Stone, P. E. S. Day, V.-P. E. A. Oviatt, V.-P. Harry Williams, C. **de and promptly re**	* 100,000 ‖ 29,510 ‡ 705,280 **mitted for**	Imp. & Tra. Nat. Bk., and Nat. Park Bk., N. Y. **at lowest rates.**
Ashtabula (*Ashtabula*) Pop., 12,949	**NAT'L BK. OF ASHTABULA** '97 **Collections have the per on day of payment; sen**	Charles Walker, P. Asa L. Case, V.-P. B. B. Seymour, C. **sonal attention of an d us your business.**	* 100,000 ‖ 36,000 ‡ 350,000 **officer of t**	Seaboard N. Bk., N. Y.; Clev N. Bk., Clev. **his bank; we remit**
Bellefontaine (*Logan*) Pop., 6,649	**PEOPLE'S NAT'L BANK** '54 **Oldest bank, established tions which have the p payment is refused, rea**	John B. Williams, P. Wm. W. Riddle, V.-P. R. B. Keller, C. E. R. Gebby, A. C. **in 1854; every mod ersonal attention of sons are given.**	* 100,000 ‖ 38,600 ‡ 387,000 **ern facilit an officer**	First N. Bk., N. Y. and Cin.; Cent. N. Bk. and Bk. of Com., Clev. **y for making collec- of the bank. When**
Canton (*Stark*) Pop., 30,667	**CANTON SAV. & TR. CO.** §'02 **Collections, legal and c**	Z. W. Davis, P. J. H. Kenny, V.-P. C. H. Schlaback, S. and T. **ommercial papers g**	* 100,000 ‖ 114,000 ‡ 340,000 **iven prom**	N. Park Bk., N. Y.; Bkrs. N. Bk. and Bk. of Com. N. A., Clev. **pt and careful attention.**
" " "	**CANTON STATE BANK** §1900 **Send us your business. dispatch. Collections r**	A. C. Brant, P. William L. Davis, V.-P. Corwin D. Bachtel, C. **Same will be cared emitted for on day o**	* 180,000 ‖ 26,130 ‡ 572,390 **for with f payment**	Nat. Bk. Com., N. Y.; Cont. Nat. Bk., Chi.; Mchts. Nat Bk., Phil.; 1st Nat Bk., Clev. **.**
Cincinnati (*Hamilton*) Pop., 325,902	**FIFTH NATIONAL BANK** '82 **Collections and corresp will receive personal a**	Chas. A. Hinsch, P. James M. Glenn, V.-P. Edward Seiter, C. Monte J. Goble, A. C. **ondence solicited. Al ttention and replies.**	* 600,000 ‖ 413,840 ‡ 4,613,690 **l inquiries**	1st and Phenix N. Bks., and N. Bk. Com., N. Y.; Cont., Bkrs., and Corn Ex. N. Bks., Chi.; 3d, 4th, and Mech. N Bks., St. L.
" " "	**GERMAN NATIONAL BANK** '81 **Accounts of banks, bank on favorable terms. C prompt attention.**	George H. Bohrer, P. A. B. Voorheis, V.-P. Edward Herzog, C. William C. Wachs, A. C. **ers, and corporation ollections given**	* 500,000 ‖ 602,200 ‡ 4,773,210 **s received**	Nat. Bk. Com., Imp. & Tra., and 1st Nat. Bks., N. Y.; Nat. Bk. of N. Am., 1st, and Corn Ex. Nat. Bks., Chi.; Mer.-Lac. and Mech. Nat. Bks., St. L.

Town, County, Population	§ State † Private	Name of Bank	Est.	Officers	* Capital ‖ Surplus ‡ Deposits	Correspondents
Cleveland (*Cuyahoga*) Pop., 381,768	**FIRST NATIONAL BANK**		'63	James Barnett, P. Thomas H. Wilson, V.-P. F. M. Osborne, 2d V.-P. A. B. Marshall, 3d V.-P. John R. Geary, C. J. H. Caswell, A. C.	* $ 1,000,000 ‖ 277,060 ‡ 4,563,470	Mchts. and Chem. Nat. Bks., N. Y.; First Nat. Bk., and Nat. Bk. of N. Am., Chi.
	"Call upon us, or write			**us, with a view to e**	**stablishin**	**g business connections."**
Columbus (*Franklin*) Pop., 125,560	***BANK OF COMMERCE CO.**	§	1900	J. C. Campbell, P. Dennis Kelly, V.-P. P. L. Schneider, C.	* 200,000 ‖ 33,000 ‡ 750,000	N. Bk. Com., N. Y.; Cont. N. Bk., Chi.; Corn Ex. N. Bk., Phil.
	We particularly solicit y			**our collections, whi**	**ch we will**	**give careful attention.**
" "	**CITY DEPOSIT BANK**	§	'98	Foster Copeland, P. C. H. Hanna, V.-P. J. J. Jennings, C.	* 500,000 ‖ 175,370 ‡ 1,063,060	Nat. Bk. Com., N. Y.; Com'l Nat. Bk., Chi.; Euclid Park Nat. Bk., Clev.; Tradesmens Nat. Bk., Phil.; 5th Nat. Bk., Cin.
	Excellent facilities affor			**ded for making colle**	**ctions**	
	promptly. Correspond			**ence solicited.**		
" "	**COLUMBUS SAV. & TR. CO.**	§	'83	Cyrus Huling, P. I. B. Cameron, V.-P. F. J. Dawson, S. and T.	* 500,000 ‖ 83,000 ‡ 1,754,980	Tr. Co. of Am., N. Y.; Am. Tr. & Sav. Bk., Chi.; Euclid Park Nat. Bk., Clev.; 5th Nat. Bk., Cin.
	A banking and trust bus			**iness transacted. S**	**pecial**	
	attention to collections			**. Correspondence in**	**vited.**	
" "	**MERCHANTS & MANUFACTURERS NATIONAL BANK**		'81	Wm. D. Park, P. W. S. Courtright, V.-P. G. Moore Peters, V.-P. E. J. Vaughan, C. W. B. Beebe, A. C. M. H. Sims, A. C.	* 500,000 ‖ 325,000 ‡ 4,100,000	Han. Nat. Bk., N. Y.; Nat. Bk. Rep. and Cont. Nat. Bk., Chi.; 4th St. Nat. Bk., Phil.
	Send us your Columbus			**and Central Ohio co**	**llections.**	**Promptly cared for.**
Coshocton (*Coshocton*) Pop., 6,472	**PEOPLES BKG. & TR. CO.**	§	'03	J. L. Rue, P. G. M. Gray, V.-P. E. M. Hanlon, Tr. L. P. Gallagher, Sec.	* 50,000 5,000	Seab. Nat. Bk., Nat. Y.; Far Dep. N. Bk., Pitt.
	A thoroughly organized			**collection departme**	**nt. Wher**	**e payment is refused**
	we give you reason wh			**y.**		
Elyria (*Lorain*) Pop., 8,791	**NATIONAL BANK OF ELYRIA**		'47	George H. Ely, P. David C. Baldwin, V.-P. E. E. Williams, C. S. H. Squires, Jr., A. C.	* 250,000 ‖ 108,370 ‡ 1,057,650	N. Bk. Com., N. Y.; Bk. of Com. N. A., Clev.
	Collections carefully ma			**de and promptly acc**	**ounted fo**	**r at reasonable rates.**
	We answer all inquiri			**es.**		
Findlay (*Hancock*) Pop., 17,613	**BUCKEYE NATIONAL BANK**		'86	W. W. Edwards, P. D. T. Davis, V.-P. R. W. Moore, C. W. J. Creighton, V.-P.	* 100,000 ‖ 16,000 ‡ 500,000	N. Bk. of Com., N. Y.; Euclid Park N. Bk., Clev.; First N. Bk., Toledo.
	Collections have the pers			**onal attention of an**	**officer of t**	**his bank; we remit on**
	day of payment; send			**us your business.**		
Greenville (*Darke*) Pop., 5,501	**CITIZENS BANK**	†	'02	Charles Schreel, P Enoch Westerfield, V.-P. S. O. Westerfield, C. W. H. Tillman, A. C.	----------	Chase Nat. Bk., N. Y.; Third Nat. Bk., Cin.
	A thoroughly organized			**collection departme**	**nt. Whe**	**re payment is refused**
	we give you reason why			**. Responsibility $1**	**50,000.**	
Hamilton (*Butler*) Pop., 23,914	**MIAMI VALLEY NAT'L BANK**		'88	F. W. Whitaker, P. O. M. Bake, V.-P. C. E. Mason, C. H. W. Shollenbarger, A. C.	* 100,000 ‖ 13,180 ‡ 839,130	Seab. Nat. Bk., N. Y.; Com'l Nat. Bk., Chi.; 4th, 5th and Equit. Nat. Bks., Cin.; New 1st Nat. Bk., Col.
	Special attention to all			**collections. Remit**	**always on**	**day of payment.**
Lima (*Allen*) Pop., 21,723	**LIMA TRUST CO.**	§	'03	D. J. Cable, P. J. D. S. Neely, V.-P. Chas. H. East, S. and T.	* 200,000	Seab. Nat. Bk., N. Y.; Ger. Bk. Cin.
	Collections have the per			**sonal attention of an**	**officer of**	**this bank; we remit**
	on day of payment; sen			**d us your business.**		
London (*Madison*) Pop., 3,511	**LONDON EXCH. BANK CO.**	§	'70	John T. Vent, P. Charles Butler, V.-P. R. W. Boyd, C.	* 30,000 ‖ 10,040 ‡ 226,750	Winslow, L. & Co., N. Y. Ohio Valley and Fifth Nat. Bks., Cin.; Hayden-Clinton Nat. Bk., Columbus.
	Collections have the per			**sonal attention of an**	**officer of**	**this bank; we remi**
	on day of payment; sen			**d us your business.**		
Lorain (*Loram*) Pop., 3,028	**NAT'L BK. OF COMMERCE**		1900	Charles Hahn, P. George L. Glitsch, V.-P. E. A. Braun, C. A. R. Maddock, A. C.	* 100,000 ‖ 3,410 ‡ 439,930	Chase Nat. Bk., N. Y.; Bk. Com. N. A., Clev.
	Collections have the per			**sonal attention of an**	**officer of**	**this bank; we remit**
	on day of payment; sen			**d us your business.**		
Marion (*Marion*) Pop., 11,862	**MARION NAT'L BANK**		'02	E. Huber, P. Thos. J. McMurray, V.-P. H. B. Hane, C. J. E. Waddell, A. C.	* 200,000 ‖ 47,750 ‡ 609,970	First Nat. Bk., N. Y.; Mchts. Ln. & Tr. Co., Chi.; First Nat. Bk., Cin.
	Collections and correspo			**ndence solicited; all**	**inquiries**	**will receive prompt**
	personal attention.					
Massillon (*Stark*) Pop., 11,944	**MASSILLON SAV. & BKG. CO.**	§	'95	Frederick H. Snyder, P. F. W. Arnold, C. T. T. Dillon, A. C.	* 50,000 ‖ 12,020 ‡ 1,810	Fifth Avenue Bk., N. Y.
	Facilities for any busine			**ss in the line of bank**	**ing. A th**	**oroughly organized co**
	lection department. W			**here payment is ref**	**used we g**	**ive you reason why.**

Town, County, Population	§ State † Private	Name of Bank	Est.	Officers	* Capital ‖ Surplus ‡ Deposits		Correspondents
Middletown (*Butler*) Pop., 9,215	**OGLESBY & BARNITZ CO.**		--§'50	Charles B. Oglesby, P... W. O. Barnitz, V.-P. Joseph W. Shafer, C.	* ‖ ‡	$ 50,000 60,000 440,000	Imp. & Tra. N. Bk., N. Y.; O. Val. and Ger. N. Bks., Cin.
	State bank, established 1850; every modern facility for making collections. Prompt attention to all banking matters entrusted to us.						
Mt. Vernon (*Knox*) Pop., 6,623	**DIME SAVINGS BANK CO.**		--†'99	H. N. Hills, P. U. S. Lybarger, V.-P. F. H. Avery, C.			Han. Nat. Bk., N. Y.; Mchts. and Mnfrs. Nat. Bk., Col.
	Collections have the personal attention of an officer of this bank; we remit on day of payment; send us your business.						
Newark (*Licking*) Pop., 18,157	**NEWARK TRUST CO.**		----§'03	T. O. Donovan, P. S. J. Davis, V.-P. J. H. Newvahner, S. & T.	* ‡	100,000 361,000	Morton Tr. Co., N. Y.; Ohio Tr. Co., Col.
	Collections have the personal attention of an officer of this bank; we remit on day of payment; send us your business.						
Painesville (*Lake*) Pop., 5,024	**DOLLAR SAVINGS BK. CO.**		-§'93	J. J. Harrison, P. W. F. Smith, V.-P. W. R. Radcliffe, S. & T. W. L. Baker, 2d V.-P.	* ‖ ‡	100,000 31,850 872,420	N. Bk., Com. N. Y.; 1st and Euclid Park N. Bks., Clev.
	Collections have the personal attention of an officer of this bank; we remit on day of payment; send us your business.						
Piqua (*Miami*) Pop., 12,172	**PIQUA SAVINGS BANK CO.**		--§'01	William P. Orr, P. L. M. Flesh, V.-P. G. Benkert, 2d V.-P. J. L. Prugh, C. W. B. Du Bois, A. C.	* ‖ ‡	50,000 20,000 280,000	Chase Nat. Bk., N. Y.; Citizens Nat. Bk., Cin.; Ohio Nat. Bk., Col.
	A thoroughly organized collection department. Where we give you reason why.						**payment is refused**
Sidney (*Shelby*) Pop., 5,688	**CITIZENS' BANK**		---- '70	H. W. Thompson, P. W. P. Metcalf, V.-P. Wm. A. Graham, C. J. C. Cummins, A. C.	* ‖ ‡	100,000 36,210 267,410	4th N. Bk., N. Y.; 1st N. Bk., Cin.; Cent. N. Bk., Clev.
	Collections carefully made and promptly accounted for We answer all inquiries.						**at reasonable rates.**
Springfield (*Clark*) Pop., 38,253	**FIRST NATIONAL BANK**		-- --'51	Oscar T. Martin Ross Mitchell, V.-P. A. R. Cobaugh, C. Geo. W. Winger, A. C.	* ‖ ‡	400,000 205,000 1,317,800	N. City Bk., N. Y.; Corn Ex. N. Bk., Chi.; 1st N. Bks., Cin. and Phil. Bk. Com. N. A. Clev.
	Oldest and largest bank in Springfield. Modernly equipped collection department. Drafts presented in person. Prompt remittances.						
Tiffin (*Seneca*) Pop., 10,989	**CITY NATIONAL BANK**		------1900	Robert Miller, P. Graton H. Baker, V.-P. T. A. Miller, C. A. Dunn, A. C.	* ‖ ‡	100,000 2,300 377,780	Chase N. Bk., N. Y.; W. Tr. & Sav. Bk., Chi.; Euclid Park N. Bk., Clev.; Nor. N. Bk., Tol.
	Collections carefully made and promptly accounted for We answer all inquiries.						**at reasonable rates.**
Toledo (*Lucas*) Pop., 131,822	**NAT'L BANK OF COMMERCE**		-'88	S. D. Carr, P. A.M.Chesbrough, V.-P. G W. Walbridge, C. R. H. Scribner, A. C.	* ‖ ‡	500,000 183,790 2,844,310	Chase Nat. Bk. and Bk. of N. Y. N. B. A., N.Y.; 1st Nat. Bk., Chi.; Citiz. Nat. Bk., Cin.
	Collections a specialty. Prompt attention to all banking matters entrusted to us.						
Urbana (*Champaign*) Pop., 6,808	**NATIONAL BK. OF URBANA**		-- '92	W. R. Warnock, P. J. J. Mumper, V.-P. A. F. Vance, Jr., C. W. E. Berry, A. C.	* ‖ ‡	100,000 35,430 325,700	First N. Bk., N. Y.; Citiz. N. Bk., Cin.; 3d N. Bk., Phil.
	This bank endeavors to give prompt, faithful, and intelligent attention to all business received.						
Youngstown (*Mahoning*) Pop., 44,885	**COMMERCIAL NAT'L BANK**		-'81	G. M. McKelvey, P. L. E. Cochran, V.-P. Mason Evans, C. C. H. Kennedy, A. C.	* ‖ ‡	200,000 100,000 750,000	1st Nat. Bk., N. Y.; 1st Nat. Bk., Clev.
	Prompt and judicious attention given to collections and all other business entrusted to us.						
" ..... "	**DOLLAR SAV. & TR. CO.**		----§'87	A. E. Adams, P. John C. Wick, V.-P. H. M. Garlick, V.-P. R. P. Hartshorn, T. E. M. Wick, S.	* ‖ ‡	1,000,000 220,000 3,600,000	N. Bk. Com. and N. Park Bk., N. Y.; Bk. of Com. N. A., Clev.; 2d N. Bk., Pitt.
	Collections have the personal attention of an officer of this bank; we remit on day of payment; send us your business.						

OKLAHOMA.

Oklahoma (*Oklahoma*) Pop., 10,037	**OKLAHOMA CITY NAT'L BK.** -'03	D. A. Duncan, P. T. A. Vaughn, V.-P. I. M. Holcomb, C.	* ‖ ‡	100,000 5,000 200,000	Han. Nat. Bk., N. Y.; 4th N. Bk., St. Louis; Am. and N. E. Nat. Bk., Kan. C.; N. Ex. Bk., Dallas.
	Collections a specialty and remitted for on day of payment. Prompt attention to all matters entrusted to us.				

PENNSYLVANIA.

Town, County, Population	§ State † Private — Name of Bank — Est.	Officers	* Capital ‖ Surplus ‡ Deposits	Correspondents
Allegheny (*Allegheny*) Pop., 129,896	**REAL ESTATE SAVINGS & TRUST CO.** §'03	James Richey, Jr., P. Charles Dunbar, V.-P. Edward A. Young, T. H. W. Watkins, S.	* ‖ ‡	$ 200,000 27,780 368,560	Seab. Nat. Bk., N. Y.
	A thoroughly organized collections direct from	**collection departme**	**nt. Prom**	**pt attention given**
	merchants and man	**ufacturer**	**s. Special adjust-**
	ment for a reasonable	**charge.**		
Altoona (*Blair*) Pop., 38,973	**REAL ESTATE TITLE & TRUST CO.** §'03	J. H. Craig, P. W. A. Roberts, V.-P. Geo. Harpham, S. & T.	* ‖ ‡	125,000 28,450 81,530	Far. Dep. N. Bk. and Colonial Tr. Co., Pitt.
	A thoroughly organized	**collection departme**	**nt. Collec**	**tions have the personal**
	attention of an officer	**of this bank.**		
Beaver (*Beaver*) Pop., 2,348	**FIRST NATIONAL BANK** '88	John M. Buchanan, P. J. H. Wilson, V.-P. Edward J. Allison, C. Robert F. Patterson, A.C.	* ‖ ‡	50,000 101,380 496,640	Han. N. B., N. Y.; Mellon N. B., Pitt.
	Collections have the per	**sonal attention of an**	**officer of**	**this bank; we remit on**
	day of payment; send	**us your business.**		
Beaver Falls (*Beaver*) Pop., 10,054	**FEDERAL TITLE & TR. CO.** §'03	C. W. Klein, P. W. J. Davidson, V.-P. W. W. Potts, S. & T.	* ‡	150,000 70,460	1st N. Bk., N. Y., Allegheny N. Bk., Pitt.
	Collections have the per	**sonal attention of an**	**officer of**	**this bank; we remit on**
	day of payment; send	**us your business.**		
Blairsville (*Indiana*) Pop., 3,386	**BLAIRSVILLE NATIONAL BK.** '93	Thomas H. Long, P. L. S. W. Ray, V.-P. E. E. Lewis, C.	* ‖ ‡	50,000 22,500 360,000	Han. Nat. Bk., N. Y.
	This bank endeavors to	**give prompt, faithfu**	**l, and inte**	**lligent attention to all**
	business received.			
Braddock (*Allegheny*) Pop., 15,654	**CITIZENS BANK** §'03	A. S. Braznell, P. J. M. Clifford, V.-P. T. C. Baird, C. J. M. Clifford, Jr., A. C.	* ‖ ‡	50,000 2,050 160,000	Han. N. Bk., N. Y.; Ger. N. Bk., Pitt.; Mchts. N. Bk., Phil.
	Collections have the per	**sonal attention of a**	**n officer o**	**f this bank; we remit**
	on day of payment; sen	**d us your business.**		
Butler (*Butler*) Pop., 10,853	**BUTLER SAVINGS & TR. CO.** §'03	Wm. Campbell, Jr., P. J. H. Troutman, V.-P. Louis B. Stein, S. & T.	* ‖ ‡	200,000 230,000 1,542,000	First Nat. Bk., N. Y.; Mellon Nat. Bk., Pitt.
	Collections have the per	**sonal attention of an**	**officer of**	**this bank; we remit on**
	day of payment; send	**us your business.**		
Canonsburg (*Washington*) Pop., 2,714	**CITIZENS TRUST CO.** §'01	John C. McNary, P. John C. Morgan, V.-P. Chas. C. Johnson, S. & T.	* ‖ ‡	125,000 69,460 482,800	Chase Nat. Bk., N. Y.; First Nat. Bk., Wash., D. C.
	A thoroughly organized	**collection departme**	**nt. Wher**	**e payment is refused we**
	give you reason why.			
Carnegie (*Allegheny*) Pop., 7,330	**CARNEGIE NATIONAL BANK** '74	R. P. Burgan, P. E. M. S. Young, V.-P. Jay C. Stauffer, C.	* ‖ ‡	100,000 15,000 192,000	Han. N. Bk., N, Y.; Ger. N. Bk., Pitt.
	This bank endeavors to	**give prompt, faithfu**	**l, and inte**	**lligent attention to all**
	business received.			
Charleroi (*Washington*) Pop., 5,930	**FIRST NATIONAL BANK** '91	John K. Tener, P. Jonn H. Frye, V.-P. R. H. Rush, C.	* ‖ ‡	50,000 85,000 600,000	Chase N. Bk., N. Y.; Farmers Dep. Bk. and N. Bk. of West. P., Pitt.
	We represent the draw	**er, urge payment, a**	**nd are suc**	**cessful collectors.**
Connellsville (*Fayette*) Pop., 7,160	**CITIZENS NATIONAL BANK** '02	F. E. Markell, P. W. H. Brown, V.-P. R. W. Soisson, C.	* ‖ ‡	100,000 11,100 400,000	N. Bk. Com., N. Y.; German N. Bk., Pitt.
	Collections have the per	**sonal attention of a**	**n officer o**	**f this bank; we remit**
	on day of payment; send	**us your business.**		
Coraopolis (*Allegheny*) Pop., 2,555	**CORAOPOLIS NAT'L BANK** '97	J. A. Ferguson, P. C. A. Cooper, V.-P. J. W. Heck, C. E. L. Keiser, A. C.	* ‖ ‡	50,000 54,230 200,000	Seab. N. Bk., N. Y.
	This bank endeavors to	**give prompt, faithful**	**, and intel**	**ligent attention to all**
	business received.			
" ..... "	**OHIO VALLEY TRUST CO.** §'03	J. A. Ferguson, P. W. S. Ramsey, V.-P. C. B. Ferguson, S. & T.	* ‖ ‡	170,900 63,430 242,750	Seab. Nat. Bk., N. Y.; Coraopolis Nat. Bk., Coraopolis.
	Collections carefully ma	**de and promptly ac**	**counted f**	**or at reasonable**
	rates. We answer all	**inquiries.**		
Donora (*Washington*) Pop., 6,000	**FIRST NATIONAL BANK** '01	John W. Alles, P. Bert W. Castner, V.-P. Herbert Alles, C. James G. Binns, A. C.	* ‖ ‡	75,000 20,000 300,000	N. B. Com., N. Y.; Mellon N. B., Pitt.
	Mercantile collections	**a specialty. We pr**	**esent draf**	**ts in person and remit**
	promptly. Try us once	**.**		
Duquesne (*Allegheny*) Pop., 9,036	**DUQUESNE TRUST CO.** §'03	Chas. B. Payne, P. E. J. Hamilton, V.-P. W. G. Davis, S. & T.	* ‖ ‡	125,000 1,250 73,000	Nat. Bk. of Com., N. Y.; Mellon Nat. Bk., Pitt.
	A thoroughly organized	**collection departme**	**nt. Wher**	**e payment is refused**
	we give you reason wh	**y.**		

Town, County, Population	§ State † Private — Name of Bank — Est.	Officers	* Capital ‖ Surplus ‡ Deposits	Correspondents
Erie (*Erie*) Pop., 52,733	***SECOND NATIONAL BANK**--'64	F. M. Wallace, P. C. F. Allis, V.-P. H. J. Leslie, C.	* $ 300,000 ‖ 120,000 ‡ 1,535,000	1st N. and N. City Bks., N. Y.; Mellon N. Bk., Pitt.
	Your collections will re	**ceive our personal**	**attention**	**and prompt remittance**
	when paid. Charges r	**easonable.**		
Franklin (*Venango*) Pop., 7,317	***FRANKLIN TRUST CO.**-----§'01	O. D. Bleakley, P. H. C. Crawford, V.-P. E. Bleakley, Tr.	* 500,000 ‖ 100,000 ‡ 1,003,340	N. City and Seab. N. Bks., N. Y.
	A thoroughly organize	**d collection depart**	**ment. Th**	**is bank endeavors to**
	give prompt, faithful,	**and intelligent att**	**ention to**	**all business received.**
Greensburg (*Westmoreland*) Pop., 6,508	***MERCH. & FAR. NAT. BK.**--'81	John D. Miller, P. Thomas H. Irwin, V.-P. J. C. Crownover, C. R. A. Brandon, A. C.	* 100,000 ‖ 77,000 ‡ 444,680	Chase Nat. Bk., N. Y.; Mellon and Monongahela Nat. Bks., Pitt.
	Collections have the per	**sonal attention of a**	**n officer o**	**f the bank; vigorous**
	attention given same;	**proceeds promptly a**	**ccounted**	**for.**
Greenville (*Mercer*) Pop., 4,814	**FARM. & MERCH. TR. CO.**§1900	C. R. Beatty, P. M. H. Fetzer, V.-P. H. A. Beachler, S. & T.	* 125,000 ‖ 6,500 ‡ 300,000	Consolidated Nat. Bk., N. Y.; Ger. Nat. Bk., Pitt.
	A thoroughly organize	**d collection depart**	**ment. Co**	**llections have the**
	personal attention of	**an officer of this b**	**ank.**	
Hollidaysburg (*Blair*) Pop., 2,998	**FIRST NATIONAL BANK**-----'63	J. L Hartman, P. A. L. Garver, V.-P. J. G. Shope, C. J. C. May, A. C.	50,000 ‖ 34,920 ‡ 521,230	Chase N. B., N. Y.; 4th St. N. B., Phil.; Peoples N. B., Pitt.
	Collections have the p	**ersonal attention of**	**an officer**	**of this bank;**
	we remit on day of p	**ayment; send us yo**	**ur busine**	**ss.**
Homestead (*Allegheny*) Pop., 12,554	**FIRST NATIONAL BANK** ------'87	Louis Rott, P. M. H. West, V.-P. J. O. Miller, C. C. W. Morton, A. C.	* 100,000 ‖ 127,990 ‡ 766,340	Chase N. Bk., N. Y.; 5th and Mellon N. Bks., Pitt.
	Collections carefully ma	**de and promptly acc**	**ounted for**	**at reasonable rates.**
	We answer all inquiri	**es.**		
Huntingdon (*Huntingdon*) Pop., 6,053	**FIRST NATIONAL BANK**-----'62	William Dorris, P. Wm. M. Phillips, V.-P. Oscar H. Irwin, C.	* 100,000 ‖ 100,000 ‡ 700,000	N. B. Com., N. Y.; Franklin N. B., Phil.; N. B. of West. Pa., Pitt.
	Collections have the p	**ersonal attention of**	**an officer**	**of this bank;**
	we remit on day of p	**ayment; send us yo**	**ur busine**	**ss.**
Indiana (*Indiana*) Pop., 4,142	**SAVINGS & TRUST CO.**-----§'03	J. A. Scott, P S. J. Telford, V.-P. R. M. Wilson, S. & T.	* 125,000 ‖ 34,630 ‡ 341,730	Nat. City Bk., N Y.; Corn Ex. Nat. Bk., Phil.; Mellon Nat. Bk., Pitt.
	A thoroughly organize	**d collection depart**	**ment. Co**	**llections have the**
	personal attention of	**an officer of this b**	**ank.**	
Irwin (*Westmoreland*) Pop., 2,452	**CITIZENS NATIONAL BANK**-1900	C. W. Gaut, P. J. M. Lang, V.-P. J. Arthur Jones, C.	* 50,000 ‖ 27,500 ‡ 353,000	Seab. N. Bk., N. Y.; First and Far. Dep. N. Bks., Pitt.
	Collections have the per	**sonal attentio of an**	**officer of**	**this bank; we remit**
	on day of payment; sen	**d us your business.**		
Jeannette (*Westmoreland*) Pop., 5,865	**FIRST NATIONAL BANK**------'89	H. A. Lauffer, P. R. T Hughes, V.-P. John W. Keltz, C. H. S. Patterson, A. C.	* 50,000 ‖ 60,000 ‡ 325,000	N. City Bk., N. Y.; Ger. and Farmers Dep. N. Bk., Pitt.
	This bank endeavors to	**give prompt, faithfu**	**l, and inte**	**lligent attention to**
	all business received.			
Kane (*McKean*) Pop., 5,296	**FIRST NATIONAL BANK**-----'96	C. H. Kemp, P. C. H. Heim, V.-P. W. S. Calderwood, C. Fred W. Reese, A. C.	* 60,000 ‖ 77,000 ‡ 360,000	Chase N. Bk., N. Y.; Far. Dep. N. Bk., Pitt.; Franklin N. Bk., Phil.
	Collections have the p	**ersonal attention of**	**an officer**	**of this bank;**
	we remit on day of p	**ayment; send us yo**	**ur busine**	**ss.**
Kittanning (*Armstrong*) Pop., 3,902	**FARMERS NATIONAL BANK**-'84	James A. Gault, P. G. W. Doverspike, C. George G. Titzell, A. C.	* 100,000 ‖ 66,370 ‡ 643,100	Han. N. Bk., N. Y.; Allegheny N. Bk., Pitt.
	Collections carefully	**made and promptly**	**accounte**	**d for.**
Latrobe (*Westmoreland*) Pop., 4,614	**CITIZENS NAT'L BANK** -------'88	A. Jamison, P. S. H. Miller, V.-P. Joseph E. Barnett, C. C. J. Donnelly, A. C.	* 50,000 ‖ 56,360 ‡ 585,740	Chase N. Bk., N. Y.; Second N. Bk., Pitt.
	Mercantile collections a	**specialty. We pres**	**ent drafts**	**in person and remit**
	promptly. Try us once.			
Ligonier (*Westmoreland*) Pop., 1,259	**NAT'L BK. OF LIGONIER**------'82	John H. Frank, P. H. S. Denny, V.-P. G. Clifford Frank, C. R. S. Keffer, A. C.	* 50,000 ‖ 2,940 ‡ 187,290	N. Bk. Com.. N. Y ; Mellon N. Bk., Pitt.
	Collections have the per	**sonal attention of a**	**n officer o**	**f this bank; we remit**
	on day of payment; sen	**d us your business.**		
McKeesport (*Allegheny*) Pop., 34,227	**FIRST NATIONAL BANK** ------'75	James S. Kuhn, P. J. W. Ballie, V.-P. Chas. A. Tawney, C. Wm. Nagel, A. C.	* 250,000 ‖ 294,360 ‡ 2,550,900	Seab. and Liberty Nat. Bks., N. Y.; 1st Nat. Bk., Pitt.
	Prompt attention to coll	**ections direct from**	**merchant**	**s and manufacturers.**
	Special adjustment at	**reasonable rates. T**	**he oldest**	**and largest bank in**
	McKeesport.			

Town, County, Population	§ State † Private	Name of Bank	Est.	Officers.	* Capital ‖ Surplus ‡ Deposits	Correspondents
McKees Rocks (*Allegheny*) Pop., 6,352	**FIRST NATIONAL BANK**		'98	E. C. Kleinman, P. C. M. Christianson, V.-P. H. W. Sutton, C.	* $ 100,000 ‖ 55,000 ‡ 365,000	Han. N. Bk., N. Y.; Industrial N. Bk., Pitt.
	Collections have the per attention given same;			**sonal attention of a proceeds promptly a**	**n officer o ccounted f**	**f the bank; vigorous or.**
Meadville (*Crawford*) Pop., 10,291	**NEW FIRST NATIONAL BANK**		'94	Charles Fahr, P. E. A. Hempstead, V.-P. C. S. Burwell, C. J. J. Farnicorn, A.C.	* 100,000 ‖ 103,800 ‡ 728,550	Imp. & Tra. N. Bk., N. Y.; 4th St. N. Bk., Phil.; 2d N. Bk., Pitt.
	This bank endeavors t attention to all busin			**o give prompt, fait ess received.**	**hful, and**	**intelligent**
Monaca (*Beaver*) Pop., 2,008	**CITIZENS NATIONAL BANK**		'01	John T. Taylor, P. John J. Allen, V.-P. M. D. Youtes, C.	* 50,000 ‖ 7,300 ‡ 104,320	Chase Nat. Bk., N. Y.; Monongahela Nat. Bk., Pitt.
	Collections have the p we remit on day of p			**ersonal attention of ayment; send us yo**	**an officer ur busine**	**of this bank; ss.**
Monongahela (*Washington*) Pop., 5,173	**MONONGAHELA CITY TR. CO.**		§'01	Joseph A. Herron, P. George A. Linn, V.-P. John F. Cooper, T. Wm. H. Alexander, S.	* 150,000 ‖ 39,320 ‡ 953,020	Chem. N. B., N. Y.; Fifth N. B. and Union Tr. Co., Pitt.
	A thoroughly organized we give you reason wh			**collection departm y.**	**ent. Whe**	**re payment is refused**
Mt. Pleasant (*Westmoreland*) Pop., 4,745	**FIRST NATIONAL BANK**		'64	Henry W. Stoner, P. Geo. W. Stoner, V.-P. J. D. Hitchman, C.	* 100,000 ‖ 72,800 ‡ 404,900	First N. Bk., N. Y.; Mellon N. Bk., Pitt.
	Oldest Nationa Bank in collections. Proceeds			**Westmoreland Cou promptly accounted**	**nty. Vigo for.**	**rous attention given**
New Castle (*Lawrence*) Pop., 28,339	**NEW CASTLE SV. & TR. CO.**		§'03	William G. Dunn, P. B. U. Young, V.-P. J. S. Taylor, S. & T.	* 268,077 ‖ 22,670 ‡ 136,700	Bk. of N. Y. N. B. A., N. Y.; N. Holmes & Sons, Pitt.
	A thoroughly organize collections direct fro adjustment for a rea			**d collection depart m merchants and m sonable charge.**	**ment. Pr anufactur**	**ompt attention given ers. Special**
New Kensington (*Westmoreland*) Pop., 4,665	**LOGAN TRUST CO.**		§'03	A. W. Logan, P. Charles Parkin, V.-P. J. R. Alter, T. J. McC. Kennedy, S.	* 125,000 ‖ 3,680 ‡ 213,590	Chase Nat. Bk., N. Y.; Mellon Nat. Bk., Pitt.
	A thoroughly organized attention of an officer o			**collection departme f this bank. Vigoro**	**nt. Collec us attenti**	**tions have the personal on given same.**
Oil City (*Venango*) Pop., 13,264	**OIL CITY TRUST CO.**		§'03	Joseph Seep, P. George Lewis, V.-P. C. M. Loomis, Sec.	* 300,000 ‖ 312,150 ‡ 800,000	Seab. N. B., N. Y.; B. of No. Am., Phil.; N. B. of Com. and Com'l N. Bs., Clev.; Keystone and Allegheny N. Bs., Pitt.; Peo. B. of Buffalo, Buff.
	A thoroughly organize This bank endeavors and intelligent atten			**d collection depart to give prompt, fai tion to all business**	**ment. thful, received.**	
Philadelphia (*Philadelphia*) Pop., 1,293,697	**BANK OF NORTH AMERICA**	(*Nat.*)	1781	John H. Michener, P. H. G. Michener, V.-P. John H. Watt, C. S. D. Jordan, A. C. Wm. J. Murphy, A. C.	* 1,000,000 ‖ 2,104,830 ‡ 8,911,290	Bk. of N. Y. N. B. A., N. City B., and N. B. Com., N. Y.; 1st N. B., Chi.; N. Shawmut and N. Union Bs., Bos.; Mchts. Nat. Bk., Balt.
	Established 1781. Corr accounts received cons			**espondence solicited istent with legitima**	**and te bankin**	**g.**
" ..... "	**CORN EXCHANGE NAT'L BK.**		'58	Benjamin Githens, P. W. W. Supplee, V.-P. Chas. S. Calwell, C. M. N. Willits, Jr., A. C.	* 500,000 ‖ 823,980 ‡ 13,470,350	Seab. and Han. Nat. Bks. and Nat. Bk. of No. Am., N. Y.; Cont. Nat. Bk., Chi.
	Accounts of banks and b			**ankers received on**	**favorable**	**terms.**
" ..... "	**FOURTH STREET NAT'L BK.**		'86	R. H. Rushton, P. Francis L. Potts, V.-P. B. M. Fairs, 2d V.-P. E. F. Shanbacker, C. W. Z. McLear, A. C.	* 3,000,000 ‖ 4,618,360 ‡ 33,054,090	Nat. City Bk., First, Chase, and Han. Nat. Bks., Nat. Bk. Com., and Nat. Park Bk., N. Y.; 1st Nat. Bk., Chi.; Nat. Shawmut Bk., Bos.
	Organized 1886. Solici bankers. Collections a			**ts the accounts of ba specialty. Corresp**	**nks and ondence in**	**vited.**
" ..... "	**FRANKLIN NATIONAL BANK**		1900	Henry Tatnall, P. J. R. McAllister, V.-P. J. R. McAllister, C. E. P. Passmore, A. C.	* 1,000,000 ‖ 1,495,940 ‡ 15,108,980	Nat. City Bk. and Nat. Bk. Com., N. Y.; 1st Nat. Bk., Chi.; Nat. Bk. Com., St. L.
	Accounts of banks, corpo			**rations, and individ**	**uals solici**	**ted.**
" ..... "	**GIRARD NATIONAL BANK**		'32	F. B. Reeves, P. R. L. Austin, V.-P. Theo. E. Wiedersheim, 2d V.-P. Joseph Wayne, Jr., C.	* 2,000,000 ‖ 2,600,000 ‡ 22,500,000	Chem., Mchts., and 1st Nat. Bks. and Nat. Bk. of No. Am., N. Y.; Com'l Nat. Bk., Chi.; 3d Nat. Bk., Bos.; Nat. Bk. Com., St. L.
	Special attention given bankers solicited.			**to collections. Acco**	**unts of ba**	**nks and**
" ..... "	**GIRARD TRUST CO.**		§'36	E. B. Morris, P. Wm. N. Ely, V.-P. A. A. Jackson, 2d V.-P. Edward S. Page, S. C. J. Rhoads, T.	* 2,500,000 ‖ 8,600,000 ‡ 21,700,000	Nat. Bk. Com., Han. Nat. Bk., and J. P. Morgan & Co., N. Y.; 1st Nat. Bk., Chi.
	Interest allowed on bala Correspondence invite			**nces. Accounts of ba d.**	**nks and c**	**orporations solicited.**
..... "	**MANUFACTURERS NAT'L BK.**		'32	W. H. Heisler, P. Samuel Campbell, C.	* 500,000 ‖ 295,500 ‡ 2,334,000	Nat. Bk of No. Am., Nat. Bk. Com., and Mchts. Ex. Nat. Bk. N. Y.
	Collections a specialty.			**Correspondence inv**	**ited.**	

Town, County, Population	§ State † Private	Name of Bank	Est.	Officers	* Capital ‖ Surplus ‡ Deposits	Correspondents
Philadelphia ..... (*Philadelphia*) Pop., 1,293,697	**MARKET ST. NAT'L BANK**		'87	Geo. H. Earle, Jr., P. ... J. F. Sullivan, V.-P. Geo. D. McCreary, 2d Wm.P. Sinnett,C [V.-P.	* $1,000,000 ‖ 618,470 ‡ 6,597,000	Nat. Bk. of No.Am., Nat.Bk. Com., Han., and Mer. Ex. Nat. Bks., N.Y.; Cont. and Bkrs. Nat.Bk., and Nat. Bk. of No.Am.,Chi.; Nat.Shawmut and 2d Nat. Bks., Bos.
	Accounts of banks, banke individuals solicited. collections.			**rs, corporations, firms, and Prompt attention given to**		
" ..... "	**PHILADELPHIA NAT'L BANK**		'03	N. P. Shortridge, P..... Lincoln Godfrey, V.-P. L. L. Rue, 2d V.-P. L. L. Rue, C. H. J. Keser, A. C.	* 1,500,000 ‖ 2,362,240 ‡ 30,671,350	N. Park B., N. B. Com., N. City B., B. of N. Y. N. B. A., Lincoln, Imp. & Tra., Han., 1st, 4th, and Mchts N. Bs., N. Y ; Cont., Corn Ex., and Com'l N. and N. B. of No. Am., Northern Tr. Co., and Ill. Tr. & Sav. Bs.,Chi.; N. Shawmut and 2d N. Bs., and N.B. Rep.and Redemp., Bos.; Mchts. and 1st N. Bs., Balt.
	Organized 1803. Natio banks, bankers, corpor respectfully solicited.			**nal Bank, 1864. Accounts of ations, firms, and individuals**		
" ..... "	**THIRD NATIONAL BANK**		'64	Louis Wagner, P. ..... David E. Williams, V.-P. Thomas J. Budd, C. W. Clifford Wood, A. C.	* 600,000 ‖ 584,230 ‡ 5,158,390	Seab. and Chase N. Bs. and N. B. Com., N Y.; N. B. Rep., Chi.; N. B. Rep. and N Shawmut B., Bos.
	Accounts of banks, ban Collections a specialty.			**kers, corporations and individuals solicited.**		
Pittsburg ..... (*Allegheny*) Pop., 321,616	**FEDERAL NATIONAL BANK**		'01	Hugh Young, P..... John A. Craig, V.-P. John H. Jones, V.-P. H. M. Landis, C. John E. Haines, A. C.	* 2,000,000 ‖ 163,160 ‡ 1,734,200	Seab. Nat. Bk. and Nat. Bk. of No. Am., N. Y.; Cont. Nat. Bk., Chi.; Mchts. Nat. Bk., Phil.
	Special attention to coll			**ections.**		
" ..... "	**INDUSTRIAL NATIONAL BK.**		'03	John W. Garland, P..... W. C. McGee, V.-P. C. M. Gerwig, C. D. E. Davis, A. C.	* 800,000 ‖ 217,000 ‡ 797,320	Han., Irving, and Liberty Nat. Bks., N. Y.
	Prompt attention given manufacturers.			**to collections direct from merchants and**		
" ..... "	**KEYSTONE BANK**		§'84	George M. Laughlin, P.. W. H. Nimick, V.-P. A. S. Beymer, C. E. E. McCoy, A. C.	* 500,000 ‖ 760,120 ‡ 2,089,550	Seab. Nat. Bk., N. Y.; Am. Tr. and Sav. Bk., Chi.; Girard Nat.Bk., Phil.; Cent. Nat. Bk., Clev.
	Collections and correspo personal attention.			**ndence solicited; all inquiries will receive prompt**		
" ..... "	**LINCOLN NATIONAL BANK**		'69	Charles B. McLean, P... W. R. Christian, C. F. W. Van Osten, A. C. H. A. Johnston, A. C.	* 600,000 ‖ 815,640 1,905,510	Seab., Phenix, and Market & Fulton Nat.Bks.,N.Y.; Corn Ex. Nat. Bk., Chi.; Girard Nat.Bk., Phil.; Euclid Park Nat. Bk., Clev.
	Prompt attention given Accounts solicited.			**to collections.**		
" ..... "	**MARINE NATIONAL BANK**		'75	George C. Burgwin, P.. T. J. Wood, V.-P. Jacob S. Brooks, C.	* 300,000 ‖ 78,400 ‡ 719,600	Imp. & Tra N. B. and N. B. Com., N. Y.; 1st N. B., Chi.; Quaker City N. B., Phil.
	Collections or other bus and careful attention.			**iness entrusted to this bank will receive prompt**		
" ..... "	**MELLON NATIONAL BANK**		'69	A. W. Mellon, P. ..... R. B. Mellon, V.-P. A. C. Knox, V.-P. W. S. Mitchell, C. B. W. Lewis, A. C. A. W. M'Eldowney, A.C. H. S. Zimmerman, A. C.	* 2,000,000 ‖ 477,920 ‡ 20,050,000	Bk. of Am., Nat. Bk. Com., Brown Bros. & Co.,and Nat. City Bk., N. Y.; Mer. Loan & Tr.Co. and First Nat.Bk., Chi.; Bk. of No. Am. and Franklin Nat. Bks., Phil.
	Superior collection facil			**ities. Accounts of banks and bankers solicited.**		
" ..... "	**PENNSYLVANIA NAT'L BK.**		'90	A. S. M. Morgan, P..... J. S. Seaman, V.-P. R. M. Davis, C. S. M. Bauersmith, A. C.	* 200,000 ‖ 150,000 ‡ 818,330	First Nat. Bk., N.Y.; Tradesmens Nat. Bk., Phil.
	Prompt attention given ers on Lawrenceville Penn Ave. and Butler			**collections direct from merchants and manufacturers which is central at 34th St., District, Pittsburgh, ent for a reasonable charge.**		
" ..... "	**PEOPLES NATIONAL BANK**		'64	Robert Wardrop, P. .... D. E. Park, V.-P. H. Schumacher, C. W. Dwight Bell, A. C. Frank L. Boggs, 2d A. C.	* 1,000,000 ‖ 1,405,600 ‡ 10,593,980	1st and Liberty Nat. Bks., Nat. City Bk., and Nat. Bk. Com., N. Y.; Nat. Bk. Rep. and Corn Ex. and Cont. Nat. Bks., Chi.; 4th St. and Mchts. Nat. Bks.. Phil.; Mctle. and Cent. N. Bks., Clev.
	Collections and all other bank will receive prom			**business entrusted to this pt and careful attention.**		
" ..... "	**SECOND NATIONAL BANK**		'63	James H. Willock, P... George B. Barrett, V.-P. Thos. W. Welsh, Jr., C. James M. Young, A. C.	* 600,000 ‖ 3,179,850 ‡ 11,222,540	Nat.Bk. Com., Nat.Park Bk., 1st, and Cent. Nat. Bks., Kountze Bros., N. Y.; Nat. Bk.of No.Am.,1st and Cont. Nat.Bks.,Chi.; Far.& Mech., 4th St.. Phil., and Franklin Nat. Bks., Phil.; Nat. Bk. Com. and 3d Nat. Bk., St. L.
	Prompt and careful atte accounts of banks, ban			**ntion given to collections, kers, corporations, and firms.**		
" ..... "	**COLONIAL TRUST CO.**		§'02	T. H. Given, P..... J. C. Chaplin, V.-P. Homer C. Stewart, Tr. John A. Irwin, S.	* 3,877,830 ‖ 5,649,540 ‡ 11,925,630	N. Y. Sec. & Tr. Co. and Lib. Nat. Bk., N. Y.; 4th St Nat. Bk., Phil.
	Accounts of banks and b			**ankers solicited. Acts in all trust capacities.**		

Town, County, Population	§ State † Private — Name of Bank — Est.	Officers	* Capital ‖ Surplus ‡ Deposits	Correspondents
Pittsburg (*Allegheny*) Pop., 321,616.	**FIDELITY TITLE & TRUST CO.** §'86	John B. Jackson, P. James J. Donnell, V.-P. John McGill, S. C. E. Willock, T.	*$ 2,000,000 ‖ 4,280,710 ‡ 6,459,250	Nat. Bk. Com., N. Y.; Cent. Tr. Co., Chi.; Franklin Nat. Bk., Phil.
	Accounts of banks and b	**ankers solicited. C**	**orrespond**	**ence invited.**
Punxsutawney (*Jefferson*) Pop., 4,375	**PUNXSUTAWNEY NATIONAL BANK** '01	Lucius W. Robinson, P. S. A. Rinn, V.-P. F. C. Lang, C. J. L. Kurtz, A. C.	* 100,000 ‖ 50,000 ‡ 810,000	Gallatin Nat. Bk., N. Y.; Mellon Nat. Bk., Pittsburg; Franklin Nat. Bk., Phila.
	Collections and correspo	**ndence solicited; all**	**inquiries**	**will receive prompt per-**
	sonal attention.			
Ridgway (*Elk*) Pop., 3,515	**ELK COUNTY NAT'L BANK** '74	H. S. Thayer, P. E. C. Powell, V.-P. M. S. Kline, C. A. D. Swift, A. C.	* 100,000 ‖ 86,000 ‡ 550,000	Chase Nat. Bank, N. Y.
	Collections have the pers	**onal attention of an**	**officer of t**	**his bank; we remit on**
	day of payment; send	**us your business.**		
Rochester (*Beaver*) Pop., 4,688	**FIRST NATIONAL BANK** '84	Henry C. Fry, P. Ira F. Mansfield, V.-P. John H. Mellor, C.	* 150,000 ‖ 42,000 ‡ 320,000	Chase Nat. Bk., N. Y.; Peo. Nat. Bk., Pitt.
	This bank endeavors to	**give prompt, faithf**	**ul, and int**	**elligent attention to all**
	business received.			
Scottdale (*Westmoreland*) Pop., 4,261	**SCOTTDALE BANK** †'82	Joseph R. Stauffer, P. P. S. Loucks, V.-P. W. F. Stauffer, C. J. M. Zimmers, A. C.	* 50,000 ‖ 110,000 ‡ 606,650	Chase Nat. Bk., N. Y.; Mellon Nat. Bk., Pitt.
	Oldest and largest bank.	**Established 1882.**	**Individu**	**al responsibility**
	$1,000,000. Send you	**r items direct to this**	**bank.**	
Sewickley (*Allegheny*) Pop., 3,658	**FIRST NATIONAL BANK** '90	R. J. Murray, P. E. P. Young, V.-P. E. P. Coffin, C. G. A. Somerville, A. C.	* 50,000 ‖ 60,070 ‡ 470,000	Hanover Nat. Bk., N. Y.; 2d Nat. Bk., Pitt.
	Collections have the per	**sonal attention of a**	**n officer o**	**f the bank; vigorous**
	attention given same;	**proceeds promptly**	**accounte**	**d for.**
Sharon (*Mercer*) Pop., 8,916	**SHARON SAV. & TRUST CO.** §'02	Sam'l McClure, P. John Phillips, V.-P. I. C. Moore, S. & T.	* 300,000 ‖ 85,000 ‡ 1,595,270	1st Nat. Bk., N. Y.; Mellon and Peo. Nat. Bks., Pitt.
	A thoroughly organized	**collection departme**	**nt. Collec**	**tions have the personal**
	attention of an officer	**of this bank.**		
Tarentum (*Allegheny*) Pop., 5,472	**NAT'L BK. OF TARENTUM** '90	John W. Hemphill, P. L. M. Stephens, V.-P. O. C. Camp, C.	* 50,000 ‖ 61,000 ‡ 235,650	Chase N. B., N. Y
	Collections have the per	**sonal attention of a**	**n officer o**	**f the bank; vigorous**
	attention given same;	**proceeds promptly a**	**ccounted f**	**or.**
Turtlecreek (*Allegheny*) Pop., 3,262	**NAT'L BK. OF TURTLE CREEK** '03	W. H. Semmens, P. A. L. Faller, V.-P. H. E. Schenck, C.	* 50,000 ‖ 2,500 ‡ 42,000	Chem. Nat. Bk., N. Y.; Far. Dep. Nat. Bk., Pitt.
	Collections have the per	**sonal attention of a**	**n officer o**	**f this bank; we remit**
	on day of payment; sen	**d us your business.**		
Uniontown (*Fayette*) Pop., 7,344	**NAT'L BK. OF FAYETTE CO.** '64	Nathaniel Ewing, P. Levi S. Gaddis, V.-P. M. H. Bowman, C. B. B. Howell, A. C.	* 100,000 ‖ 277,000 ‡ 736,000	Nat. Park Bk., N.Y.; Tradesmens Nat. Bk., Phil.; 2d N. Bk., Pitt.
	Collections have the per	**sonal attention of**	**an officer**	**of this bank; we remit**
	on day of payment; sen	**d us your business.**		
Warren (*Warren*) Pop., 8,043	**FIRST NATIONAL BANK** '64	F. H. Rockwell, P. Perry D. Clark, V.-P. F. K. Russell, C.	* 100,000 ‖ 83,850 ‡ 684,940	Nat. Park Bk., N. Y.; Girard Nat. Bk., Phil.; Peoples Nat. Bk., Pitt.
	Collections have the pers	**onal attention of an**	**officer of t**	**his bank; we remit on**
	day of payment; send	**us your business.**		
Washington (*Washington*) Pop., 7,670	**FIRST NATIONAL BANK** '64	C. M. Reed, P. S. M. Templeton, V.-P. C, S. Ritchie, C. Joseph Zelt, A. C.	* 150,000 ‖ 376,000 ‡ 1,450,000	4th Nat. Bk.. N. Y.; Mellon and 2d Nat. Bks., Pitt.
	Collections have the pers	**onal attention of an**	**officer of t**	**his bank; we remit on**
	day of payment; send	**us your business.**		
Waynesburg (*Greene*) Pop., 2,544	**AMERICAN NATIONAL BANK** '02	James E. Sayers, P. Peter Bradley, V. P. John T. Shiplet, V.-P. Patrick J. Bradley, C.	* 200,000 ‖ 45,580 ‡ 113,650	Seab. N. Bk., N. Y.; Com'l N. Bk., Chi.; Allegheny N. Bk., Pitt.; Penn. N. Bk., Phil.
	Collections and correspo	**ndence invited. All**	**inquiries**	**will receive personal**
	attention and replies.			
Wilkinsburg (*Allegheny*) Pop., 11,886	**CENTRAL NATIONAL BANK** 1900	W. E. Evans, P. Rowland A. Balph, V.-P. J. Frank Miller, C.	* 100,000 ‖ 31,600 ‡ 278,000	Seaboard N. Bk., N. Y.; 4th St. N. Bk., Phil.; Monongahela N. Bk., Pitt.
	We represent the drawe	**r, urge payment, an**	**d are succ**	**essful collectors.**
Wilmerding (*Allegheny*) Pop., 4,179	**EAST PITTSBURG NAT'L BK.** '95	John F. Miller, P. P. W. Morgan, C. Chas. F. Bell, A. C.	* 100,000 ‖ 37,380 ‡ 640,140	Han. N. Bk., N.Y.; 2d N.Bk., Pitt.
	Collections have the per	**sonal attention of a**	**n officer o**	**f this bank; we remit**
	on day of payment; sen	**d us your business.**		

Town, County, Population	§ State † Private Name of Bank Est.	Officers	* Capital ‖ Surplus ‡ Deposits	Correspondents
Windber (*Somerset*) Pop., 6,000	**CITIZENS NATIONAL BANK**--'03	J. P. Statler, P. A. G. Bantley, V.-P. E. M. Muir, C.	* $ 47,760 ‡ 67,230	Han. N. B., N. Y.; 4th St. N. B., Phil; 2d N. B., Pitt.
	Collections have the per day of payment; send u	**sonal attention of an s your business.**	**officer of**	**this bank; we remit on**

SOUTH CAROLINA.

Charleston (*Charleston*) Pop., 55,807	**PEOPLE'S NATIONAL BANK**--'65	R. G. Rhett, P. E. H. Sparkman, V.-P. E. P. Grice, C. J. B. Calder, A. C.	* ‖ ‡	300,000 171,200 2,218,230	Nat. City Bk., Han. Nat. Bk., and Nat. Bk. Com., N. Y.; Nat. Shawmut Bk., Bos.; Phil. and Cent. Nat. Bks., Phil.; Mchts. Nat. and Nat. Un. Bks., Balt.
	The oldest National b individuals, corporati extend every accommo	**ank in S. C. Solic ons, merchants, ma dation consistent w**	**its accoun nufacture ith sound**	**ts of banks, bankers, rs, and others, and will banking.**
" ..... "	**SOUTH CAROLINA LOAN & TRUST CO.**----------§'69	John F. Ficken, P. F. A. Mitchell, C.	* ‖ ‡	100,000 10,100 903,970	Nat. Park Bk., Am. Ex. Nat. Bk. and Nat. Bk. Com., N.Y.; First Nat. Bk., Phil.; Mchts. Nat. Bks., Bos. and Balt.; Nat. Metro. Bk., Wash.
	Do a general banking an	**dexchange business.**	**Collectio**	**ns a specialty.**
Columbia (*Richland*) Pop., 21,108	**CAROLINA NATIONAL BANK**--'68	W. A. Clark, P. J. S. Muller, V.-P. W. Jones, C. S. H. Weigher, A. C.	* ‖ ‡	200,000 83,920 997,140	1st and Mchts. Nat. Bks. and Nat. City Bk., N. Y.; 1st Nat. Bk., Phil.
	We afford the best facilit Carolina.	**ies for collections th**	**roughout**	**the State of South**
" ..... "	**PALMETTO BANK & TRUST CO.** §'02	Wm. H. Lyles, P. Julius H. Walker, V.-P. J. P. Matthews, S. Julius H. Walker, T.	* ‖ ‡	250,000 29,200 502,650	Han. Nat. Bk., N. Y.; Corn Ex. Nat. Bk., Phil.; Bk. of Char. U. S. A., Char.
	A general banking and tr attention.	**ust business transac**	**ted. Colle**	**ctions receive prompt**
Spartanburg (*Spartanburg*) Pop., 11,395	**AMERICAN NATIONAL BANK** '03	J. H. Sloan, P. H. A. Ligon, V.-P. T. B. Stackhouse, C. R. S. Woodside, A. C.	* ‖ ‡	100,000 10,620 116,940	Nat. City Bk., N. Y.; Phil. Nat. Bk., Phil.; 5th Nat Bk., Cin.
	Collections carefully ma We answer all inquirie	**de and promptly acc s.**	**ounted for**	**at reasonable rates.**

SOUTH DAKOTA.

Sioux Falls (*Minnehaha*) Pop., 10,266	**SIOUX FALLS NAT'L BANK**---'82	C. E. McKinney, P. D. L. McKinney, V.-P. C. L. Norton, C.	* ‖ ‡	100,000 6,200 200,000	Han. Nat. Bk., N. Y.; 1st Nat. Bk., Chi.; Nat. Ger.-Am Bk., St. P
	Thoroughly organized Prompt attention and	**collection departme remittance.**	**nt. Perso**	**nal presentation.**

TENNESSEE.

Chattanooga (*Hamilton*) Pop., 30,154	**FIRST NATIONAL BANK**-----'65	T. G. Montague, P. H. S. Chamberlain, V.-P. J. H. Rathburn, C. John W. Faxon, A. C.	* ‖ ‡	200,000 374,620 2,108,910	Nat. City Bk., N. Y.; 3d Nat. Bk., Cin.; 1st Nat. Bk., Lou. and Phil.
	Send us your items on C	**hattanooga and vici**	**nity. Cor**	**respondence solicited.**
Clarksville (*Montgomery*) Pop., 9,431	**NORTHERN BK. OF TENN.**--§'54	W. B. Anderson, P. H. P. Pickering, C. N. R. Bardwell, A. C.	* ‖ ‡	100,000 99,400 349,030	Am. Ex. Nat. Bk., N. Y.; Bk. of Com., Lou.; 4th Nat. Bk., Nash.
	Oldest bank in Tennesse quick returns.	**e. Send us your ite**	**ms on Cl**	**arksville. We make**
Jackson (*Madison*) Pop., 4,511	**SECOND NATIONAL BANK**---'86	W. T. Nelson, P. M. S. Neely, V.-P. Thomas Polk, C. W. D. Nelson, A. C.	* ‖ ‡	100,000 24,430 433,700	Nat. Park Bk., N. Y.; Citiz. Nat. Bk., Lou.; Nat. Bk. Com., Memp.; 1st Nat. Bk., Nash.
	If you want prompt retu returns.	**rns, send us your bus**	**iness dire**	**ct. We make quick**

Town, County, Population	§ State † Private Name of Bank	Est.	Officers	* Capital ‖ Surplus ‡ Deposits	Correspondents
Knoxville (*Knox*) Pop., 32,637	**CITY NATIONAL BANK**	'88	Wm. S. Shields, P. J. P. Haynes, V.-P. W. T. Marfield, C. R. E. Mooney, A. C.	*$ 200,000 ‖ 116,000 ‡ 2,277,000	Chase Nat. Bk. and Nat. Bk. Com., N. Y.; Ohio Val. Nat. Bk., Cin.; 4th St. Nat. Bk., Phil.
	Collections receive personal attention. Remittances at reasonable rates.				**made promptly**
" "	**THIRD NATIONAL BANK**	'87	H. B. Branner, P. E. E. McMillan, V.-P. Chas. M. Cooley, C.	* 200,000 ‖ 68,180 ‡ 915,440	First N. Bk., N.Y.; Mchts. N. Bk., Phil.; 1st N. Bk., Lou.; Eliot N. Bk., Bos.
	Collections a specialty. Send us your business. We				**make quick returns.**
Memphis (*Shelby*) Pop., 102,320	**MEMPHIS NATIONAL BANK**	'87	G. W. Macrae, P. H. M. Neely, V.-P. E. B. McHenry, C. E. L. Menager, A. C.	* 250,000 ‖ 136,400 ‡ 1,247,450	Nat. City Bk., N. Y.; 1st Nat. Bk., Chi.; 4th Nat. Bk., St. L.; Mchts. Nat. Bk., Phil.
	Collections given special attention and remitted for prompt				**ly at lowest rates.**
" "	**HOME FINANCE & TRUST CO.** §	'02	Edward L. Bayle, P. E. C. Gilliland, V.-P. Felix T. Pope, C. Felix Taylor, A. C.	* 100,000 ‖ 32,000 ‡ 225,000	Oriental Bk., N. Y.; State Nat. Bk., Memphis.
	A general banking business transacted. Special attention given to collections.				
Nashville (*Davidson*) Pop., 80,865	**AMERICAN NATIONAL BANK**	'83	W. W. Berry, P. A. H. Robinson, V.-P. N. P. LeSueur, C.	* 1,000,000 ‖ 126,000 ‡ 1,900,000	Nat. Park Bk., N. Y.; Corn Ex. Nat. Bk., Chi.; Citizens Nat. Bk., Cin.: Union Nat. Bk., Lou.
	This bank has the largest cash capital of any national river.				**bank south of the Ohio**
" "	**FIRST NATIONAL BANK**	'63	F. O. Watts, P. D. S. Williams, V.-P. Randal Curell, C. R. E. Donnell, A. C.	* 400,000 ‖ 110,370 ‡ 2,827,990	N. Bk. Com. and N. City Bk., N. Y.; Cont. N. Bk., Chi.: Mchts. N. Bk., Balt.
	This bank shows a larger gain of deposits in two years than all other banks in this city combined.				
" "	**FOURTH NATIONAL BANK**	'69	Samuel J. Keith, P. J. H. Fall, V.-P. W. C. Dilrell, V. P. J. T. Howell, C. G. W. Pyle, A. C.	* 600,000 ‖ 452,230 ‡ 3,325,020	Mchts. and Mech. Nat. Bks., N. Y.; Com'l Nat. Bk., Chi.; First Nat. Bk., Cin.
	This bank has larger surplus and profits than all other banks in this city combined.				

TEXAS.

Abilene (*Taylor*) Pop., 3,411	**AMERICAN NATIONAL BK.**	'03	J. G. Lowdon. P. O. W. Steffens, V.-P. W. J. Thompson, C.	* 75,000	Han. N. Bk., N.Y.; N. Bk. of No.Am.,Chi.; State N.Bk., St. L.
	Collections a special feature; prompt returns; lowest				**rates.**
Austin (*Travis*) Pop., 22,258	**AUSTIN NATIONAL BANK**	'90	E. P. Wilmot, P. Walter Tips, V.-P. Henry Hirshfield, V.-P. W. H. Folts, C. Morris Hirshfield, A. C.	* 150,000 ‖ 194,390 ‡ 1,394,290	Nat. Park Bk., N. Y.; First Nat. Bk., Chi.; Canal Bk., N. O.; Mech. Nat.Bk., St. L.
	Personal attention to collections and all other matters We want your business.				**entrusted to us.**
Cleburne (*Johnson*) Pop., 7,493	**FAR. & MER. NAT'L BK.**	'90	E. Y. Brown M. L. Kennard, V.-P. F. P. West, C. W. K. Williamson, A. C.	* 100,000 ‖ 88,000 ‡ 551,000	Seab. N. Bk., N. Y.; N. Bk. Com., St. L.; City N. Bk., Dallas.
	Collections a specialty; promptness, efficiency, reaso				**nable rates; try us.**
Corsicana (*Navarro*) Pop., 9,313	**CITY NATIONAL BANK**	'88	F. N. Drane, P. J. L. Halbert, V.-P. S. M. Kerr, C. P. C. Townsend, A. C. R. N. Elliott, A. C.	* 150,000 ‖ 30,000 ‡ 200,000	Han. Nat. Bk., N. Y.; Whitney Nat. Bk., N. O.; Mech. Nat. Bk., St. L.
	Collections a specialty, proceeds promptly remitted. Send us your Corsicana items.				
Dallas (*Dallas*) Pop., 42,638	**NATIONAL EXCHANGE BANK**	'75	Royal A. Ferris, P. E. M. Reardon, V.-P. A. V. Lane, V.-P. Nathan Adams, C. Howard Claiborne, A. C. Louis B. Torrey, A. C. George H. Pittman,A.C.	* 500,000 ‖ 650,000 ‡ 5,900,000	Nat. Park, Han., and Seab. Nat. Bks., N. Y.; Cont. and First Nat. Bks., Chi.; Nat. Bk. Com. and Mchts.-Lac. Nat. Bk., St. L.; Phil. and Girard Nat. Bks., Phil.
	Send us your Texas collections; we have good facilities, having correspondents in all the principal towns and cities.				
" "	**TEXAS NATIONAL BANK**	'04	W. C. Padgitt, P. W. G. Scarff, V.-P. J. W. Blake, C. B. C. Barrier, A. C. A. C. Wilson, 2d A. C.	* 250,000	N. Bk. Com., N. Y.; 1st N. Bk., Chi.; Mech. N. Bk., St. L.
	Send us your Texas collections, Dallas items especially. We mak quick returns; try us.				

Town, County, Population.	§ State † Private — Name of Bank — Est.	Officers	* Capital ‖ Surplus ‡ Deposits	Correspondents
Dallas ..... *(Dallas)* Pop., 42,638	**WESTERN BANK & TRUST CO.** '03	Fred Fleming, P..... D. A. Templeton, V.-P. J. S. Corley. W. C. Witwer, A. C.	* $ 500,000 ‖ 13,500 ‡ 700,000	Oriental Bk., N.Y.; Federal Tr. & Sav. Bk., Chi.; Nat. Bk. Com., St. L.; Fidelity Tr. Co., Kan. C.
	Texas collections. The entire State. Direct, quick, and satisfactory service guaranteed.			
Denison ..... *(Grayson)* Pop., 11,807	**STATE NATIONAL BANK** ..... '83	G. L. Blackford, P. ..... A. F. Platter, V.-P. Wm. G. Meginnis, C.	* 100,000 ‖ 86,240 ‡ 934,660	Seab. Nat. Bk., N. Y.; Com'l Nat. Bk., Chi.; Mech. Nat. Bk., St. L.; Nat. Bk. of Com., Kan. C.
	Dealing direct with principal points in the State, we cover Texas in collections in such quick time, at such low cost, as will hold any business on which we get a trial.			
" ..... "	**THE NATIONAL BANK OF DENISON** ..... '90	C. S. Cobb, P..... J. J. McAlester, V.-P. R. S. Legate, C. P. J. Brennan, A. C.	* 100,000 ‖ 80,200 ‡ 623,760	Han. Nat. Bk., N. Y.; Bkrs. Nat. Bk., Chi.; Nat. Bk. Com., St. L. and Kan. C.; City Nat. Bk., Dallas.
	Our facilities for making collections in North Texas and the Indian Territory enable us to afford prompt and satisfactory service to our patrons.			
El Paso ..... *(El Paso)* Pop., 15,906	**FIRST NATIONAL BANK** ..... '81	J. S. Raynolds, P..... U. S. Stewart, V.-P. J. F. Williams, C. W. Cooley, A. C.	* 200,000 ‖ 80,000 ‡ 1,850,000	Chem. and Han. N. Bs., N. Y.; 1st and Cont. N. Bs., Chi.; Anglo-Cal. Bk., San F.; Nat. Bk. Com., St. L.
	Send us your collections on all points in Western Texas, New Mexico, and Arizona.			
Fort Worth ..... *(Tarrant)* Pop., 26,688	**FARMERS & MECHANICS NATIONAL BANK** ..... '89	J. W. Spencer, P. ..... D. W. Humphreys, V.-P. Benjamin O. Smith, C. B. H. Martin, A. C.	* 200,000 ‖ 81,870 ‡ 1,341,110	4th Nat. Bk., N. Y.; Nat. Bk. Com., Kan. C.; Nat. Bk. Com. and 4th Nat. Bk., St. L.
	Send your Texas and Indian Territory collections direct to us.			
" ..... "	**STATE NATIONAL BANK** ..... '84	W. B. Harrison, P. ..... N. E. Grammer, V.-P. John C. Harrison, C. James Harrison, A. C.	* 200,000 ‖ 124,660 ‡ 784,980	Nat. Bk. Com., N. Y.; New Eng. Nat. Bk., Kan. C.; 3d Nat. Bk., St. L.
	Send your Texas collections to the great railroad center of the State, where all points are easily reached.			
" ..... "	**WESTERN NATIONAL BANK**	W. H. Eddleman, P. .... C. Smith, V.-P. E. M. Lanham, C. Claud McCauley, A. C.	* 300,000	
	Accounts and collections solicited.			
Galveston ..... *(Galveston)* Pop., 37,789	**E. M'CARTHY & CO.** ..... †1900	(E. McCarthy)	.....	1st Nat. Bk., N. Y.; Am. Ex. Bk., St. L.; State Nat. Bk., N. O.
	General banking business. Send us your Texas items, Galveston business. especially your			
Houston ..... *(Harris)* Pop., 4,633	**PLANTERS & MECHANICS NATIONAL BANK** ..... '90	John H. Kirby, P..... H. B. Rice, V.-P. F. A. Reichardt, C. George Hamman, A. C.	* 200,000 ‖ 87,310 ‡ 895,220	Han. Nat. Bk., N. Y.; Corn Ex. Nat. Bk., Chi.; Nat. Bk. Com., St. L.; Tradesmens Nat. Bk., Phil.
	Accounts of banks, bankers, and merchants solicited. Collections carefully made and promptly remitted for on day of payment.			
" ..... "	**SOUTH TEXAS NAT'L BANK** .. '90	Chas. Dillingham, P..... Henry Brashear, V.-P. James E. McAshan, C. C. A. McKinney, A. C.	* 500,000 ‖ 273,870 ‡ 1,636,180	Chase N. and N. City Bks., N. Y.; 1st Nat. Bk., Chi.; Nat. Bk. Com., Kan. C. and St. L.
	Collections a specialty and remitted on day of payment. Prompt attention to all banking matters entrusted to us.			
Paris ..... *(Lamar)* Pop., 9,358	**CITY NATIONAL BANK** ..... '90	H. H. Kirkpatrick, P.... J. A. Varner, V.-P. Thos. J. Record, C. T. G. Henley, A. C. Neville Brooks, 2d A. C.	* 400,000 ‖ 250,000 ‡ 975,000	Nat. Park Bk., N. Y.; Nat. Bk. Com., St. L.; Hib. Bk & Tr. Co., N. O.; American Nat. Bk., Kan. C.
	"United States Depository."			
" ..... "	**FIRST NATIONAL BANK** ..... '87	W. J. McDonald, P..... F. R. Fenet, V.-P. J. F. McReynolds, C. W. R. Wood, A. C. W. T. Ridley, A. C.	* 50,000 ‖ 434,060 ‡ 1,025,380	Seab. Nat. Bk., N. Y.; Nat. Bk. Com., Kan. C. and St. L.; Corn Ex. Nat. Bk., Phil.
	This bank has the largest surplus, in proportion to capital, of any national bank in the United States, except two in New York and two in Pennsylvania.			
San Antonio ..... *(Bexar)* Pop., 53,321	**FROST NATIONAL BANK** ..... '65	T. C. Frost, P..... J. T. Woodhull, V.-P. N. McIlhenny, C.	* 250,000 ‖ 364,990 ‡ 1,837,920	N. Park Bk., N.Y.; Drov. Dep. N. Bk., Chi.; N. Bk. Com, K. C. and St. L.; Hib. Bk. & Tr. Co., N. O.
	Special attention given and quick returns made on all collections.			
" ..... "	**NAT'L BK. OF COMMERCE** .. '03	J. P. Barclay, P. ..... R. L. Ball, V.-P. John M. Bennet, Jr., A.C	* 300,000 ‖ 8,750 ‡ 544,870	N. B. Com., N. Y.; Mech. N. B., St. L.; 1st N. B., Kan. C.
	Commenced business October, 1903. Prompt attention to collections. Correspondence solicited.			
Sherman ..... *(Grayson)* Pop., 10,243	**MERCH. & PLANT. NAT'L BK.** '72	Tom Randolph, P. ..... R. A. Chapman, V.-P. C. B. Dorchester, C. F. A. Batsell, A. C.	* 600,000 ‖ 274,170 ‡ 1,604,130	Nat. Park Bk., N. Y.; Nat. Bk. Com., St. L. and Kan. C.; Commonwealth Tr. Co., St. L.
	Organized 1872. "U. S. Depository." Accounts of banks and bankers solicited.			

Town, County, Population	§ State † Private	Name of Bank	Est.	Officers	* Capital ‖ Surplus † Deposits	Correspondents
Temple (*Bell*) Pop., 7,065	**CITY NATIONAL BANK**		'02	Chas. M. Campbell, P. A. J. Jarrell, V.-P. W. S. Rowland, C. C. B. Wade, A. C.	* $ 100,000 ‖ 4,220 ‡ 290,480	Han. N. Bk., N. Y.; Corn Ex. N. Bk., Chi.; N. Bk. Com., St. L. and Kan. C.
	Special attention given make quick returns.			**to collections. Send**	**us our T**	**emple items. We**
" ..... "	**TEMPLE NATIONAL BANK**		'98	Geo. C. Pendleton, P. W. A. Staton, V.-P. W. E. Hall, C. N. A. Sayre, A. C.	* 80,000 ‖ 46,210 ‡ 471,030	N. City B., N. Y.; 4th N. B., St. L.; N. B. Com., Kan. C.
	Numerous correspondenmaking prompt return			**ts in this vicinity gives on all items sent us**	**e us unsur .**	**passable facilities for**
Terrell (*Kaufman*) Pop., 6,330	**FIRST NATIONAL BANK**		'88	Matthew Cartwright, P. M. W. Raley, V.-P. B. L. Gill, C.	* 100,000 ‖ 125,000 ‡ 310,000	Seab. Nat. Bk., N. Y.; Mchts.-Lac. Nat. Bk., St. L.; Hib. Bk. & Tr. Co., N. O.; Am. Nat. Bk., Kan. C.
	Collections a specialty. ing matters entrusted t			**Prompt attention to o us.**	**all bank-**	
Texarkana (*Bowie*) Pop., 5,256	**TEXARKANA NATIONAL BK.**		'87	W. R. Grim, P. Benj. Collins, V.-P. O. H. McCorkle, C. A. B. DeLoach, A. C. T. C. Tupper, A. C.	* 100,000 ‖ 241,520 ‡ 1,592,580	Seab. Nat. Bk., N. Y.; Nat. Bk. Com., St. L. and Kan. C.; Third Nat. Bk., St. L.
	U. S. Depository. Colle			**ctions will receive p**	**rompt and**	**careful attention.**
Waco (*McLennan*) Pop., 20,686	***FIRST NATIONAL BANK**		'74	Edward Rotan, P. Thomas Padgitt, V.-P. R. F. Gribble, C. R. J. Tolson, A. C.	* 300,000 ‖ 168,330 ‡ 1,339,810	4th N. B., N. Y.; 1st N. B., Chi.; Mchts.-Lac. N. B., St. L.; La. N. B., N. O.
	Special attention given t			**o collections.**		
" ..... "	**WACO STATE BANK**		†'77	(W. W. Seley) M. A. Sullivan, C. C. M. Seley, A. C.	* 100,000 ‡ 350,000	N. Park Bk., N. Y.; Mchts. Ln. & Tr. Co., Chi.; State Nat. Bk., St. L.
	Special attention given a lections with reasons f			**nd quick returns ma or non-payment.**	**de at low**	**rates on all Texas col-**
Waxahachie (*Ellis*) Pop., 4,215	**CITIZENS NATIONAL BANK**		'84	O. E. Dunlap, P. W. H. Getzendaner, V.-P. T. A. Ferris, C.	* 100,000 ‖ 139,390 ‡ 655,370	N. Park Bk., N. Y.; Cont. N. Bk., Chi.; N. Bk. of Com., St. L.; Hib. Bk. & Tr. Co., N. O.
	Send us your collections.			**Prompt and caref**	**ul returns**	**made.**

UTAH.

Salt Lake City (*Salt Lake*) Pop., 53,531	**NAT'L BK. OF THE REPUBLIC**		'90	Frank Knox, P. J. A. Murray, V.-P. W. F. Adams, C.	* 300,000 ‖ 122,420 ‡ 3,004,430	N. City B., N. Y.; 1st N. B., Chi.; N. B. Com., Kan. C.; Anglo-Cal. B., San F.
	Accounts of banks. bank banking matters entru			**ers, and others solic sted to us.**	**ited. Pro**	**mpt attention to all**
" ..... "	**UTAH COM'L & SAV. BK.**		§'89	Wm. F. Armstrong, P. Byron Groo, V.-P. Joseph E. Caine, C. W. H. Harris, A. C.	* 200,000 ‖ 16,910 ‡ 441,900	Chase N. Bk., N. Y.; Cont. N. Bk., Chi.; Wells, Fargo & Co. Bk., San F.; 1st N. Bk., Den.
	Collections and correspo personal attention.			**ndence solicited; all**	**inquiries**	**will receive prompt**

VIRGINIA.

Norfolk (*Norfolk*) Pop., 46,624	**CITIZENS BK. OF NORFOLK**		§'67	Walter H. Doyle, P. J. W. Perry, V.-P. Tench F. Tilghman, C.	* 300,000 ‖ 200,000 ‡ 1,750,000	Bk. of N. Y. N. B. A., Am. Ex., 1st, and Mchts. Nat. Bks., N. Y.; Bk. of No. Am. and Phil. Nat. Bk., Phil.; Citiz. Nat. Bk., Balt.; Nat. Met. Bk., Wash., D. C.
	City Depository. Specia collections. Prompt re			**l facilities for maki turns.**	**ng**	
" ..... "	**NAT'L BANK OF COMMERCE**		'78	Nathaniel Beaman, P. Tazewell Taylor, V.-P. H. M. Kerr, C. M. C. Ferebee, A. C. F. A. Porter, A. C.	* 500,000 ‖ 307,880 ‡ 2,650,970	Nat. Park Bk., Nat. Bk. Com., Chase, and Han. Bks., N. Y.; Nat. Bk. Rep. and Am. Tr. & Sav. Bk., Chi.; 1st, Franklin, and Corn Ex. Nat. Bks., Phil; First Nat. Bk., Balt.
	Collections sent us will attention.			**receive prompt and**	**careful**	
" ..... "	**NORFOLK NATIONAL BANK**		'85	Caldwell Hardy, P. C. W. Grandy, V.-P. A. B. Schwarzkopf, C. W. A. Godwin, A. C.	* 400,000 ‖ 455,000 ‡ 2,817,770	Nat. City Bk. and Nat. Bk. Com., N. Y.; Cont. Nat. Bk., Chi.; Nat. Bk. Rep., Bos.
	Oldest national bank.			**Collections a specia**	**lty. Orga**	**nized 1885.**
Petersburg (*Dinwiddie*) Pop., 21,810	**PETERSBURG SAVINGS & INSURANCE CO.**		§'60	Alexander Hamilton, P. F. Whittle, V.-P. P. M. Pollard, C. James D. Mason, A. C.	* 200,000 ‖ 409,960 ‡ 1,540,360	Nat. City Bk., N. Y.; Cont. Nat. Bk., Chi.; Mchts. Nat' Bk., Phil.; Nat. Shawmu. Bk., Bos.; 1st Nat. Bk., Baltt
	Established 1860. A ge			**neral banking busin**	**ess. Colle**	**ctions solicited.**

Town, County, Population.	§ State † Private — Name of Bank — Est.	Officers	* Capital ‖ Surplus † Deposits	Correspondents
Portsmouth (*Norfolk*) Pop., 17,427	**PEOPLES BANK**—§'93	Franklin D. Gill, P. Alexander B. Butt, C.	*\$ 50,000 ‖ 58,000 ‡ 387,000	N. Park and Consolidated N. Bks., N. Y.; Mchts. N. Bk., Phil.; N. Bk. Balt., Balt.
	Mercantile and bank col	**lections a specialty.**	**We pres**	**ent drafts in person and remit promptly.**
Richmond (*Henrico*) Pop., 85,050	**AMERICAN NATIONAL BANK** '99	Oliver J. Sands, P. Charles E. Wingo, V.-P. O. B. Hill, C. Waller Holladay, A. C.	*400,000 ‖ 104,700 ‡ 1,921,670	Seab. Nat. Bk. and Nat. Park Bk., N. Y.; 1st Nat. Bk., Chi.; 4th St. Nat. Bk., Phil.; Mchts. Nat. Bk., Balt.
	Collections receive prom	**pt attention. Corres**	**pondence**	**invited. Terms reasonable.**
" ..... "	**MERCHANTS NAT'L BANK** ---'70	John P. Branch, P. John Kerr Branch, V.-P. John F. Glenn, C.	*200,000 ‖ 660,120 ‡ 3,685,190	Nat. Bk. Com. and Nat. City Bk., N. Y.; Franklin Nat. Bk., Phil.; Citiz. Nat. Bk., Balt.
	A specialty made of coll	**ections throughout t**	**he South.**	
" ..... "	**STATE BANK OF VIRGINIA**--§'70	John S. Ellett, P. William M. Hill, C.	*500,000 ‖ 265,700 ‡ 2,313,460	Bk. of N.Y.N.B.A.and Chem. Nat. Bk., N. Y.
	Virginia collections care	**fully made and prom**	**ptly accou**	**nted for, on reasonable terms.**
Winchester (*Frederick*) Pop., 5,161	**FARMERS & MER. NAT. BK.** '02	Robert T. Barton, P. John Keating, V.-P. H. D. Fuller, C. Lewis N. Barton, A. C.	*100,000 ‖ 10,000 ‡ 430,000	Han. Nat. Bk., N. Y.; Girard Nat. Bk., Phil.; Nat. Union and Nat. Mech. Bks., Balt.
	United States Governme	**nt depository. Try**	**us on your**	**collections.**

WASHINGTON.

Seattle (*King*) Pop., 80,671	**PUGET SOUND NAT'L BANK**--'83	J. Furth, P. J. S. Goldsmith, V.-P. R. V. Ankeny, C. G. H. Tarbell, A. C. I. Kohn, A. C.	*300,000 ‖ 112,560 ‡ 3,456,220	N. B. Rep., N. Y.; Com'l N.B., Chi.; B. of Cal., San F.; Far. & Mchts. N.B., Los A., Cal.; 1st N. B., St. P. and Port.; N. Shawmut B., Bos.; Mech. B., St. Louis.
	Collections a specialty.	**Special facilities fo**	**r handlin**	**g Alaska business. Letters of credit issued payable throughout Alaska.**
" ..... "	**SCANDINAVIAN-AMERICAN BK.** §'92	Andrew Chilberg, P. A. H. Soelberg, V.-P. J. F. Lane, C. George R. Fisher, A. C. W. Thaanum, A. C.	*300,000 ‖ 180,000 ‡ 2,651,240	Seab. N. Bk., N.Y.; Corn Ex. N.Bk. and State Bk.of Chi., Chi.; Union Trust Co., San F.; N. Bk. Com., Kan. C.
	We solicit your Washing	**ton and Alaska item**	**s. Promp**	**t remittances at lowest current rates.**
Spokane (*Spokane*) Pop., 36,848	**SPOKANE & EASTERN TR. CO.** §'90	J. P. M. Richards, P. Henry M. Richards, V.-P. R. L. Rutter, Sec.	*100,000 ‖ 27,640 ‡ 2,832,800	Chem. Nat. Bk., N. Y.; 1st Nat. Bk., Chi. and St. P.; London & San F. Bk., Ltd., Port.
	Does a general banking	**business. Collectio**	**ns a speci**	**alty. Correspondence solicited.**
Tacoma (*Pierce*) Pop., 37,714	**FIDELITY TRUST CO.**—§'89	John C. Ainsworth, P. John S. Baker, V.-P. P C. Kauffman, 2d V.-P. Arthur G. Prichard, C. F. P. Haskell, Jr., A. C.	*300,000 ‖ 60,000 ‡ 1,500,000	N. Pk. B., N. Y.; Corn Ex. N. B., Chi.; Mchts. N. B., St. P.
	Do a general banking an	**dexchange business.**	**Accounts**	**of banks and bankers solicited.**
" ..... "	**PACIFIC NATIONAL BANK**----'85	W. M. Ladd, P. C. H. Hyde, V.-P. L. J. Pentecost, C.	*200,000 ‖ 12,510 ‡ 1,299,800	Chem. Nat. Bk., N. Y.; Cont. Nat. Bk., Chi.; Bk. of Cal., San F.; 1st Nat. Bk., St. P.
	Collections a specialty.	**Correspondents thr**	**oughout t**	**he Northwest, Alaska, British Columbia, China, Japan, and Hawaiian and Philippine Islands.**

WEST VIRGINIA.

Charleston (*Kanawha*) Pop., 11,099	**KANAWHA NATIONAL BANK**-'92	George S. Couch, P. J. D. Baines, V.-P. E. A. Reid, C. H. L. Wehrle, A. C.	*250,000 ‖ 120,110 ‡ 663,350	Chase Nat. Bk., N. Y.; Ohio Val. Nat. Bk., Cin.; Far. Dep. Nat. Bk., Pitt.; Mchts. Nat. Bk., Rich.
	Accounts of banks and b	**ankers solicited. C**	**ollections**	**on all West Virginia points a specialty.**
Parkersburg (*Wood*) Pop., 11,703	**FARMERS & MECHANICS NATIONAL BANK**----1900	W. W. Walker, P. John M. Crawford, V.-P. C. T. Hiteshew, C.	*100,000 ‖ 14,000 ‡ 325,000	Liberty Nat. Bk., N. Y.; Far. Dep. Nat. Bk., Pitt.; Fifth Nat. Bk., Cin.; 1st Nat. Bk., Balt.
	Collections made at favo	**rable rates in West V**	**irginia an**	**d promptly remitted for.**
Wheeling (*Ohio*) Pop., 38,878	**NATIONAL EXCHANGE BANK**-'99	J. N. Vance, P. Wm. Ellingham, V.-P. Lawrence E. Sands, C. C. W. Jeffers, A. C.	*300,000 ‖ 265,580 ‡ 1,988,630	Am. Ex. and Cent. Nat. Bks., N. Y.; Cont. Nat. Bk., Chi.; Second Nat. Bk., Pitt.
	Collections sent us will	**receive prompt atte**	**ntion. Ac**	**counts of banks, bankers, and others solicited.**

WISCONSIN.

Town, County, Population	§ State † Private Name of Bank	Est.	Officers	* Capital ‖ Surplus ‡ Deposits	Correspondents
Marinette (*Marinette*) Pop., 16,195	**STEPHENSON NAT'L BANK**	'75	J. A. Van Cleve, P. W. A. Brown, V.-P. H. J. Brown, C. L. A. McAlpine, A. C.	* ‖ ‡	$ 100,000 79,830 1,725,100	Han. Nat. Bk., N. Y.; Corn Ex. Nat. Bk., Chi.; Nat. Ex. Bk., Mil.
	We solicit your collections and will give them prompt and careful attention.				
Milwaukee (*Milwaukee*) Pop., 285,315	**FIRST NATIONAL BANK**	'53	F. G. Bigelow, P. Wm. Bigelow, V.-P. Frank J. Kipp, C. Thomas E. Camp, A. C. H. G. Goll, A. C.	* ‖ ‡	1,500,000 1,000,000 15,414,400	Nat. Park Bk., Am. Ex., Chem. and 1st Nat. Bks., N. Y.; 1st and Corn Ex. Nat. Bks., Chi.; 2d Nat. Bk., Bos.
	U. S. depository. Collections throughout the Northwest. Out of town accounts given special attention.				
" ..... "	**MARINE NATIONAL BANK**	'39	Washington Becker, P. John L. Mitchell, V.-P. Arthur H. Lindsay, C. John Johnston, A. C.	* ‖ ‡	300,000 146,480 3,263,780	Han. Nat. Bk., N. Y.; Am. Tr. & Sav. Bk. and 1st Nat. Bk., Chi.
	Established 1839. Collections a specialty.				
" ..... "	**WISCONSIN NATIONAL BANK**	'92	L. J. Petit, P. Frederick Kasten, V.-P. Charles E. Arnold, C. Herman F. Wolf, A. C.	* ‖ ‡	1,500,000 945,590 9,735,860	4th and Mchts. Nat. Bks., Nat. Bk. of No. Am., and Nat. City Bk., N. Y.; Cont., Chi., and 1st Nat. Bks., Chi.; Nat. Bk. Rep., Bos.
	Accounts of banks and bankers solicited. Collections attention.				**receive prompt**
Neillsville (*Clark*) Pop., 2,104	**COMMERCIAL STATE BK.**	§'98	S. M. Marsh, P. G. D. Hoseley, V.-P. H. M. Root, C. E. H. Schoengarth, A. C.	* ‖ ‡	25,000 7,030 114,920	Chase N. B, N. Y.; Am. Tr. & Sav. B., Chi.; 1st N. B., Mil.
	Collections have the personal attention of an officer of this bank; we remit on day of payment; send us your business.				
Wausau (*Marathon*) Pop., 12,354	**NATIONAL GER.-AM. BANK**	'92	B. Heinemann, P. Walter Alexander, V.-P. H. G. Flieth, C.	* ‖ ‡	200,000 43,710 1,222,980	Nat. City Bk., N. Y.; First Nat. Bk., Chi.; Wis. Nat. Bk., Mil.; First Nat. Bk., Minpls.
	Send us your collections; we will carefully attend to them and remit promptly.				

CANADA.

Hamilton, Ont. (*Wentworth*) Pop., 50,000	**BANK OF HAMILTON**		William Gibson, P. J. Turnbull, Gen'l Mgr.	*	2,200,000	Han. and 4th N. Bks., N. Y.; First N. Bk., Chi.; N. Bk. Com., St. L.
	Collections made in all parts of the Dominion of Canada. Prompt returns.					
Toronto, Ont. (*York*) Pop., 226,000	**BANK OF TORONTO**		G. Gooderham, P. D. Coulson, G. M. J. Henderson, A. G. M. W. R. Wadsworth, Local Mgr.	*	3,402,520	N. B. Com., N. Y.; 1st N. B., Chi.; Mfrs. & Tr. N B., Buff.; Old Det. Nat. Bk., Det.
	Collections made in all parts of the Dominion and returns promptly made at favorable terms.					
" ..... "	**CANADIAN BK. OF COMMERCE**		Geo. A. Cox, P. B. E. Walker, G. M. John C. Kemp, Mgr. M. Morris, A. Mgr.	* ‖	8,700,000 3,000,000	Am. Ex. Nat. Bk., N. Y.; Nor. Tr. Co., Chi.
	Special attention given to collection of Commercial paper.					
Montreal, Que. (*Hochelaga*) Pop., 314,000	**BANK OF BRITISH NORTH AMERICA**		H. Stikeman, G. M. Jas. Elmsly, Sup't.	* ‖	4,866,666 1,945,000	Bk. of Brit. No. Am., N. Y. and San F.; Mchts. Ln. & Tr. Co., Chi.
	Collections are undertaken at the most favorable rates at all points in the Dominion of Canada.					

Looking for A Location?

Perhaps I can help you.

I have, in my office in Chicago, a vast amount of data as to the industrial needs of the Southwest—Oklahoma, Indian Territory, Arkansas, New Mexico, and Texas. I can tell you where there is an opening in almost any line of business. I can let you know where good land is to be had, what the price is, and on what terms it can be bought.

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Town or City_____State_____

REPRESENTATIVE ATTORNEYS IN THE United States and Canada

Names given in this list may be relied on as being entirely trustworthy and responsible in matters of Commercial Law, Collections, and any Legal Business entrusted to them.

Town and County.	Name.
ALABAMA.	
▲Anniston*† .....Calhoun	J. J. WILLETT. Refers to Anniston and First National Banks.
Bessemer*† ....Jefferson	TROTTER & ODELL.
▲Birmingham*†.Jefferson	B. M. ALLEN. Refers to First National Bank.
" ..... "	NATHAN L. MILLER. Rooms 902, 903, and 904 First National Bank Bldg. Refers to Alabama and First National Banks.
" ..... "	WEATHERLY, UNDERWOOD & THACH, Counsel for Peoples Savings Bank and Tutwiler Coal, Coke & Iron Co.
▲Decatur*† .....Morgan	E. W. GODBEY.
▲Florence*†...Lauderdale	JOHN T. ASHCRAFT.
▲Ft. Payne*†.....De Kalb	LUKE P. HUNT.
▲Gadsden*† .....Etowah	BURNETT & CULLIE.
▲Huntsville*† ....Madison	ROBERT E. SPRAGINS.
▲Mobile*† .....Mobile	GREGORY L. & H. T. SMITH. Attorneys for First National Bank.
" ..... "	THORNTON & INGE. Reference: Any bank in Mobile.
¶▲Montgomery*† .Mont'y	FRED S. BALL.
▲Opelika*† ..... Lee	SAMFORD & BRIDGES.
▲Selma*†.....Dallas	J. E. WILKINSON.
▲Talladega*†....Talladega	KNOX, BOWIE & DIXON.
▲Troy*† ..... Pike	FOSTER, SAMFORD & CARROLL.
▲Tuscaloosa*†Tuscaloosa	FOSTER & OLIVER.
ARIZONA.	
Bisbee*† .....Cochise	JOSEPH M. O'CONNELL.
Jerome*† ..... Yavapai	J W. ROSS.
¶▲Phœnix*†.....Maricopa	CHALMERS & WILKINSON.
▲Prescott*† .....Yavapai	E. M. SANFORD.
Tempe*† .....Maricopa	W. J. KINGSBURY.
▲Tucson*†..... Pima	BARNES & MARTIN,
ARKANSAS.	
▲Arkadelphia*†..... Clark	McMILLAN & McMILLAN.
▲Batesville*†. Indep'dence	NEILL & NEILL.
▲Camden*†..... Ouachita	J. M. BARKER.
▲El Dorado*†.....Union	W. D. CHEW.
▲Eureka Springs*† Carroll	WHITE & JAMES.
▲Fayetteville*† .Wash'ton	McDANIELS & BUCHANAN.
▲Forrest City*†St.Francis	W. W. NORTON.
▲Fort Smith*† ..Sebastian	MECHEM & BRYANT.
▲Hamburg*† ..... Ashley	GEORGE & BUTLER.
▲Helena*†.....Phillips	W. G. PHILLIPS.
▲Hot Springs*†...Garland	GREAVES & MARTIN.
▲Jonesboro*† ..Craighead	HUGHES & FRIERSON
¶▲Little Rock*† .. Pulaski	JOSEPH LOEB. Refers to any bank in Little Rock.
" ..... "	ROSE, HEMINGWAY & ROSE. Refer to any bank in city.
▲Marianna*† ..... Lee	McCULLOCH & McCULLOCH.
▲Mena*†.....Polk	MARK P. OLNEY.
▲Newport*† .....Jackson	PHILLIPS & CAMPBELL.
▲Paragould*†.....Greene	J. D. BLOCK.
▲Pine Bluff*†....Jefferson	AUSTIN & TAYLOR.
▲Prescott*† .....Nevada	C C. HAMBY.
▲Texarkana*†..... Miller	WEBBER & WEBBER.
▲Van Buren*† .. Crawford	PEIRCE & SOUTHMAYD.
CALIFORNIA.	
Alameda*†.....Alameda	G. W. LANGAN.
▲Bakersfield*† .....Kern	BENNETT & DOAN.
Berkeley*†.....Alameda	LOUIS TITUS.
Chico*† ..... Butte	PARK HENSHAW.
▲Colusa*† .....Colusa	U. W. BROWN.
▲Eureka*†.....Humboldt	HENRY L. FORD.
▲Fresno*† ..... Fresno	L. L CORY.
Grass Valley*†...Nevada	JONES & LARNE.
▲Hanford*† .....Kings	HUDSON & PRYOR.
▲Los Angeles*†.Los Ang's	CHAS. L. BATCHELLER. Reference: First National Bank.
" ..... "	FLINT & BARKER, Attorneys for Los Angeles National Bank.
" ..... "	LEON F. MOSS. Reference: First National Bank.
" ..... "	WORKS, LEE & WORKS. Attorneys for National Bank of California.
▲Marysville*† ..... Yuba	W. H. CARLIN.
▲Modesto*† ....Stanislaus	L. W. FULKERTH.
▲Napa*†.....Napa	H. M. BARTOW.
▲Nevada City*† ...Nevada	F. SEARLS.
▲Oakland*† .....Alameda	NYE & KINSELL.
Pasadena*†..Los Angeles	WRIGHT, BELL & WARD.
▲Pomona*† ..Los Angeles	HOWARD A. BROUGHTON.
▲Redding*†.....Shasta	BUSH & PERRY.
▲Riverside*†....Riverside	COLLIER & CARNAHAN.
¶▲Sacramento*† ..Sacra'o	L. T. HATFIELD.
▲Salinas*† ..... Monterey	DAUGHERTY & LACEY.
▲San Bernardino*†San B'o	OTIS & GREGG.
▲San Diego*†... San Diego	STEARNS & SWEET.
▲San Francisco*†...San F.	CHICKERING & GREGORY, Mutual Life Bldg. Attorneys for the American National Bank, Alaska Packers Association, Mutual Life Ins. Co., and American Can Co., etc.
" ..... "	CORBET & GOODWIN, 331 Pine St. References: E. H. Rollins & Sons, Boston and San Francisco. and First National Bank, San Francisco.
" ..... "	WILLIAM S. GROVER, Mills Bldg. Corporation and Commercial Practice. Refers to Commercial Bank & Trust Co.
" ..... "	BERNARD P. LAPACHET, 530 Parrott Bldg. Refers to California Safe Deposit & Trust Company.
" ..... "	EDWARD B. YOUNG, 14 Sansome St. Attorney for Germania Trust Co. and Swiss-American Bank.
▲San Jose*†...Santa Clara	C. L. WITTEN. General law practice. Refers to banks and business houses.
▲San Rafael*†.....Marin	LEMON & HAWKINS.
▲Santa Barbara*†S'nta B'a	HENLEY C. BOOTH.
▲Santa Cruz*† .Santa Cruz	W. P. NETHERTON.
▲Santa Rosa*† ....Sonoma	J. T. CAMPBELL.
▲Stockton*†..San Joaquin	JOSHUA B. WEBSTER.
▲Ventura*† ..... Ventura	THOMAS O. TOLAND.
Watsonville*†Santa Cruz	D. F. MAHER.
▲Woodland*† .....Yolo	ARTHUR C. HUSTON.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.

COLORADO.

▲Aspen*† ..... Pitkin	S. E. ELLISON.
▲Boulder*† ..... Boulder	H. P. GAMBLE.
▲Canon City*† ... Fremont	TAYLOR & COOPER.
▲Central City*† ..... Gilpin	CHASE WITHROW
▲Colorado Spr'gs*† ElPaso	McALLISTER & GANDY.
▲Crippiecreek*† .... Teller	V. H. MILLER.
¶▲Denver*† ..... Denver	BARTELS & BLOOD, Continental Bldg. Attorneys for the Colorado National Bank.
" ..... "	BICKSLER, McLEAN & BENNETT, Equitable Bldg. Colorado counsel for American Surety Co. of New York.
" ..... "	THOS. H. HOOD, Equitable Bldg. Refers to First National Bank.
" ..... "	ROGERS, CUTHBERT & ELLIS, Boston Bldg. Attorneys for The Daniels Bank.
" ..... "	STUART D. WALLING. Ernest & Cranmer Building. Attorney for Denver National Bank.
" ..... "	WOLCOTT & VAILE. General counsel for the D. & R. G. R.
▲Durango*† ..... LaPlata	B. W. RITTER.
▲Fairplay*† ..... Park	J. S. SMITH.
Florence*† ..... Fremont	JAMES A. CONDIT.
▲Fort Collins*† .. Larimer	JEFFERSON McANELLY.
▲Georgetown*† Cl'r Creek	J. J. WHITE.
▲Grand Junction*† .. Mesa	SAMUEL G. McMULLIN.
Idaho Spr'gs*† Cl'r Creek	A. D. BULLIS.
▲Lajunta*† ..... Otero	T. R. HOFFMIRE.
▲Leadville*† ..... Lake	WILLIAM H. NASH.
Longmont*† ..... Boulder	SECER & M'GERVINE.
▲Ouray*† ..... Ouray	STORY & STORY.
▲Pueblo*† ..... Pueblo	HARRY P. VORIES. Reference by permission: First National and Mercantile National Banks
Salida*† ..... Chaffee	L. A. HOLLENBECK.
▲Sterling*† ..... Logan	SMITH A. BURKE.
▲Telluride*† ... San Miguel	S. R. FITZGERALD.
▲Trinidad*† .. Las Animas	A. C. McCHESNEY.
Victor*† ..... Teller	J. W. HUFF.

CONNECTICUT.

Ansonia*† ... New Haven	CHAS. C. FORD.
▲Bridgeport*† ... Fairfield	HALL & HILL.
▲Danbury*† ..... Fairfield	BOOTH & ALEXANDER.
Derby*† ..... New Haven	DANIEL McMAHON.
Greenwich*† ..... Fairfield	R. JAY WALSH.
¶▲Hartford*† ... Hartford	HUNGERFORD, HYDE, JOSLYN & GILMAN, 49 Pearl St. Attorneys for Hartford National Bank, Hartford Trust Co., Pratt & Cady Co., and R. G. Dun & Co.
" ..... "	SPERRY & McLEAN, Aetna Life Bldg. Attorneys for The Aetna Life Insurance Co., The Aetna National Bank, and the United States Bank.
Meriden*† ... New Haven	WILBUR F DAVIS.
▲Middletown*† ... Mid'sex	M. EUGENE CULVER.
New Britain*† .. Hartford	GEORGE W. ANDREW.
▲New Haven*† . New Hav.	RICHARD H. TYNER, 865 Chapel St. Refers to National Tradesmen's Bank.
" ..... "	JAMES E. WHEELER. Refers to First National Bank.
" ..... "	WILLIAM A. WRIGHT. General law practice and collections. Refers to First National Bank.
▲New London*† . New Lon.	ARTHUR B. CALKINS.
Norwalk*† ..... Fairfield	E. M. LOCKWOOD.
▲Norwich*† .. New London	J. J. DESMOND. Refers to any bank in Norwich.
Rockville*† ..... Tolland	JOHN E. FISK.
Stamford*† ..... Fairfield	FESSENDEN & CARTER.
▲Waterbury*† New Haven	NATHANIEL R. BRONSON.
▲Willimantic*† . Windham	THOMAS J. KELLEY.
▲Winsted*† ..... Litchfield	S. A. HERMAN.

DELAWARE.

¶▲Dover*† ..... Kent	ROBERT H. VAN DYKE.
▲Georgetown*† .... Sussex	EDWARD D. HEARNE.
▲Wilmington*† New Castle	HARRY EMMONS. Refers to any Bank in Wilmington.

Town and County.	Name.

DISTRICT OF COLUMBIA.

▲Washington*† .... D. C.	BLAIR & THOM, Colorado Bldg. Refer to all Banks.
" ..... "	CHAPIN BROWN, 323 Four-and-a-Half St. Attorney at Law; mercantile collections; business before the general land office and pension office a specialty.
" ..... "	GEORGE H. CALVERT, JR., Bradley Bldg. Mercantile Collections and General Practice. Refers to National Bank of Washington.
" ..... "	KNIGHT BROS., McGill Bldg. Solicitors of U. S. and foreign patents; counselors in patent causes; mechanical and patent law experts.
" ..... "	JOHN B. LARNER, 1335 F St. Attorney for Washington Loan & Trust Co., National Metropolitan Bank, Woodward & Lothrop, and National Bank of the Republic.

FLORIDA.

▲Arcadia*† ..... DeSoto	FORRESTER & BURTON.
▲Braidentown*† . Manatee	J. J. STEWART.
▲Fernandina*† .... Nassau	H. J. BAKER.
▲Gainesville*† .... Alachua	W. W. HAMPTON.
▲Jacksonville*† .... Duval	COOPER & COOPER. General law practice. Attorneys for the National Bank of Jacksonville.
" ..... "	FLEMING & FLEMING. Attorneys for Mercantile Exchange Bank. Refer to any bank in the city.
▲Key West*† ..... Monroe	GEORGE W. ALLEN.
▲Lake City*† .... Columbia	A. J. HENRY.
▲Ocala*† ..... Marion	R. A. BURFORD.
▲Orlando*† ..... Orange	BEGGS & PALMER.
▲Pensacola*† ... Escambia	BLOUNT & BLOUNT
▲St. Augustine*† . St. John	A. McWILLIAMS.
¶▲Tallahassee*† .... Leon	HENDERSON & HENDERSON
▲Tampa*† ..... Hillsboro	FRANK M. SIMONTON.

GEORGIA.

Albany*† ..... Dougherty	D. H. POPE & SON.
▲Americus*† ..... Sumter	ELLIS & ELLIS.
▲Athens*† ..... Clarke	ERWIN & ERWIN.
¶▲Atlanta*† ..... Fulton	ABBOTT & GOREE, Century Bldg. General Counsel for Atlanta National Bank, Georgia Cotton Oil Co., Georgia Marble Co. References: American Cotton Oil Co., N. Y., W. & J. Sloane, N. Y. Specialties: Commercial and Corporation Law.
" ..... "	BROWN & RANDOLPH. General Counsel Fourth National Bank.
" ..... "	ELLIS, WIMBISH & ELLIS, Prudential Bldg. Refer to any Bank in Atlanta. Commercial and Corporation Law a specialty.
" ..... "	SLATON & PHILLIPS, 723 Prudential Bldg. Reference: Atlanta and Lowry Nat. Bks.
▲Augusta*† .... Richmond	IRVIN ALEXANDER. Attorney for Planters Loan & Savings Bank.
▲Bainbridge*† .... Decatur	DONALSON & FLEMING.
Barnesville*† ..... Pike	C. J. LESTER.
▲Brunswick*† ..... Glynn	KRAUSS & SHEPARD.
▲Cartersville*† .... Bartow	J. T. NORRIS.
▲Columbus*† .. Muscogee	McNEILL & LEVY. Attorneys for National Bank of Columbus.
Cordele*† ..... Dooly	WHIPPLE & McKENZIE.
▲Cuthbert*† .... Randolph	ROBERT L. MOYE.
▲Dawson*† ..... Terrell	JAMES G. PARKS.
▲Elberton*† ..... Elbert	C. P. HARRIS.
▲Gainesville*† ..... Hall	DEAN & HOBBS.
▲Griffin*† ..... Spalding	ROBERT T. DANIEL.
▲La Grange*† ..... Troup	HARWELL & LOVEJOY.
▲Macon*† ..... Bibb	LANE & PARK.
▲Marietta*† ..... Cobb	E. P. GREEN.
▲Milledgeville*† . Baldwin	ALLEN & POTTER.
▲Newnan*† ..... Coweta	H. A. HALL.
▲Rome*† ..... Floyd	FOUCHE & FOUCHE.
▲Savannah*† .... Chatham	G. T. & J. F. CANN. References: Savannah Bank & Trust Co. and The Citizens Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Thomasville*†...Thomas	J. H. MERRILL. Attorney for Citizens Banking & Trust Co.
▲Valdosta*†. ....Lowndes	WOODWARD & SMITH.
▲Washington*†. ...Wilkes	J. T. IRWIN.
▲Waycross*† ..... Ware	J. L. SWEAT & SON.

IDAHO.

¶▲Boise*†..... ..... Ada	RICHARDS & HAGA.
" ..... "	JOHNSON & JOHNSON (R. Z. & R. H.)
▲Hailey*†.....Alturas	TEXAS ANGEL.
▲Lewiston*† ..Nez Perces	I. N. SMITH.
Malad City*..... Oneida	D. C. McDOUGALL.
▲Moscow*†..... ....Latah	ORLAND & SMITH.
▲Pocatello*†.....Bannock	THOMAS F. FERRELL.

ILLINOIS.

▲Abingdon*†.....Knox	A. K. HARDY.
▲Aledo*† .....Mercer	GUY C. SCOTT.
Alton*†..... Madison	JOSEPH V. E. MARSH.
Anna*† .....Union	H. F. BUSSEY.
▲Aurora*† .....Kane	HOPKINS, DOLPH & SCOTT.
▲Belleville*†.....St. Clair	WILLIAM U. HALBERT.
▲Belvidere*† .....Boone	HUNT & THOMPSON.
▲Benton*†..... Franklin	W. F. SPILLER.
▲Bloomington*†..McLean	RAYBURN & BUCK.
Bushneli*†..McDonough	CYRUS A. LANTZ.
▲Cairo*† .....Alexander	MILES F. GILBERT.
" ..... "	REED GREEN.
▲Cambridge*† ..... Henry	J. V. STREED.
Canton*† ..... Fulton	C. B. ADAMS.
Carbondale*†....Jackson	HARKER & HARKER.
▲Carlinville*†...Macoupin	BELL & BURTON.
▲Carmi*† ..... White	HOLDERLY & BARNUM.
▲Carrollton*†.....Greene	E. A. DOOLITTLE.
▲Carthage*† .... Hancock	DAVID E. MACK.
Casey*†.....Clark	W. D. LOWRY.
Champaign*† Champaign	WOLFE & MULLIKEN.
▲Charleston*† .....Coles	A. J. FRYER.
▲Chester*† .....Randolph	H. CLAY HORNER.
▲Chicago*† ..... Cook	ACKERMAN & LENNARDS, 905 Ashland Blk., Commercial and general law practice. Refers to Hibernian Banking Association, J. & B. Moos, and American Cigar Co.
" ..... "	CHARLES E. BARTLEY, 931-938 Unity Bldg. Special facilities for handling mortgage and real estate matters of non-residents. References: First National Bank, Greenebaum Sons, Chicago Title & Trust Co., and Leading Mercantile Agencies.
" ..... "	CRATTY BROS., JARVIS & LATIMER, 159 La Salle St. Corporation and commercial law. References: Chicago National Bank, Lyon & Healy, and American Trust & Savings Bk.
" ..... "	CHARLES DANIELS, 943-947 Marquette Building. Commercial and general law practice. References: S. S. White Dental Manufacturing Co., Browning, King & Co., and Bankers' National Bank, Chicago.
" ..... "	FERGUSON & GOODNOW, 100 Washington St. Refer to Chicago National Bk. and Chicago Title & Trust Co.
" ..... "	E. FERRIO, 159 La Salle St. Refers to Chicago State Bank.
" ..... "	MUSGRAVE, VROMAN & LEE, First National Bank Bldg. Attorneys for Fort Dearborn National Bank.
" ..... "	CHARLES E. PAIN, First National Bank Bldg. Commercial and Corporation Law. Refers to American Tr. & Sav. Bk., Federal Tr. & Sav. Bk.
▲Chicago*† .....Cook (*Continued.*)	PECKHAM, SMITH, PACKARD & APMADOC, First National Bank Bldg. Attorneys for First National Bank.
" ..... "	RITSHER, MONTGOMERY & HART, Chicago National Bank Bldg. Attorneys for Chicago National Bank and The Equitable Trust Co.
▲Clinton*†.....DeWitt	JOHN FULLER.
Collinsville*† ...Madison	W. E. HADLEY.
▲Danville*† ....Vermilion	WILLIAM L. CUNDIFF
▲Decatur*†.....Macon	L. A. MILLS.
DeKalb*†.... ....DeKalb	JOHN A. DOWDALL
▲Dixon*† .....Lee	JOHN J. IVES.
DuQuoin*†.....Perry	B. W. POPE.
Dwight*†.....Livingston	FRANK L. SMITH.
East St. Louis*† .St. Clair	LUCIUS D. TURNER, JR.
▲Edwardsville*† .Madison	SPRINGER & BUCKLEY.
▲Effingham*† ..Effingham	R. C. HARRAH.
Elgin*† .....Kane	FISHER & MANN.
Fairbury*†...Livingston	HERBERT POWELL.
▲Fairfield*† ..... Wayne	G. J. GEORGE.
Farmer City*† ...DeWitt	HERRICK & HERRICK.
▲Freeport*†...Stephenson	DOUGLAS PATTISON.
▲Galena*† ..... Jo Daviess	O'NEILL & CALLAHAN, collections promptly attended to.
▲Galesburg*†.....Knox	WILLIAMS, LAWRENCE, & GREEN. Refer to Peoples Trust & Savings Bank.
Geneseo*† ..... Henry	GEORGE W. SHAW.
Gibson City*† ..... Ford	A. L. PHILLIPS.
Grant Park*• ..Kankakee	E. H. BUCK.
Greenfield*†.....Greene	BANDY & SULLIVAN.
▲Greenville*†.....Bond	C. E. COOK.
▲Harrisburg*† .....Saline	D. W. CHOISSER.
Harvey*† .....Cook	GEORGE E. STOWE.
▲Havana*†.....Mason	NORTHUP & WILLIAMS.
Hoopeston*†..Vermilion	CHARLES A. ALLEN.
▲Jacksonville*† ..Morgan	JAS. H. DANSKIN. Refers to the Jacksonville banks.
▲Jerseyville*†.....Jersey	D. B. HAMILTON.
▲Joliet*†..... Will	ROBERT W. MARTIN.
▲Kankakee*†...Kankakee	H. K. & H. H. WHEELER.
Kewanee*†.....Henry	CHAS. K. LADD.
Lasalle*† .....Lasalle	J. E. COLEMAN.
▲Lewistown*† .....Fulton	HARRY M. WAGGONER.
▲Lincoln*† .....Logan	OSCAR ALLEN.
Litchfield*† Montgomery	McWILLIAMS & SON.
▲Macomb*† ..McDonough	VOSE & CREEL.
▲Marshall*† .....Clark	GOLDEN, SCHOFIELD & BOOTH.
Mattoon*†.....Coles	CRAIG & KINZEL.
Mendota*†..... Lasalle	JAMES F. McCORMICK.
▲Metropolis City*† Massac	WOOD & PEEK.
Moline*† ....Rock Island	WM. A. MEESE.
▲Monmouth*†..... Warren	WM. K. STEWART.
▲Morris*† .....Grundy	SANFORD BROS.
▲Mt. Vernon*† ..Jefferson	ALBERT WATSON.
▲Murphysboro*† .Jackson	JAMES H. MARTIN,
▲Olney*†.....Richland	JOHN LYNCH, JR.
▲Ottawa*† .....Lasalle	RECTOR C. HITT. References: Commercial Nat. Bk., Chicago; American Surety Co., N. Y.
Pana*† ..... Christian	J. C. McQUIGG.
▲Paris*†.....Edgar	VAN SELLAR & VAN SELLAR.
▲Paxton*†.....Ford	KERR & LINDLEY.
▲Pekin*† ..... Tazewell	O. A. SMITH.
▲Peoria*†.....Peoria	ELLWOOD, MEEK & LOVETT. References: First National Bank and Central National Bank.
" ..... "	WHITMORE, BARNES & BOULWARE. Refer to Illinois National Bank.
▲Petersburg*† ....Menard	THOMAS P. REEP.
▲Pittsfield*† .....Pike	EDWARD DOOCY.
▲Pontiac*† ....Livingston	EMILE A. SIMMONS.
▲Princeton*† .....Bureau	W. A. JOHNSTON.
Prophetstown*† .....Whiteside	HARRY H. WAITE.
▲Quincy*†.....Adams	IVINS & LANCASTER.
Rochelle*† .....Ogle	GEORGE D. O'BRIEN.
▲Rockford*†..Winnebago	E. D. REYNOLDS.
▲Rock Island*† Rock Isl'd	LUCIAN ADAMS.
▲Shawneetown*†Gallatin	W. R. McKERNON.
▲Shelbyville*†.....Shelby	WALTER C. HEADEN.
¶▲Springfield*†Sangamon	E. L. CHAPIN. Refers to any Bank in city.
Spring Valley*†..Bureau	C. N. HOLLERICK.
Sterling*† .... Whiteside	V. S. FERGUSON.
Streator*† .....Lasalle	H. N. RYAN & SON.
▲Sullivan*†.....Moultrie	EDEN & MARTIN.
▲Sycamore*†.....DeKalb	CLIFFE & CLIFFE.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Taylorville*†...Christian	GEORGE T. WALLACE.
▲Toledo*†....Cumberland	GREEN & WOODS.
▲Tuscola*† ..... Douglas	W. W. REEVES.
▲Urbana*† ....Champaign	F. M. GREEN & SON.
▲Watseka*†.....Iroquois	KAY & KAY.
▲Waukegan*†.....Lake	HANNA & TALCOTT.
▲Wheaton*†.....Du Page	W. G. SMITH.
▲Woodstock*† ..McHenry	C. P. BARNES.

INDIANA.

Alexandria*† ...Madison	CROUSE & JONES.
▲Anderson*† .... Madison	KITTINGER & DIVEN.
Attica*†.....Fountain	ISAAC E. SCHOONOVER.
Aurora*† .....Dearborn	DOWNEY & SHUTTS.
▲Bedford*† .....Lawrence	MARTIN & MARTIN.
▲Bloomington*† ..Monroe	LEE & DARBY.
▲Bluffton*† ..... Wells	DAILEY, SIMMONS & DAILEY.
▲Brazil*† ..... Clay	COFFEY & McGREGOR.
▲Columbia City*† Whitley	ANDREW A. ADAMS.
▲Columbus*† Bartho'mew	CHARLES S. BAKER.
▲Connersville*† .. Fayette	McKEE, LITTLE & FROST.
▲Crawfordsville*† M'ntg'y	CRANE & ANDERSON.
▲Crown Point*† .....Lake	J. KOPELKE.
▲Decatur*† ..... Adams	J. T. MERRYMAN.
▲Delphi*† ..... Carroll	CARTWRIGHT & WASON.
East Chicago*† .....Lake	See Indiana Harbor.
Elkhart*† .....Elkhart	IRA H. CHURCH.
Elwood*† .....Madison	H. C. AUSTIN.
▲Evansville*† Vand'burgh	FUNKHOUSER, HOSTETTER & FUNKHOUSER.
▲Fort Wayne*†.....Allen	HEATON & YAPLE, Attorneys for Citizens Trust Co.
▲Frankfort*†.....Clinton	HARRY C. SHERIDAN.
▲Franklin*† ..... Johnson	WHITE & WHITE.
▲Goshen*† .....Elkhart	DAVIS & SCHAEFER.
▲Greencastle*† ... Putnam	JOHN H. JAMES.
▲Greenfield*† ... Hancock	OFFUTT & MARTIN.
▲Greensburg*† ...Decatur	D. A. MYERS.
Hammond*† ..... Lake	CRUMPACKER & MORAN.
▲Hartford City*† Blackf'd	ENOS COLE.
▲Huntington*†.Hunt'gton	SPENCER & BRANYAN.
Indiana Harbor*†.. Lake	WILLARD B. VAN HORNE.
¶▲Indianapolis*† ..Marion	AYRES, JONES & HOLLETT, Rooms 500, 501, and 502 Indiana Trust Building. Refer to Capital Nat'l Bk., Merchants Nat'l Bk., and Indiana Trust Co.
" ..... "	CHAMBERS, PICKENS & MOORES. Lemcke Building. Attorneys for Pennsylvania Railway Lines, Western Union Telegraph Co., Indianapolis Street Railway Co. Refer to Indiana Nat'l Bank, Capital Nat'l Bank, Fletcher Nat'l Bank, Merchants Nat'l Bank, Indiana Trust Co., Union Trust Co., Marion Trust. Co.
" ..... "	JAMESON & JOSS. Commercial and corporation law; non-resident business a specialty; mortgage foreclosures. Long distance telephone No. 1142. We refer generally to all Banks and Trust Companies in this City. Attorneys for R. G. Dun & Co. and Central Trust Co.
" ..... "	MORRIS & NEWBERGER, Commercial Club Building. Practice in Federal, State, and Supreme Courts. Commercial and Corporation Law. Collection Department.
" ..... "	SALEM P. WELMAN, Lemcke Building. Attorney for The Central Law Union. Corporation and Commercial Law. Special attention to commercial litigation.
▲Jeffersonville*†....Clark	GEO. H. VOIGHT.
▲Knox*†.....Starke	PETERS & PETERS.
▲Kokomo*† ..... Howard	COOPER & GERHART.
▲La Fayette*†.. Tip'canoe	WILSON & QUINN.
▲La Porte*†.....La Porte	M. E. HIGGINS.
▲Lawrenceburg*† Dearb'n	ROBT. H. COLT.
▲Lebanon*† .....Boone	B. F. RATCLIFF.
Linton*†.....Greene	G. HUMPHREY.
▲Logansport*†.....Cass	GEORGE W. FUNK.
▲Madison*† ..... Jefferson	S. E. LELAND.
▲Marion*†.....Grant	JOHN R. HADLEY.
Michigan City*† .Laporte	C. R. & J. B. COLLINS.
Mishawaka*†. St. Joseph	E. A. HOWARD.
▲Monticello*†..... White	GEORGE F. PALMER.
▲Mount Vernon*† ..Posey	F. P. LEONARD.
▲Muncie*† .....Delaware	GREGORY, SILVERBURG & LOTZ. Attorneys for Delaware County National Bank.
▲New Albany*†.....Floyd	HESTER & HESTER.
▲New Castle*†.....Henry	DAVID W. KINSEY.
▲Noblesville*† ..Hamilton	CHRISTIAN & CHRISTIAN
▲Peru*†.....Miami	BAILEY & COLE.
▲Plymouth*†.....Marshall	JOHN W. PARKS.
▲Portland*† .....Jay	JOHN W. HEADINGTON.
▲Princeton*† .....Gibson	BUSKIRK & BRADY.
▲Rensselaer*†.....Jasper	AUSTIN & HOPKINS.
▲Richmond*† ..... Wayne	JACKSON & STARR.
▲Rochester*† .....Fulton	ENOCH MYERS.
▲Rockport*†.....Spencer	BROWN & BROWN.
▲Rushville*†.....Rush	INNIS & MORGAN.
▲Scottsburg*† .....Scott	S. B. WELLS.
Seymour*†.....Jackson	O. H. MONTGOMERY.
▲Shelbyville*† .....Shelby	CARTER & MORRISON.
▲South Bend*†.St. Joseph	HASTINGS & WOODWARD
▲Sullivan*†.....Sullivan	BAYS & BAYS.
▲Terre Haute*†.....Vigo	SAMUEL R. HAMILL.
▲Tipton*† .....Tipton	COLEMAN & CARTER.
▲Valparaiso*†.....Porter	JOHNSTON, BARTHOLOMEW & BARTHOLOMEW.
▲Vincennes*† . .....Knox	EMISON & MOFFETT.
▲Wabash*†..... Wabash	CHAS. S. KING.
▲Warsaw*† ....Kosciusko	ROYSE & SHANE.
▲Washington*† .. Daviess	O'NEALL & O'NEALL.
Whiting*†..... Lake	See Indiana Harbor.
▲Winchester*†..Randolph	SILAS A. CANADA.

INDIAN TERRITORY.

Ardmore*† Chick's'wNa.	H. C. POTTERF. Refers to City National Bank.
Bartlesville*§ Cherokee	DUMENIL & WOODWARD.
Chickasha*† Ch'k's'wNa.	CHAS. M. FECHHEIMER.
Claremore*†Cher'k'e Na.	E. S. BESSY.
Madill*... Chickasaw Na.	G. A. HENSHAW.
Muscogee*†Creek Nation	HUTCHINS, WEST & PARKER
Sapulpa*†.....Creek Na.	R. B. THOMPSON.
▲S. McAlester*†Ch't'wNa.	J. E. WHITEHEAD.
Tulsa*†.....Creek Na.	A. R. QUERRY.
Vinita*† ...Cherokee Na.	D. H. WILSON.

IOWA.

▲Albia*† .....Monroe	ANDERSON & EVERETT.
▲Algona*†.....Kossuth	GEORGE E. CLARKE.
Ames*† .....Story	G. A. UNDERWOOD.
▲Anamosa*† .....Jones	MILLER & CHAMBERLIN.
▲Atlantic*† ..... Cass	JAMES B. BRUFF.
▲Audubon*†.....Audubon	NASH, PHELPS & PHELPS.
Avoca*†. Pottawattamie	TURNER & CULLISON.
Belle Plaine*†....Benton	RANDALL & HARDING.
▲Boone*† .....Boone	STEVENS & FREY.
Boyden*†..... Sioux	W. H. EDDY.
▲Burlington*†.Des Moines	SEERLEY & CLARK. Attorneys National State Bank.
▲Carroll*† ..... Carroll	LEE & ROBB.
Cedar Falls*†BlackHawk	HEMENWAY & MARTIN.
Cedar Rapids*† .....Linn	MAIN & GRIFFITHS. Special attention given to collections
▲Centerville*†.Appanoose	FEE & FEE.
▲Charles City*†.....Floyd	ELLIS & ELLIS.
▲Cherokee*† ....Cherokee	THOMAS McCULLA.
▲Clarinda*† ..... Page	ORVILLE C. GREEN.
▲Clinton*†.....Clinton	CHASE & SEAMAN. Any bank in Clinton.
▲Corning*†..... Adams	F. C. OKEY.
▲Council Bluffs*†Pottaw'e	JOHN M. GALVIN.
▲Cresco*† .....Howard	JOHN McCOOK.
▲Creston*† .....Union	SULLIVAN & SULLIVAN.
▲Davenport*† .....Scott	WM. HOERSCH. Refers to any Davenport bank, city or county officer, or mercantile house.
▲Decorah*† ..Winneshiek	H. F. BARTHELL.
▲Denison*†... .Crawford	J. F. GLENN.
¶▲Des Moines*†.....Polk	BAILY & STIPP. Reference Any bank in the city.
" ..... "	CARR, HEWITT, PARKER & WRIGHT. Attorneys for Chicago, Milwaukee & St. Paul Ry Co.
" ..... "	DALE & HARVISON, Bradstreet's local attorneys. References: Home Savings Bank, German Savings Bank, and Peoples Savings Bank.
De Witt*†.....Clinton	AYLETT L. PASCAL.
▲Dubuque*† .... Dubuque	LYON & LYON. Refer to any bank or jobber in Dubuque.
Dyersville*†....Dubuque	A. M. UTT.
Eagle Grove*†...Wright	SYLVESTER FLYNN.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Ellsworth*● ... Hamilton	M. H. BRINTON.
▲Emmetsburg*† Palo Alto	E. A. MORLING.
▲Estherville*†.....Emmet	KENDALL & PAULSON.
▲Fairfield*†..... Jefferson	CRAIL & CRAIL.
Fonda*†..... Pocahontas	F. H. FAIRBURN.
▲Forest City*† Winnebago	L. S. BUTLER.
▲Fort Dodge*†...Webster	HEALEY & HEALEY.
▲Fort Madison*†..... Lee	CASEY & STEWART.
▲Glenwood*†..... Mills	C. E. DEAN.
Grinnell*†....Poweshiek	W. C. RAYBURN.
▲Hampton*†.....Franklin	F. A. HARRIMAN.
▲Harlan*†.....Shelby	BYERS & LOCKWOOD.
▲Ida Grove*†.....Ida	CLARK B. MOTE.
▲Independence*† Bucha'n	H. W. HOLMAN.
▲Indianola*†.....Warren	HENDERSON & HENDERSON.
Iowa City*†.....Johnson	CHAS. H. DAYTON.
Iowa Falls*†.....Hardin	F. M. WILLIAMS.
▲Jefferson*†..... Greene	F. D. & R. G. HOWARD.
▲Keokuk*† .....Lee	HUGHES & SAWYER. Refer to Keokuk Savings Bank.
▲Knoxville*† .....Marion	HAYS & AMOS.
Lake City*† ..... Calhoun	J. M. TOLIVER.
▲Le Mars*† .....Plymouth	E. T. BEDELL.
Lyons*†.....Clinton	W. H. CHILDS.
▲Manchester*† ..Delaware	DUNHAM, MORRIS, STILES.
▲Maquoketa*† ....Jackson	F. D. KELSEY.
▲Marion*† .....Linn	GRIFFITHS & MAIN.
▲Marshalltown*† Marshall	J. M. PARKER.
▲Mason City*†.Cerro G'do	BLYTHE, MARKLEY & RULE.
Maxwell*†..... Story	C. H. JOHNSTON.
Missouri Valley*†Har's'n	J. S. DEWELL.
▲Montezuma*† Poweshiek	E. E. BLANCHARD.
Monticello*†.....Jones	WELCH & WELCH.
▲Mount Pleasant*†.Henry	H. A. AMBLER.
▲Muscatine*† ..Muscatine	JAYNE & HOFFMAN.
▲Nevada*† .....Storey	U. S. ALDERMAN.
▲New Hampton*† Ch'kasa	SMITH & O'CONNOR.
▲Newton*†.....Jasper	A. F. BROWN.
Oelwein*† .....Fayette	CLEMENTS, CLEMENTS, ANDERSON & ANDERSON
▲Onawa*†.....Monona	CHARLES E. UNDERHILL.
▲Osage*† .....Mitchell	GALEN F. HUMBERT.
▲Osceola*†.....Clarke	JAMESON & PARK.
▲Oskaloosa*† ....Mahaska	IRVING C. JOHNSON.
▲Ottumwa*† .....Wapello	McELROY & McELROY, Refer to 1st and Ottumwa Nat. Banks.
Pella*† .....Marion	P. H. BOUSQUET.
Perry*†.....Dallas	CARDELL & FAHEY.
▲Red Oak*† .Montgomery	RICHARD & RICHARD.
▲Rock Rapids*† .....Lyon	E. Y. GREENLEAF.
▲Rockwell City*† Calhoun	FRICK & CRANDALL.
Sheldon*†.....O'Brien	J. MORTON.
Shenandoah*† .....Page	CHAS. SMITH KEENAN.
▲Sibley*†.....Osceola	G. W. LISTER.
▲Sigourney*† .... Keokuk	BROWN & WILLCOCKSON.
▲Sioux City*†..Woodbury	JOHN R. CARTER, (Successor to Quick & Carter) Attorney for U. S. Fidelity & Guarantee Co. Reference: Security National Bank. Notary in office
Sioux Rapids*†.Buena V.	A. L. FREELOVE.
▲Spencer*† .....Clay	BUCK & KIRKPATRICK.
▲Storm Lake*†..Buena V.	F. A. SCHULTZ.
▲Tipton*†..... ....Cedar	WRIGHT, LEECH & WRIGHT.
▲Toledo*† ..... Tama	C. E. WALTERS.
▲Vinton*† ..... Benton	GILCHRIST, WHIPPLE & BROWN.
▲Wapello*†..... Louisa	L. A. REILEY.
▲Washington*† .Wash'ton	BAILEY & MORRISON.
▲Waterloo*†.Black Hawk	MULLAN & PICKETT.
▲Waverly*†.....Bremer	EDWARD L. SMALLEY.
▲Webster City*†Hamilton	BOEYE & HENDERSON.
West Liberty*†.Muscat'e	E. C. NICHOLS.
What Cheer*†...Keokuk	T. C. LEGOE.
▲Winterset*†.....Madison	GUIHER & TIDRICK.

KANSAS.

Town and County.	Name.
▲Abilene*†..... Dickinson	H. L. HUMPHREY.
▲Anthony*†.....Harper	E. C. WILCOX.
Arkansas City*† .Cowley	C. T. ATKINSON.
▲Atchison*† .....Atchison	C. D. WALKER.
▲Beloit*†. .....Mitchell	F. J. KNIGHT.
Burlingame*†. ....Osage	J. T. PRINGLE.
▲Burlington*†.....Coffey	J. I. WOLFE.
Chanute*† .....Neosho	J. B. F. CATES.
▲Clay Center*† .....Clay	R. C. MILLER.
Coffeyville*†..Montg'ery	J. R. SNELLING.
▲Colby*†..... Thomas	CLEMENT L. WILSON.
▲Columbus*† ...Cherokee	TRACEWELL & MOORE.
▲Concordia*†.....Cloud	PULSIFIR & SMITH.
▲Council Grove*† .Morris	E. S. BERTRAM.
▲Dighton*†.....Lane	J. S. SIMMONS.
▲Dodge City*† .....Ford	B. F. MILTON.
▲Eldorado*†.....Butler	HAMILTON & LEYDIG.
▲Ellsworth*† ...Ellsworth	L. H. SEAVER.
▲Emporia*†.....Lyon	J. HARVEY FRITH.
Eureka*† ....Greenwood	HOWARD J. HODGSON.
▲Fort Scott*†....Bourbon	C. E. HULETT, Attorney for Bank of Fort Scott.
Galena*† ..... Cherokee	A. & C. S. MACDONALD.
▲Garnett*†.....Anderson	NOAH L. BOWMAN.
▲Girard*†..... Crawford	ARTHUR FULLER.
▲Goodland*†.... Sherman	WILSON BROS.
▲Great Bend*†.....Barton	JAMES W. CLARK.
▲Greensburg*†.....Kiowa	L. M. DAY.
▲Holton*†..... Jackson	BRODERICK & RAFTER.
Horton*†..... Brown	A. B. CROCHETT.
▲Hoxie*†..... Sheridan	W. F. SCHULTHEIS.
▲Hutchinson*† ..... Reno	TAYLOR & BROWN.
▲Independence*† Montg'y	BANKS & BILLINGS.
▲Iola*†.....Allen	CAMPBELL & GOSHOVAR.
▲Junction City*†...Geary	HUMPHREY & HUMPHREY.
▲Kansas City*† Wyandotte	McANANY & ALDEN.
▲Larned*† .....Pawnee	W. H. VERNON, Sr.
▲Lawrence*†.....Douglas	BROWNELL & POEHLER.
▲Leavenworth*† Leaven'h	A. E. DEMPSEY.
▲Manhattan*† .....Riley	A. M. STORY.
▲McPherson*†McPherson	GEO. W. ALLISON.
▲Minneapolis*†...Ottawa	E. C. SWEET.
Mullinville*† .....Kiowa	ROBT. C. REED.
▲Newton*†..... Harvey	BRANINE & BRANINE.
▲Olathe*† .....Johnson	J. R. ORR.
▲Osborne*†.....Osborne	SMITH & NICHOLAS.
▲Oskaloosa*†...Jefferson	MORSE & CASEBIER.
▲Ottawa*† ..... Franklin	BENSON & HARRIS.
▲Paola*†.....Miami	SHELDON & SIMPSON.
Parsons*† ..... Labette	KIMBALL & OSGOOD.
Pittsburg*† ... Crawford	CURRAN & CURRAN
▲Salina*† .....Saline	THOS. L. BOND.
▲Seneca*† .....Nemaha	WELLS & WELLS.
Sterling*† .....Rice	CLARK & GREEN.
¶▲Topeka*† .....Shawnee	MILTON BROWN, Crawford Bldg. Collections, depositions, and general practice.
" ..... "	ROSSINGTON, SMITH & HISTED. Attorneys for 1st Nat. and Merchants Nat. Banks.
" ..... "	J. G. SLONECKER. Attorney for the Missouri, Kansas & Texas Ry. Co.
" ..... "	VALENTINE, GODARD & VALENTINE, Real Estate Bldg. General law practice.
▲Wellington*† ...Sumner	HERRICK & HERRICK.
▲Wichita*† .....Sedgwick	THORNTON W. SARGENT. Refers to Kansas National Bank
▲Winfield*† .....Cowley	HACKNEY & LAFFERTY.

KENTUCKY.

Town and County.	Name.
Ashland*† .....Boyd	S. WILLIS.
▲Bowling Green*†Warren	MITCHELL & DU BOSE.
Covington*†..... Kenton	ERNST, CASSATT & McDOUGALL, Refer to Ger. Nat. Bk.
" ..... "	FURBER & JACKSON. Refer to Farmers & Traders Nat. Bank
▲Cynthiana*† .... Harrison	BERRY & WEBSTER.
▲Danville*†..... Boyle	C. C. BAGBY.
¶▲Frankfort*†.. Franklin	D. W. & JOHN B. LINDSEY.
▲Franklin*†.....Simpson	A. S. WALKER.
▲Georgetown*†.....Scott	R. C. ROBERTS.
▲Harrodsburg*† ...Mercer	JAMES T. WILSON.
▲Henderson*†. Henderson	YEAMAN & YEAMAN.
▲Hopkinsville*†.Christian	W. T. FOWLER.
▲Lebanon*†.....Marion	J. McCHORD.
▲Lexington*† .....Fayette	THORNTON & KERR, Refer to Second National Bank.
▲Louisville*†....Jefferson	GRUBBS & GRUBBS, Kenyon Bldg. Refer to American National Bank.
" ..... "	ERNEST MACPHERSON, Louisville Trust Bldg. Attorney for Bradstreet's Co.
" ..... "	DURELLE & McHENRY, Illinois Life Bldg. Attorney for R. G. Dun & Co., First National Bk. and Illinois Life Ins. Co.
▲Madisonville*†..Hopkins	JOHNSON & JENNINGS.
▲Maysville*† .....Mason	E. L. WORTHINGTON.
▲Monticello* ..... Wayne	JOSEPH BERTRAM.
▲Morganfield*†.....Union	P. B. MILLER.
▲Morgantown*† ...Butler	SPEED GUFFY.
▲Mt. Sterling*† Montg'ery	T. J. BIGSTAFF.
▲Owensboro*† ....Daviess	SWEENEY, ELLIS & SWEENEY
▲Paducah*† ...McCracken	W. V. EATON.
▲Paris*†.....Bourbon	McMILLAN & TALBOTT.
▲Richmond*† ....Madison	J. A. SULLIVAN
▲Russellville*† .....Logan	BROWDER & BROWDER.
▲Somerset*† ..... Pulaski	JAMES R. COOK.
▲Versailles*†.. Woodford	WALLACE & HARRIS.
▲Wickliffe*†..... Ballard	BUGG & WICKLIFFE.
▲Winchester*†..... Clark	J. M. STEVENSON.

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Town and County.	Name.

LOUISIANA.

▲Alexandria*† ..... Rapides	WHITE & THORNTON.
¶▲Baton Rouge*† E.Ba.R.	THOS. J. KERNAN.
▲Crowley*† ..... Acadia	STORY & PUGH.
▲Donaldsonville*† . Ascen.	G. A. GONDRAN.
▲Franklin*† ..... St. Mary	MENTZ & DOSCH.
▲Lake Charles*† Calcasieu	R. P. WILLIAMS.
▲Monroe*† ..... Ouachita	HUDSON, POTTS & BERNSTEIN.
▲New Iberia*† ..... Iberia	BURKE & BURKE.
▲New Orleans*† .. Orleans	HOWE, SPENCER & COCKE, AND DUFOUR & DUFOUR. Attorneys for Interstate Trust & Banking Co.
" ..... "	MERRICK & LEWIS, 836 Gravier St. Refer to Hibernia National Bank. Attorneys for Commercial National Bank.
" ..... "	RICHARDSON & SOULE, Morris Bldg. Attorneys for New Orleans National Bank.
▲Opelousas*† .. St. Landry	E. D. ESTILETTE.
▲Plaquemine*† .. Iberville	HERBERT & HERBERT.
▲Shreveport*† ..... Caddo	SUTHERLIN & BARRETT.
▲Thibodaux*† . Lafourche	HOWELL & MARTIN.

MAINE.

▲Auburn*† . Androscoggin	GEORGE C. WING.
¶▲Augusta*† ... Kennebec	FREMONT J. C. LITTLE.
▲Bangor*† ..... Penobscot	BERTRAM L. FLETCHER.
▲Bath*† ..... Sagadahoc	GEORGE E. HUGHES.
Biddeford*† ..... York	EDWIN STONE.
Brunswick*† Cumberland	CLARENCE E. SAWYER.
▲Calais*† ..... Washington	R. V. JEWETT.
Camden*† ..... Knox	REUEL ROBINSON.
▲Ellsworth*† ..... Hancock	A. W. KING.
Gardiner*† ..... Kennebec	CHARLES A. KNIGHT.
▲Houlton*† ..... Aroostook	MADIGAN & MADIGAN.
Lewiston*† . Androscog'n	WHITE & CARTER.
▲Portland*† . Cumberland	SETH L. LARRABEE. General law practice. Attorney for Chapman National Bank.
" ..... "	GEORGE F. NOYES. Refers to Canal National Bank.
" ..... "	PAYSON & VIRGIN. Attorneys for Merchants' Nat'l Bank and H. M. Payson & Co., bankers.
" ..... "	B. D. & H. M. VERRILL & C. D. BOOTH. Attorneys for Casco National and Canal National Banks.
▲Rockland*† ..... Knox	LITTLEFIELD, MORTLAND & JOHNSON.
Saco*† ..... York	BURBANK & SMITH.
▲Skowhegan*† .. Somerset	BUTLER & BUTLER.
Waterville*† .. Kennebec	BROWN & BROWN.

MARYLAND.

¶▲Annapolis*† Anne Ar'd'l	FRANK H. STACKETT.
Baltimore*† ... Baltimore	BENSON & KARR, Glenn Bldg. Reference: Merchants National Bank, Drovers & Mechanics National Bank and Union Trust Co. of Maryland.
" ..... "	ELLIOTT & HOFFMAN, Equitable Building. *Our specialty:* Mercantile law and collections.
" ..... "	HEUISLER & SAUERWEIN, Fidelity Building. Refer to First National Bank.
" ..... "	HINKLEY & MORRIS, 215 North Charles St. Prompt attention to collections. Reference: National Union Bank.
" ..... "	ALBERT S. J. OWENS, State's Attorney for the City of Baltimore.
" ..... "	SAMS & JOHNSON, Bank of Baltimore Bldg. Refer to First National Bank and American Bonding & Trust Co.
Baltimore*† .. Baltimore	SLINGLUFF & SLINGLUFF, Fidelity Bldg. Attorneys for Baltimore Traction Co.
▲Bel Air*† ..... Harford	STEVENSON A. WILLIAMS.
▲Cambridge*† Dorchester	JOHN R. PATTISON.
▲Cumberland*† .. Allegany	ALBERT A. DOUB.
▲Easton*† ..... Talbot	W. H. ADKINS.
▲Elkton*† ..... Cecil	L. MARSHALL HAINES.
▲Frederick*† ... Frederick	FRANK L. STONER.
▲Hagerstown*† Wash'gt'n	ARMSTRONG & SCOTT.
▲Oakland*† ..... Garrett	JULIUS C. RENNINGER.
▲Princess Anne*† Som'rset	MILES & STANFORD.
▲Salisbury*† ... Wicomico	G. W. D. WALLER.
▲Westminster*† ... Carroll	CHAS. O. CLEMSON.

MASSACHUSETTS.

Adams*†● ..... Berkshire	EDWIN K. McPECK.
Athol*† ..... Worcester	GEORGE W. HORR, LL.B.
Attleboro*† ..... Bristol	G. A. ADAMS.
Beverly*† ..... Essex	ALBERT BOYDEN.
¶▲Boston*† ..... Suffolk	HERBERT L. BAKER, 30 Court St. Refers to Old Colony Trust Co.
" ..... "	WM. E. L. DILLAWAY & H. M. BURTON, Tremont Bldg. Refer to Boylston National Bank and Mechanics National Bank.
" ..... "	RAYMOND T. PARKE, 1146 Tremont Building. Refers to American Surety Co.
" ..... "	JOSIAH H. QUINCY, 19 Milk St. Attorney for Eliot National Bank.
" ..... "	AUGUSTINE H. READ. The only Commissioner given for Boston. 161 Devonshire St. Depositions carefully taken. Refers to Continental Nat. Bk.
" ..... "	W. F. & W. S. SLOCUM, Herald Bldg. Corporation, commercial, probate, and insolvency practice, depositions. Refer to State National Bank.
Brockton*† ... Plymouth	WARREN & REED.
Cambridge*† . Middlesex	CHARLES A. WHITTEMORE.
Chelsea*† ..... Suffolk	WILLIAM M. NOBLE. Address 53 State Street, Boston.
Clinton*† ..... Worcester	BUTTRICK & STONE.
▲Fall River*† ..... Bristol	JACKSON, SLADE & BORDEN. Attorneys for Fall River Nat. Bank and Second Nat. Bank.
▲Fitchburg*† .. Worcester	A. Z. GOODFELLOW.
Gloucester*† ..... Essex	LINCOLN S. SIMONDS. Refers to Gloucester National Bank.
Gt. Barrington*† B'rkshre	A. CHALKLEY COLLINS.
▲Greenfield*† .... Franklin	SAMUEL D. CONANT.
Haverhill*† ..... Essex	J. FRANK BATCHELDER.
Holyoke*† ..... Hampden	R. A. ALLYN.
▲Lawrence*† ..... Essex	EATON & CHANDLER.
▲Lowell*† ..... Middlesex	FREDERICK P. MARBLE. Refers to First National Bank.
Lynn*† ..... Essex	SAMUEL H. HOLLIS.
▲New Bedford*† .. Bristol	HITCH & SPARROW.
▲Newburyport*† .... Essex	THOMAS HUSE.
Newton Center*† Mid'sex	WILLIAM M. NOBLE. Address 53 State St., Boston.
North Adams*† Berkshire	NILES & MAGENIS.
▲Northampt'n*† Hamps're	BASSETT & SHAW.
Peabody*† ..... Essex	B. G. HALL.
▲Pittsfield*† ... Berkshire	E. T. SLOCUM.
Quincy*† ..... Norfolk	PAUL R. BLACKMUR.
▲Salem*† ..... Essex	JOHN H. SHEEDY.
▲Springfield*† .. Hampden	GARDNER & GARDNER. Refer to any bank in Springfield
▲Taunton*† ..... Bristol	FRANK E. KNOWLES
Westfield*† .... Hampden	ROBERT C. PARKER.
▲Worcester*† .. Worcester	RICE, KING & RICE.

MICHIGAN.

▲Adrian*† ..... Lenawee	BIRD & SAMPSON.
▲Allegan*† ..... Allegan	WILKES & HOFFMAN.
▲Alpena*† ..... Alpena	JOSEPH H. COBB.
▲Ann Arbor*† Washtenaw	HARRIMAN & THOMPSON.
▲Bad Axe*† ..... Huron	BOPE & McNOBB.
Battle Creek*† .. Calhoun	NORTH & SALISBURY.
▲Bay City*† ..... Bay	EDGAR A. COOLEY.

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Town and County.	Name.
Benton Harbor*..Berrien	CADY & ANDREWS.
▲Cadillac*†..... Wexford	SAWYER & BISHOP
▲Charlotte*†.....Eaton	J. M. C. SMITH.
▲Cheboygan*†.Cheboygan	FROST & SPRAGUE.
▲Detroit*† .....Wayne	BARNES & RACE, Home Bank Bldg. Refer to Cit. Sav. Bank.
" ..... "	BOWEN, DOUGLAS, WHITING & MURFIN, Moffat Bldg. Attorneys for Mechanics Bank.
" ..... "	JULIAN G. DICKINSON, Newberry & McMillan Bldg. Refers to Preston National Bank.
" ..... "	BERNARD B. SELLING, 503-505 Hammond Bldg. Refers to Peninsular Savings Bank.
" ..... "	WILLIAM H. TURNER, Attorney at Law, 3 Moffat Bldg. Refers to McLellan & Anderson Savings Bank.
" ..... "	WELLS, ANGELL, BOYNTON & McMILLAN, Union Trust Bldg. Attorneys for American Exc. Nat. and Com'l Nat. Bank.
Dowagiac*†.....Cass	C. E. SWEET.
▲Escanaba*† .....Delta	J. F. CAREY.
▲Flint*†..... Genesee	DURAND & CARTER.
▲Grand Rapids*†.... Kent	BOLTWOOD & BOLTWOOD. Refer to Old National Bank.
" ..... "	CRANE & NORRIS. References: National City Bank and Michigan Trust Co.
" ..... "	TAGGART, DENISON & WILSON. References: Kent Co. Savings Bank, Nat. City Bank, and Michigan Trust Co.
▲Hillsdale*†..... Hillsdale	J. S. & E. O. GALLOWAY.
Holland*†..... Ottawa	G. J. DIEKEMA.
▲Houghton*†...Houghton	J. F. HAMBITZER.
▲Ionia*†.....Ionia	GEORGE E. & M. A. NICHOLS.
Ishpeming*† . Marquette	W. T. POTTER.
▲Jackson*† .....Jackson	BADGLEY & BADGLEY.
▲Kalamazoo*† Kalamazoo	J. D. DRIVER.
¶Lansing*† .....Ingham	SEYMOUR H. PERSON.
▲Lapeer*† .....Lapeer	WHITE CRAMTON.
▲Manistee*† .....Manistee	JOHN H. GRANT.
▲Manistique*†Schoolcraft	DAVID KNOX.
Marine City*†....St. Clair	E. S. BLACK.
▲Menominee*†Menominee	A. L. SAWYER.
▲Mt. Clemens*†.. Macomb	WILLIAM S. JENNEY.
▲Muskegon*† ..Muskegon	SMITH, NIMS, HOYT & ERWIN. Refer to any bank in Muskegon.
Owosso*† ....Shiawassee	KILPATRICK & PIERPONT.
▲Pontiac*† .....Oakland	JOHN H. PATTERSON.
▲Port Huron*†...St. Clair	GEORGE G. MOORE.
▲Saginaw*†.....Saginaw	CRANE & CRANE. Refer to any Bank in Saginaw.
▲Sault Ste Marie*†Chip'wa	A. B. DAVIDSON.
▲TraverseCity*†Gr'ndTra.	PATCHEN & SAVANGER.
Ypsilanti*†.. Washtenaw	TRACY L. TOWNER.

MINNESOTA.

▲Albert Lea*†...Freeborn	A. U. MAYLAND.
▲Austin*†.. .....Mower	ARTHUR W. WRIGHT.
▲Brainerd*†...Crow Wing	ALDERMAN & MANTOR.
▲Breckenridge*† ..Wilkin	EZRA G. VALENTINE.
▲Crookston*† .....Polk	MILLER & FOOTE.
▲Detroit*† ..... Becker	ASAHEL G. WEDGE.
▲Duluth*† .....St. Louis	RICHARDSON & DAY. Refer to any bank in Duluth or to St. Paul National Bank, St. Paul.
East Grand Forks*† Polk	H A. BRONSON
▲Fairmont*†.....Martin	DEAN & PALMER.
▲Faribault*†.....Rice	THOS. H. QUINN.
▲Fergus Falls*† Otter Tail	CHAUNCEY L. BAXTER.
Graceville*†... Bigstone	M. S. STEVENS.
Hills*† .....Rock	J. R. WRIGHT.
Hutchinson*†... McLeod	A. H. MAAS.
▲Jackson*†.....Jackson	F. B. FABER.
▲Mankato*† ...Blue Earth	W. A. FUNK.
Mapleton*† ..Blue Earth	W. D. ARGSTSINGER.
Minneapolis*† Hennepin	DODGE & WEBBER, Suite 917 New York Life Building. Reference: Banks and Jobbing houses of Minneapolis.
" ..... "	FIFIELD, FLETCHER & FIFIELD, 609-614 Lumber Exch. Bldg. Refer to Flour City National Bank.
" ..... "	D. C. FILKINS, Globe Building. References: Clarke National Bank, Minneapolis; Northern Trust Co., Chicago.
" ..... "	STEVENS & STEVENS. 525 Temple Court. Corporation. Real Estate, and Commercial Practice. Refer to Peoples Bank.
Minneapolis*† Hennepin	TRYON & BOOTH, 705-707 Oneida Blk. Reference: National Bank of Commerce.
	EDWIN ADAMS.
▲Moorhead*† .....Clay	W. C. BICKNEL.
▲Morris*† .....Stevens	HOIDALE & SOMSEN
▲New Ulm*†.....Brown	A. B. KAERCHER.
▲Ortonville*†....Bigstone	E. W. RICHTER.
▲Owatonna*† .....Steele	P. A. EWERT.
▲Pipestone*†...Pipestone	O. M. HALL.
▲Red Wing*†....Goodhue	FRASER & FRASER.
▲Rochester*†.....Olmsted	A. G. T. BROUN.
Sherburne*†.....Martin	J. N. SEARLES.
▲Stillwater*†. Washington	REYNOLDS & ROESER.
▲St. Cloud*†.....Stearns	CHARLES BECHHOEFER, National German-American Bank Bldg. Refers to National German-American Bank.
¶▲St. Paul*† .....Ramsey	J. F. HILSCHER, 507 N. Y. Life Bldg. General Law Practice. Attorney for Fairbanks, Morse & Co.
" ..... "	JOHN B. & E. P. SANBORN, National German-American Bank Building. Attorneys for Nat'l German-American Bank
" ..... "	JOHN J. ISKER.
▲Waseca*†.....Waseca	WEBBER & LEES.
▲Winona*†.....Winona	TOWN & JONES.
▲Worthington*†...Nobles	

MISSISSIPPI.

▲Aberdeen*† ..... Monroe	GEORGE C. PAINE.
Biloxi*†..... ..Harrison	WILLIAM ARMSTRONG.
▲Brookhaven*† .. Lincoln	T. BRADY, JR.
▲Canton*†.....Madison	F. B. PRATT.
▲Clarksdale*†... Coahoma	R. H. WILDBERGER.
▲Columbus*† ... Lowndes	WILLIAM BALDWIN.
▲Greenville*† Washington	PERCY BELL.
▲Greenwood*†.... Leflore	GWIN & MOUNGER.
▲Grenada*†..... Grenada	HORTON & HORTON.
▲Hattiesburg*† .....Perry	STEVENS & STEVENS.
¶▲Jackson*†..... Hinds	BRAME & BRAME. Refer to any bank in Mississippi
" ..... "	McWILLIE & THOMPSON. Attorneys for Alabama & Vicksburg Ry. Co.
Laurel*†.....Jones	SHANNON & STREET.
▲Macon*†.....Noxubee	BRAME & BARNES.
▲Meridian*†...Lauderdale	ROBERT F. COCHRAN. Refers to First National Bank.
▲Natchez*†..... Adams	BROWN & MARTIN.
▲Rosedale*†.....Bolivar	CHARLES SCOTT, WOODS & SCOTT.
▲Starkville*† .. Oktibbeha	W. N. NASH.
▲Vicksburg*† .... Warren	DABNEY & McCABE. Attorneys for First National Bank.
▲West Point*†.....Clay	J. J. McCLELLAN.
▲Yazoo City*†.....Yazoo	E. DRENNING.

MISSOURI.

▲Albany*†..... Gentry	CHARLES H. S. GOODMAN.
▲Bloomfield*.....Stoddard	E. J. WILLIAMS.
▲Boonville*†..... Cooper	JOHN COSGROVE.
▲Bowling Green*†... Pike	J. H. BLAIR & SON.
Brookfield*†.....Linn	H. K. WEST.
▲Butler*†.....Bates	FRANCISCO & CLARK
Cape Girardeau*†.C. Gir.	JOHN L. WILSON.
▲Carrollton*†..... Carroll	CONKLING & REA.
▲Carthage*†..... Jasper	HENRY L. BRIGHT.
▲Caruthersv'l*† Pemiscot	ROBERTS & CORBETT.
▲Chillicothe*†.Livingston	JOHN L. SCHMITZ.
▲Clinton*†.....Henry	JOHN D. LINDSAY.
▲Columbia*†..... Boone	C. B. SEBASTIAN.
▲Farmington*.St. Francois	PIPKIN & SWAIN
Hannibal*† .....Marion	F. W. NEEPER
▲Harrisonville*† .....Cass	W. D. SUMMERS.
▲Independence*† Jackson	PAXTON & ROSE.
Jamesport*†.....Daviess	S. W. BEYARD.
¶▲Jefferson City*† ...Cole	W. S. POPE.
Joplin*†.....Jasper	JAMES P. MEAD.
Kansas City*†...Jackson	ASHLEY, GILBERT & DUNN, Massachusetts Bldg. Refer to First National Bank and National Bank of Commerce, Kansas City; East River National Bank, N. Y.
" ..... "	GAGE, LADD & SMALL, Rooms 605, 606, 607 and 608 New York Life Bldg. Attorneys for U. S. Trust Co. and International Loan & Trust Co.

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Town and County.	Name.
Kansas City*†..Jackson (*Continued.*)	KARNES, NEW & KRAUTHOFF, Water Works Bldg. Special attention to commercial and corporation law and proceedings in bankruptcy. Refer to any bank in Kansas C.
" ..... "	LATHROP, MORROW, FOX & MOORE, 117 West Sixth Street. Refer to any bank or wholesale house in Kansas City.
" ..... "	RALPH RICHARDS, Baird Bldg. Attorney for Credit Clearing House.
" ..... "	GRANT I. ROSENZWEIG and Assistants, N.Y. Life Building. Refers to Union National Bank
" ..... "	SEVERANCE, DAVIS & STUART, 730 N. Y. Life Bldg. Reference Kansas City State Bank.
" ..... "	WARNER, DEAN, McLEOD & HOLDEN, Keith & Perry Bldg. Attorneys and counselors at law.
" ..... "	WILLIAMS & HUNTER, N. Y. Life Bldg. Refer to First National Bank, American National Bank and Union National Bank. Eastern references upon application.
" ..... "	WOLLMAN, SOLOMON & COOPER, Water Works Bldg. References: National Bank of Commerce and Inter-State National Bank.
▲Kirksville*†.....Adair	GREENWOOD & MILLAN.
▲Liberty*† .....Clay	MARTIN E. LAWSON.
Louisiana*† .....Pike	JAMES W. REYNOLDS.
▲Macon*†..... Macon	VAN CLEVE & SEARS.
▲Marshall*†.....Saline	DUGGINS & RAINEY.
▲Maryville*†.... Nodaway	J. S. SHINABARGAR.
▲Memphis*†..... Scotland	J. D. SMOOT.
▲Mexico*†.....Audrain	O. HITT.
▲Milan*†.....Sullivan	JOHN M. CAMPBELL.
Moberly*†..... Randolph	WILLARD P. CAVE
▲Neosho*†.....Newton	OLIVER L. CRAVENS.
▲Nevada*†..... Vernon	A. E. ELLIOTT.
Pleasant Hill*†.....Cass	T. H. CLOUD.
▲Poplarbluff*†..... Butler	GEORGE BULLOCK.
▲Princeton*†..... Mercer	IRA B. HYDE & SON.
▲Savannah*† .... Andrew	WILLIS G. HINE.
▲Sedalia*†.....Pettis	JAMES T. MONTGOMERY.
▲Springfield*† .... Greene	JAMES P. McCAMMON.
Stanberry*†.....Gentry	C. A. RATCLIFFE.
▲St. Charles*†. St. Charles	T. BRUERE & SON.
▲St. Joseph*†.. Buchanan	JOHNSON, RUSK & STRINGFELLOW. Refer to any Bank or jobbing house in St. Joseph
▲St. Louis*†.....St. Louis	ABBOTT & EDWARDS, 319 N. Fourth St. Attorneys for R. G. Dun & Co. Refer to any bank in St. Louis.
" ..... "	FREDERICK H. BACON, 508 Olive St. Refers to State Bank.
" ..... "	BLOCK, SULLIVAN & ERD, Suite 807-815 Carleton Building. Counsel for Fourth National Bank and Jefferson Bank.
" ..... "	BRYAN & CHRISTIE, 807 Commonwealth Trust Bldg. Counsel for Commonwealth Trust Co.
" ..... "	GRANT, CARROLL & KENNEDY, 910 Carleton Bldg. Refer to Nat. Bank of Commerce.
" ..... "	HIGDON & LONGAN & HOPKINS, 605 Missouri Trust Bldg. Reference: Missouri Trust Co.
" ..... "	STEWART, CUNNINGHAM & ELIOT, Rialto Bldg. Counsel for Mechanics Bank. Refer also to National Bank of Commerce and Boatmen's Bank.
" ..... "	FRED L. TRAVIS, 807 Commonwealth Trust Bldg. Reference: Third National Bank.
▲Trenton*† .....Grundy	HUGH C. SMITH.
▲Unionville*† ....Putnam	G. E. McCUTCHEN.
▲Warrensburg*†.Johnson	A. B. LOGAN.
Webb City*†.....Jasper	ROBERTSON & TRIMBLE.
▲West Plains*†....Howell	M. E. MORROW.

MONTANA.

▲Anaconda*†.Deer Lodge	GEORGE B. WINSTON.
▲Billings*†...Yellowstone	O. F. GODDARD.
▲Bozeman*† .....Gallatin	EUGENE B. HOFFMAN.
▲Butte*† .....Silver Bow	GEO. B. DYGERT.
▲Great Falls*†....Cascade	RANSOM COOPER.
¶▲Helena*†.... Lewis and [Clarke	WALSH & NEWMAN.
▲Livingston*.....Park	A. P. STARK.
▲Missoula*†.....Missoula	MARSHALL & STIFF.
▲Townsend*†.Broadwater	F. X. DOLENTY.

NEBRASKA.

▲Auburn*†..... Nemaha	M. S. McININCH.
▲Aurora*† .....Hamilton	FRANK COYKENDALL.
▲Beatrice*† .....Gage	GRIGGS, RINAKER & BIBB.
▲Blair*† .....Washington	DAVID Z. MUMMERT.
▲Broken Bow*†....Custer	J. R. DEAN.
▲Butte* .....Boyd	D. A. HARRINGTON.
▲Central City*†...Merrick	W. O. THOMPSON.
▲Chadron*† .....Dawes	A. W. CRITES.
▲Columbus*† .....Platte	McALLISTER & CORNELIUS
Crete*† .....Saline	FAYETTE I. FOSS.
▲David City*†.....Butler	C. H. ALDRICH.
▲Fairbury*†.....Jefferson	JOHN HEASTY.
Falls City*†..Richardson	T. L. HALL.
▲Fremont*† .....Dodge	C. E. ABBOTT, City Attorney
▲Grand Island*†.....Hall	J. L. CLEARY.
▲Hastings*†.....Adams	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
▲Hebron*†.....Thayer	MARSHALL & BIRKEN.
▲Holdrege*† .....Phelps	HALL & REED.
Kearney*†.....Buffalo	WARREN PRATT.
▲Lexington*†.....Dawson	E. A. COOK.
¶▲Lincoln*† ....Lancaster	F. A. BOEHMER, 1041 O Street. Refers to Columbia and First National Banks.
" ..... "	STEPHEN L. GEISTHARDT, Burr Block. Refers to Clark & Leonard Investment Co.
" ..... "	TIBBETS BROS., MOREY & ANDERSON. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
▲Madison*† .....Madison	M. B. FOSTER.
▲McCook*†.... Redwillow	W. S. MORLAN.
▲Nebraska City*† ....Otoe	W. F. MORAN.
Norfolk*†..... Madison	BURT MAPES.
▲North Platte*†.. Lincoln	A. H. DAVIS.
▲Omaha*†..... Douglas	BALDRIDGE & DE BORD, First Nat'l Bank Bldg. Attorneys for U. S. National Bank.
" ..... "	BARLETT, DUNDEY & MARTIN, 512 N. Y. Life Building. Refer to First N. Bk., Chicago.
" ..... "	MONTGOMERY & HALL, 608-611 N. Y. Life Bldg. Local Attorneys for Marshall Field & Co.
" ..... "	O'NEILL & GILBERT, U. S. Nat. Bank Bldg. References, U. S. and Union Nat. Banks
" ..... "	RICH & CLAPP, 206 Bee Bldg. Reference: Commercial National Bank.
▲O'Neill*†..... Holt	M. F. HARRINGTON.
▲Plattsmouth*†..... Cass	A. L. TIDD.
▲Schuyler*†..... Colfax	C. J. PHELPS.
▲Wahoo*†..... Saunders	JOHN H. BARRY.
▲Wayne*†.....Wayne	WILBUR & BERRY.
Wymore*†..... Gage	ADAM McMULLEN.
▲York*† .....York	GILBERT BROS.

NEVADA.

¶▲Carson City*†..Ormsby	TORREYSON & SUMMERFIELD.
▲Reno*†.....Washoe	OSCAR J. SMITH.
▲Virginia City*†....Storey	G. D. PYNE.

NEW HAMPSHIRE.

¶▲Concord*†..Merrimack	LEACH, STEVENS & COUCH.
▲Dover*† .....Strafford	DWIGHT HALL.
▲Keene*†..... Cheshire	CAIN & BENTON.
▲Manchester*†..Hillsboro	HENRY N. HURD.
▲Nashua*†..... Hillsboro	HENRY A. CUTTER. Attorney for R. G. Dun & Co.
▲Portsmouth*†.Rock'ham	EDWARD H. ADAMS.
Rocnester*† ... Strafford	FELKER & GUNNISON.
Somersworth*† Strafford	W. F. RUSSELL.

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Town and County.	Name.
NEW JERSEY.	
Asbury Park*†Monmo'th	JAMES T. CARTON.
Atlantic City*†..Atlantic	EDMUND C. GASKILL, Jr.
Bayonne*† ..... Hudson	ROBERSON & DEMOREST.
▲Belvidere*†.....Warren	GEORGE M. SHIPMAN.
Bordentown*†Burlingt'n	JOHN P. HUTCHINSON.
▲Bridgeton*† Cumberland	JOHN G. MITCHELL.
▲Camden*†..... Camden	WILSON, CARR & STACKHOUSE.
Dover*†.....Morris	FORD D. SMITH.
East Orange*†.....Essex	JEROME D. GEDNEY.
▲Elizabeth*†.....Union	P. H. GILHOOLY.
▲Flemington*†Hunterdon	JOHN L. CONNET.
▲Freehold*†...Monmouth	FREDERICK PARKER.
▲Hackensack*† .... Bergen	JAMES M. VAN VALEN.
Hoboken*†..... Hudson	JAMES F. MINTURN.
▲Jersey City*†....Hudson	FRANK P. McDERMOTT, 17 Exchange Place. Reference: Hon. Gilbert Collins, Justice Supreme Court, New Jersey.
" ..... "	QUEEN & TENNANT, 15-21 Exchange Pl. References: Hudson County, Second National Banks, N. J. Title Guarantee & Tr. Co., and Commercial Tr. Co.
Lambertville*†.Hunter'n	C. A. SKILLMAN.
Long Branch*† Monm'th	HENRY S. TERHUNE.
Montclair*†.....Essex	JOHN A. HINES.
▲Morristown*† ....Morris	GUY MINTON.
▲Mt. Holly*†..Burlington	BLANCHARD H. WHITE.
▲Newark*†.....Essex	DE WITT & PROVOST. Attorneys for the North Ward National Bank.
" ..... "	GALLAGHER, KIRKPATRICK & BROWER. Refer to Essex Co. National Bank.
" ..... "	PITNEY & HARDIN. Attorneys for Essex County National Bank.
▲New Brunsw'k*†.Mid'sx	HOWARD A. REYNOLDS.
Orange*†..... Essex	BLAKE & HOWE.
Passaic*†..... Passaic	ANDREW FOULDS, Jr.
▲Paterson*†..... Passaic	FREEMAN & WESTERHOFF, General Practitioners. Reference, Hamilton Trust Co.
Phillipsburg*†.. Warren	WILLIAM M. DAVIS.
Plainfield*†.....Union	JOHN H. VAN WINKLE & SON.
Princeton*†..... Mercer	BAYARD STOCKTON.
Rahway*†.....Union	VAIT & WARD.
Redbank*†... Monmouth	EDMUND WILSON.
▲Salem*†.....Salem	W. T. HILLARD.
▲Somerville*†.. Somerset	DUNGAN & REGER.
Summit*†.....Union	LEROY A. GIBBY.
¶▲Trenton*†.....Mercer	ERWIN E. MARSHALL. Refers to Trenton Trust & Safe Deposit Co.
Vineland*†..Cumberland	EDGAR R. JONES.
Washington*†... Warren	DAVID BARTON.
Woodbury*†.Gloucester	J. J. SUMMERILL.
NEW MEXICO.	
Albuquerque*†Bernalillo	E. L. MEDLER.
" ..... "	FELIX H. LESTER.
East Las Vegas*†San Miguel	See White Oaks.
▲Las Cruces*†.Donna Ana	R. L. YOUNG.
▲Las Vegas*†.. San Miguel	JONES & ROGERS.
▲Lincoln*.....Lincoln	See White Oaks.
Raton*†.....Colfax	JEREMIAH LEAHY.
¶▲Santa Fe*† ... Santa Fe	GEORGE W. KNAEBEL.
▲Silver City*†.....Grant	A. H. HARLLEE.
NEW YORK.	
¶▲Albany*†.....Albany	WILLIAM LANSING. General Corporation and Mercantile Law Practice.
" ..... "	ROSENDALE & HESSBERG. Attorneys for National Commercial Bank.
Amsterdam*†...Montg'y	CONOVER & FISHER.
▲Auburn*† .....Cayuga	BENJAMIN C. MEAD.
▲Ballston Spa*†..Saratoga	JOHN H. BURKE.
▲Batavia*† ..... Genesee	FRANK W. BALLARD.
▲Bath*†..... Steuben	C. F. KINGSLEY.
▲Binghamton*† .. Broome	CARVER, DEYO & HITCHCOCK
Brockport*† .... Monroe	HOMER B. BENEDICT.
▲Brooklyn*† ..... Kings	See New York City.
▲Buffalo*†.....Erie	NILES C. BARTHOLOMEW, 1106 Prudential Bldg. Refers to Columbia National Bank and German-American Bank.
" ..... "	FREDERICK O. BISSELL, 110 Pearl Street (Dun Bldg.) Collections, commercial and real estate law especially. Refers to R. G. Dun & Co., Third National Bank, Fidelity Trust Co., W. H. Granger & Co., and Buffalo Candy Co.
" ..... "	HAMMOND, HINKLEY & MARSHALL, 85 West Eagle Street. Refers to Marine Bank and Peoples Bank.
" ..... "	GEORGE C. HILLMAN, 332 Mooney-Brisbane Building. Refers to Erie Co. and Buffalo Savings Banks.
" ..... "	CHAS. B. WHEELER, Erie Co. Savings Bank Bldg. General Practice in State and Federal Courts.
▲Canandaigua*† ..Ontario	WYNKOOP & RICE.
Cape Vincent*†Jefferson	F. B. STOWELL.
Carthage*†.....Jefferson	A. F. MILLS.
▲Catskill*† ..... Greene	PERCY W. DECKER.
Cohoes*† .. ..Albany	LESTER T. HUBBARD.
Corning*†.....Steuben	HEMMINWAY & HAUSNER.
▲Cortland .....Cortland	DOUGHERTY & MILLER.
Dundee*† .....Yates	H. C. & H. P. HARPENDING.
Dunkirk*† ..Chautauqua	MURRAY & HURLBERT.
East Aurora*†.....Erie	C. H. ADDINGTON.
▲Elmira*†.....Chemung	BENJAMIN F. LEVY.
Frankfort*†...Herkimer	H. H. INGHAM.
Fredonia*† .Chautauqua	W. S. STEARNS.
Fulton*†.....Oswego	PIPER, RICE & WILSON.
Geneva*† .....Ontario	R. S. MESSENGER.
Glens Falls*† .... Warren	ASHLEY & WILLIAMS.
Gloversville*† ....Fulton	JEROME EGELSTON.
Haverstraw*† .Rockland	ALONZO WHEELER.
▲Herkimer*† ...Herkimer	STEELE & PRESCOTT
Hornellsville*†..Steuben	FRED. A. ROBBINS.
▲Hudson*† .....Columbia	CADMAN & PECK.
Ilion*† .....Herkimer	A. D. RICHARDSON.
▲Ithaca*† .....Tompkins	S. EDWIN BANKS.
Jamestown*† .Chautau'a	WADE & STEVENSON.
▲Johnstown*† .....Fulton	FRED LINUS CARROLL.
▲Kingston*† .....Ulster	ARTHUR C. CONNELLY.
Littlefalls*† .. Herkimer	THOMAS F. WARD.
▲Lockport*† ..... Niagara	W. H. RANSOM.
▲Lyons*†.....Wayne	D. S. CHAMBERLIN.
Malone*† .....Franklin	BADGER & CANTWELL.
Middletown*†....Orange	DILL & COX.
Mt. Vernon*†..Westc'ter	I. N. MILLS.
Newark*† ..... Wayne	M. F. GREENWOOD.
Newburg*†.....Orange	J. R. THOMPSON, JR.
New Rochelle*†Westch'r	DUNLAP & MOORE.
▲New York City*† N. Y'k	JOHN A. AMUNDSON, 146 Broadway. Corporation, surrogate, and general practice. Refers to National Park Bank.
" ..... "	BRIESEN & KNAUTH, 49 Wall. Attorneys for Knauth, Nachod & Kühne, bankers.
" ..... "	ELISHA K. CAMP, 277 Broadway General practice. Counsel for Columbia Phonograph Co.
" ..... "	CARTER, HUGHES, ROUNDS & SCHURMAN, Attorneys and counselors at law, 96 Broadway and 6 Wall St. Cable address, "Carswal." Walter S. Carter, Charles E. Hughes, Arthur C. Rounds, Geo. W. Schurman, Carl A. Hansmann, Thomas H. Rothwell, Walter F. Carter, Richard E. Dwight.
" ..... "	FREDERICK H. CLARKE, 23 West 26th St. Member N. Y., Mass., and Federal Bars. Refers to John Jacob Astor, Astor National Bank, and Morton Trust Co.
" ..... "	LOUIS F. DOYLE, 41 Park Row, Times Building. Attorney for National Park Bank of New York.
" ..... "	M. S. & I. S. ISAACS, 52 William St. General practice. Attorneys for Columbia Bank.
" ..... "	JAY & CANDLER, 48 Wall St. William Jay, counsel for Continental Trust Co. of N. Y. Flamen B. Candler, N. Y., counsel for Second National Bank of Norwich, Conn.

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Town and County.	Name.
New York City*† .N. Y'k (*Continued.*)	GEORGE C. LAY, 100 Broadway. Refers to National Shoe & Leather Bank.
" ..... "	LYON & SMITH. 128 Broadway. Refer to Nineteenth Ward Bank.
" ..... "	CHARLES EDGAR MILLS, 115 Broadway. Commissioner for all States and Territories. Taking depositions for State courts a specialty. Acknowledgments, affidavits, etc.
" ..... "	SETH B. ROBINSON, 35 Nassau St. Refers to Chase National Bank. Attorney for Merchants Exchange National Bank.
" ..... "	SIMPSON, THACHER, BARNUM & BARTLETT, 25 Broad St. Attorneys for the Chase National Bank.
" ..... "	STRALEY, HASBROUCK & SCHLOEDER, 257 Broadway. Refer to Merchants Exchange National Bank.
" ..... "	WHITE & CASE. 31 Nassau St. Attorneys for Liberty National Bank.
Niagara Falls*† .Niagara	DUDLEY, GRAY & HIGHLAND
N. Tonawanda*† .Niagara	J. P. LINDSAY.
▲Norwich*†.... Chenango	HOWARD D. NEWTON.
Ogdensburg*†St.L'w'nce	KELLOGG & MULLIGAN.
Olean*† .....Cattaraugus	CREIGHTON S. ANDREWS.
Oneida*† .....Madison	D. C. BURKE.
▲Oswego*†.....Oswego	BROWNELL & CULKIN.
▲Owego*†.....Tioga	CLARK & TRUMAN.
Patchogue*†..... Suffolk	JOSEPH T. LOSEE.
Peekskill *† Westchester	CLIFFORD COUCH.
▲Penn Yan*†.....Yates	M. A. LEARY.
▲Plattsburg*† .....Clinton	JOHN B. RILEY.
Potsdam*† .St. Lawrence	SWIFT, FULLER & CUBLEY.
▲Poughkeepsie*†Dutchess	HARRY ARNOLD.
▲Rochester*† .....Monroe	HENRY G. DANFORTH. Refers to The Mutual Life Ins. of N. Y. or any Bank or Trust Co., Rochester.
" ..... "	KEELER & MARSH. Refer to Union Trust Co. and Merchants Bank.
Rome*†.....Oneida	McMAHON, MASON & LARKIN
Salamanca*† Catt'raugus	JAMES G. JOHNSON.
Saratoga Spr'gs*†Sarat'ga	C. S. & C. C. LESTER.
▲Schenectady*† .Sc'n't'dy	FRANK COOPER.
Seneca Falls*†....Seneca	EARNEST G. GOULD.
▲Syracuse*† ....Onondaga	EDGAR F. BROWN. Collections will receive careful attention.
" .... "	WILSON, COBB & RYAN. Attorneys for Third National Bk.
▲Troy*†.....Rensselaer	BETTS & DRAPER. Refer to Mutual National Bank.
▲Utica*†.....Oneida	CHARLES G. IRISH. Attorney for First National Bank.
" ..... "	MILLER, FINCKE & BRANDEGEE. Attorneys for the Oneida National, Second National, and the Savings Bank of Utica.
▲Warsaw*† .....Wyoming	BROWN & COLEMAN.
▲Watertown*† ..Jefferson	LANSING & LANSING.
Waverly*†.....Tioga	F. L. HOWARD.
▲White Plains*†W'chester	CHARLES D. HORTON.
Yonkers*† ...Westchester	ARCHIBALD & RIGBY.

NORTH CAROLINA.

Town and County.	Name.
▲Asheville*†...Buncombe	MERRIMAN & MERRIMAN.
▲Charlotte*† Mecklenberg	CLARKSON & DULS.
▲Concord*†.....Cabarrus	W. G. MEANS.
▲Durham*†.....Durham	BOONE & READE.
▲Fayetteville*† .. Cumb'd	D. T. OATES.
Gastonia*†. ..... Gaston	A. G. MANGUM.
▲Goldsboro*†.....Wayne	M. T. DICKINSON.
▲Greensboro*†.. Guilford	WM. P. BYNUM, JR.
High Point*† ...Guilford	E. D. STEELE.
▲Kinston*†.....Lenoir	LOFTIN & MITCHELL.
¶▲Raleigh*†.....Wake	A. B. ANDREWS, JR. Refers to Citizens National Bank.
" ..... "	HINSDALE & HINSDALE, 31 years at the bar. References: The H. K. Claflin Co., R. G. Dun & Co., New York; any bank or judge, or State officer in N. C.
▲Roxboro*†.....Person	J. S. MERRITT.
▲Salisbury*†..... Rowan	KERR CRAIG.
▲Wilmington*† No.Han'er	STEVENS, BEASLEY & WEEKS
▲Wilson*†..... Wilson	CONNOR & CONNOR.
▲Winston-Salem*† Forsyth	LOUIS M. SWINK.

NORTH DAKOTA.

Town and County.	Name.
¶▲Bismarck*†... Burleigh	BOUCHER PHILBRICK & COCHRANE.
▲Bottineau*†...Bottineau	A. G. BURR.
Courtenay*†...Stutsman	J. A. COFFEY.
▲Devil's Lake*†...Ramsey	TOWNSEND & DENOYER.
▲Dickinson*†.....Stark	L. A. SIMPSON.
▲Ellendale*†..... Dickey	AUSTIN & WEBB.
▲Fargo*†..... Cass	NEWMAN, SPALDING & STAMBAUGH. Attorneys for First Nat. Bk. & Merchants State Bk.
▲Grand Forks*† Gr'd F'ks	GEORGE A. BANGS. Attorney for the city of Grand Forks. Refers to any bank in Grand Forks
▲Hillsboro*†..... Traill	P. G. SWENSON.
▲Jamestown*†..Stutsman	KNAUF & KNAUF.
▲Langdon*†..... Cavalier	GEORGE M. PRICE.
Lansford..... Bottineau	GUY L. SCOTT
▲Lisbon*†.....Ransom	FRANK P. ALLEN.
▲New Rockford*† ...Eddy	C. J. MADDUX.
▲Valley City*†..... Barnes	LOCKERBY & REDMON.
▲Wahpeton*†....Richland	MORPHY & PROPPER.

OHIO.

Town and County.	Name.
▲Akron*†..... Summit	OTIS & OTIS. Attorneys for th Central Savings Bank.
Alliance*†.....Stark	DIEHL & BROWN.
▲Ashland*†.....Ashland	CLEM P. WINBIGLER.
Ashtabula*†...Ashtabula	CALVIN, HOGUE & GODARD
Barberton*†.....Summit	CHARLES AMMERMAN.
Barnesville*†...Belmont	GEORGE A. COLPITTS.
Bellaire*† ..... Belmont	DANFORD & DANFORD.
▲Bowling Green*†..Wood	JAMES, MILLARD & POWELL.
Bremen*† ..... Fairfield	J. F. THOMPSON.
▲Bryan*†.....Williams	R. L. STARR.
▲Bucyrus*†..... Crawford	BEER & MONNETTE.
▲Cadiz*† ..... Harrison	B. W. ROWLAND.
▲Camoridge*†.. Guernsey	CHAS. S. SHEPPARD.
Canal Dover*† Tus'rawas	GEORGE W. BETSCHER.
▲Canton*†..... Stark	JOHN H. SPONSELLER.
▲Celina*† .....Mercer	J. D. JOHNSON.
▲Chillicothe*†.....Ross	WALLACE D. YAPLE.
▲Cincinnati*† ...Hamilton	WM. E. BROOKS, Carlisle Bldg. References given on application. Long distance telephone.
" ..... "	ERNST, CASSATT & McDOUGALL, 1st National Bank Bldg. Reference: Third National Bk.
" ..... "	FURBER & JACKSON, Carlisle Bldg. Refer to Merchants National Bank.
" ..... "	C. J. McDIARMID, Blymyer Bldg. Member Beta Theta Pi and Phi Delta Phi. Refers to Fourth National Bank.
" ..... "	MOULINIER, BETTMAN & HUNT, St. Paul Bldg. Refer to Equitable National Bank.
" ..... "	PATTERSON A. REECE, Johnston Building, Fifth & Walnut Sts. Specialties: Corporations, Wills, and Insurance.
▲Circleville*† .. Pickaway	JOHN SCHLEYER.
▲Cleveland*† ...Cuyahoga	BREWER, COOK & McGOWAN, Williamson Bldg. Attorneys for State National Bank, Euclid Ave. National Bank and United Banking & Savings Co.
" ..... "	LOUIS J. GROSSMAN, 204-208 Society for Savings Bldg. Refers to Cleveland Nat. Bk., Dime Sav. Bk., and Society for Savings.

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Town and County.	Name.
▲Cleveland*†...Cuyahoga	M. B. & H. H. JOHNSON, 1009 American Trust Bldg. Attorneys for The American Trust Co.; Cuyahoga Savings and Banking Co.
" ..... "	McKISSON & CURTIS, Williamson Bldg. Corporation, Commercial, Insurance, and Probate Law.
" ..... "	SQUIRE, SANDERS & DEMPSEY, Perry-Payne Building. Attorneys for Bank of Commerce, National Association, the Savings & Trust Co., and Commercial National Bank.
..... "	WHITE, JOHNSON, McCASLIN & CANNON, 1416 to 1421 Williamson Bldg. Attorneys for the Citizens Savings and Loan Association and The Hough Ave. Sav. and Bkg. Co.
¶▲Columbus*†...Franklin	F. F. D. ALBERY, Hayden Bldg. Attorney for Commercial N.B.
" ..... "	ALBERY & WESTFALL, 119½ So. High St. Refer to Ohio Nat. Bk. and Commercial Nat. Bk.
" ..... "	DYER, WILLIAMS & STOUFFER, 511 M. & M. Bank Bldg. Refer to Merchants & Manufacturers National Bank.
Conneaut*† ....Ashtabula	MYGATT & SPAULDING.
▲Coshocton*†..Coshocton	R. A. POWELSON.
▲Dayton*†...Montgomery	GOTTSCHALL & LIMBERT.
▲Defiance*† ..... Defiance	SUTPHEN & SUTPHEN.
Delphos*† .....Allen	REEVE & LINDEMAN.
East Liverpool*†.Col'bia	WALTER B. HILL.
▲Elyria*†.....Lorain	E. G. & HALE C. JOHNSON.
▲Findlay*†.....Hancock	NIMROD W. BRIGHT.
Fostoria*† ..... Seneca	C. L. GUERNSEY.
▲Fremont*†.....Sandusky	JAMES H. FOWLER.
▲Gallipolis*† .....Gallia	HOLLIS C. JOHNSTON.
▲Greenville*†.....Darke	BICKEL & BAKER.
▲Hamilton*† .....Butler	ANDREWS & HARLAN. Refer to First National Bank.
Harrison*† .... Hamilton	JAMES A. GRAFT.
Hicksville*†....Defiance	G. D. SIMMONS.
▲Hillsboro*† ....Highland	COLLINS & COLLINS.
▲Ironton*†.....Lawrence	A. R. JOHNSON.
▲Jackson*†.....Jackson	R. L. GRIMES.
▲Kenton*† ..... Hardin	CROW & DURBIN.
▲Lancaster*†.... Fairfield	WILLIAM DAVIDSON.
▲Lebanon*†.....Warren	HOWARD W IVINS.
▲Lima*†..... Allen	COPELAND & ROGERS.
▲London*†. .....Madison	CARY JONES.
Lorain*†.....Lorain	G. A. RESEK.
▲Mansfield*† .... Richland	CUMMINGS & McBRIDE.
▲Marietta*†..Washington	R M. NOLL.
▲Marion*† .....Marion	J. F. McNEAL & SONS.
Massillon*† ..... Stark	R. W. McCAUGHEY.
Middletown*†.....Butler	B. F. HARWITZ.
▲Mt. Vernon*† .....Knox	W. A. HOSACK.
▲Newark*† .....Licking	JONATHAN REES.
▲New Phil'd'lp'a*†.Tus'as	RICHARDS & McCULLOUGH.
▲Norwalk*† ..... Huron	ANDREWS BROS.
▲Ottawa*† .....Putnam	WATTS & MOORE.
▲Painesville*†..... Lake	SHEPHERD & SHEPHERD.
▲Paulding*† .....Paulding	WATERS & BAYLISS.
Piqua*†.....Miami	BELL & DRAKE.
▲Portsmouth*†.....Scioto	NOAH J. DEVER.
▲Sandusky*†.....Erie	R. B. FISHER, Attorney for Citizens Banking & Trust Co.
Shanesville*†.Tuscarawas	JOHN DOERSCHUK.
▲Sidney*† .....Shelby	CHAS. C. HALL.
▲Springfield*†.....Clark	JOHN L. PLUMMER.
▲Steubenville*†.Jefferson	JOHN A. HUSTON.
St. Marys*† ....Auglaize	D. F. MOONEY.
▲Tiffin*† .....Seneca	BUNN & ROYER.
▲Toledo*†.....Lucas	CHITTENDEN & CHITTENDEN, 932-934 The Spitzer. Attorneys for Nat. Bk. of Com.
" ..... "	GEORGE B. ORWIG, Produce Exchange. Refer to any bank in Toledo.
▲Troy*†.....Miami	GILBERT, SHIPMAN & CAMPBELL.
▲Urbana*† ....Champaign	WAITE & DEATON.

Town and County.	Name.
▲Van Wert*† ...Van Wert	BLACHLY & MATTHIAS.
▲Wapakoneta*† .Auglaize	LAYTON & SON.
▲Warren*†.....Trumbull	GEORGE BUNTING
▲WashingtonC.H.*†Fay'te	POST & REID.
Wellston*† .....Jackson	L. B. DENNING.
▲Wilmington*†... Clinton	FRANK B. MILLS.
▲Wooster*† ..... Wayne	TAYLOR & TAYLOR.
▲Xenia*† ..... Greene	W. L MILLER.
▲Youngstown*†.Mahoni'g	W. W. ZIMMERMAN.
▲Zanesville*†.Muskingum	JAS. M. BAILEY, Attorney for R. G. Dun & Co. References: Citizens National Bank and Peoples Savings Bank.

OKLAHOMA TERRITORY.

▲Alva*†.....Woods	SNODDY & SON.
Blackwell*†.....Kay	J. M. BUNTEN.
▲Chandler*..... Lincoln	RITTENHOUSE & RITTENHOUSE.
▲El Reno*†.....Canadian	J. I. PHELPS.
▲Enid*† ..... Garfield	JOHN F. CURRAN.
¶▲Guthrie*† ..... Logan	COTTERAL & HORNOR.
" ..... "	LAWRENCE & HUSTON.
▲Hobart*†..... Kiowa	J. A. HYNDMAN.
▲Kingfisher*†..Kingfisher	PATRICK S. NAGLE.
Lawton.....Comanche	YOUNG & ELLIS.
▲Newkirk*†.....Kay	HILL & HAWKINS.
▲Norman*†.....Cleveland	MOSIER & DUDLEY.
▲Oklahoma*†.. Oklahoma	McMECHAN & CROCKETT
▲Perry*†..... Noble	S. H. HARRIS.
▲Pondcreek*† .....Grant	J. W. BIRD,
Shawnee*† Pottawatomie	CLARK, BRYAN & HEMMINGS.
▲Woodward*†.Woodward	DEAN & LAUNE.

OREGON.

Ashland*†.....Jackson	F. M. CALKINS.
▲Astoria*†..... Clatsop	C. R. THOMPSON.
▲Baker City*† .....Baker	WILLIAM SMITH.
Cottagegrove*†.... Lane	J. E. YOUNG.
▲Eugene*† .....Lane	L. M. TRAVIS.
▲Heppner*†..... Morrow	G. W. PHELPS.
▲McMinnville*†.. Yamhill	F. W. FENTON.
▲Oregon City*†Clackamas	HEDGES & GRIFFITH.
▲Pendleton*†....Umatilla	JOHN McCOURT.
▲Portland*† ..Multnomah	PAXTON, BEACH & SIMON, Attorneys for and refer to Portland Railway Co.
" ..... "	PLATT & PLATT. Attorneys for Wells, Fargo & Co.'s Bank.
¶▲Salem*†.....Marion	C. A. PARK.
▲The Dalles*†.....Wasco	HUNTINGTON & WILSON.
▲Union*†.....Union	C. E. COCHRAN.

PENNSYLVANIA.

Allegheny*†.. Allegheny	GEORGE H. RANKIN.
▲Allentown*†.....Lehigh	ERDMAN & DIEFENDERFER
Altoona*†.....Blair	WM. S. HAMMOND.
Ashland*†.....Schuylkill	W. C DEVITT.
Athens*† ..... Bradford	L. T. HOYT.
▲Beaver*†.....Beaver	HICE & HICE.
Beaverfalls*†.....Beaver	JOHN A. ELLIOTT.
▲Bedford*† .....Bedford	MOSES A. POINTS.
▲Bellefonte*†..... Center	ORVIS, BOWER & ORVIS.
Bethlehem*†Northa'pton	W. J. C. LOOS.
▲Bloomsburg*†.Columbia	N. U. FUNK.
Bradford*†.....McKean	F. W. HASTINGS.
▲Brookville*†...Jefferson	MEANS & CLARK.
▲Butler*†.....Butler	A. T. BLACK.
Carbondale*†Lackawan	WILLIAM E. WATT.
Catawissa*†.. Columbia	C. J. FISHER.
Charleroi*†.Washington	J. S. ROGERS.
Chester*† .....Delaware	A. B. GEARY.
▲Clarion*†.....Clarion	THEO. L. WILSON.
▲Clearfield*†....Clearfield	BENJAMIN F. CHASE.
Columbia*†....Lancaster	W. C. DOUGLAS.
Corry*† .....Erie	G. T. KINCAID.
▲Danville*†.....Montour	R. SCOTT AMMERMAN.
▲Doylestown*†.....Bucks	DU BOIS & DU BOIS.
▲Easton*†.. Northampton	KIRKPATRICK & MAXWELL
▲Erie*† .....Erie	S. A. DAVENPORT.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Franklin*† .....Venango	JOHN L. NESBIT.
▲Gettysburg*† ....Adams	S. S. NEELY.
▲Greensburg*†Westmor'd	WILLIAMS, SWAN & WEGLEY
Greenville*† .....Mercer	JOHN W. VOSLER.
Hanover*† .....York	C. E. EHREHART.
¶▲Harrisburg*†..Dauphin	JOB J. CONKLIN.
Hazleton*†..... Luzerne	JOHN R. SHARPLESS.
▲Hollidaysburg*†....Blair	J. M. SYNDER.
▲Huntingdon*† Hunt'don	WILL J. FORBES.
▲Indiana*† .....Indiana	THOMAS SUTTON.
Johnstown*† ...Cambria	THOMAS J. ITELL.
▲Lancaster*† .. Lancaster	WM. R. BRINTON.
Lansdale*† .Montgomery	A. R. PLACE.
▲Lebanon*† .....Lebanon	A. STEWART UBRICH.
▲Lewisburg*† .....Union	ALFRED HAYES.
▲Lock Haven*† ...Clinton	CHARLES CORSS.
Mahanoy City*† .Sc'ylkill	R. P. SWANK.
▲Mauchchunk*†...Carbon	CRAIG & LOOSE.
McKeesport*† Allegheny	E. P. DOUGLAS.
▲Meadville*†....Crawford	E. W. McARTHUR.
Mercersburg*† .Franklin	J. C. RANKIN.
Milton*† .Northumb'land	EDWIN PAUL.
Mt. Carmel*†Nor'mberl'd	J. E. BASTRESS.
▲New Castle*†..Lawrence	J. NORMAN MARTIN.
Norristo'n*†M'ntgomery	FREAS STYER.
Oil City*†.....Venango	TRAX & PARKER.
▲Philadelphia*† .... Phila.	A. J. & L. J. BAMBERGER, 606 Chestnut Street. Refer to John Wanamaker, City Trust Co. and Market St. National Bank.
" ..... "	PETER BOYD. 1011 Chestnut. Refers to Guaranty Trust & Safe Deposit Co.
" ..... "	CARR, LEVIN & SMYTH, Provident Bldg., Reference: Fourth St. National Bank, Phila.
" ..... "	DeKINDER & McNEAL, 606-611 Girard Building. Attorneys for Corn Exchange National Bank.
" ..... "	RICH & BOYER, 537 Chestnut St. Refer to Mechanics National Bank.
" ..... "	JOSEPH SAVIDGE, 12th and Chestnut. Refers to Commonwealth Title Ins. & Tr. Co.
" ..... "	FREDERICK J. SHOYER, 300-306 Penn Square Bldg. Attorney for Prudential Insurance Co. Refers to Girard Trust Co.
" ..... "	A. S. WEILL, 1218 Stephen Girard Bldg. Refers to Girard National Bank.
Phœnixville*† ...Chester	H. H. GILKYSON.
▲Pittsburg*† ...Allegheny	CHANTLER, McGILL & McCLUNG, Park Bldg. Attorneys for Second National Bank of Pittsburg and German National Bank of Allegheny.
" ..... "	McCREADY & MOORE, Pittsburg Nat. Bank of Commerce Building. Refer to Pittsburg National Bank of Commerce.
" ..... "	GEORGE H. RANKIN, Suite 1220 Frick Bldg. Corporation and general practice. Reference: Commercial National Bank.
" ..... "	WATTERSON & REID. Fidelity Building. Attorneys for City Insurance Co.
" ..... "	WAY, WALKER & MORRIS, 1108 Frick Bldg. Commercial law. Reference: Carter, Hughes & Dwight, New York.
" ..... "	WISE & MINOR. 1423 Park Bldg. Refer to Allegheny Nat. Bank.
Pittston*†.....Luzerne	W. I. HIBBS.
Pottstown*† M'ntgomery	JOHN BROOKE EVANS.
▲Pottsville*† ...Schuylkill	B. W. CUMMING, JR.
Punxsutawney*† .Jef's'n	A. J. FRUITT.
▲Reading*† ..... Berks	SHERMAN H. HOVERTER.
" ..... "	STEVENS & STEVENS.
Reynoldsville*†.Jefferson	M. M. DAVIS.
▲Ridgway*†.....Elk	W. W. BARBOUR.
Rochester*†.....Beaver	GEORGE C. BALDWIN.
Sayre*†.....Bradford	CHAS. C. YOCUM.
▲Scranton*† .Lackawanna	THOMAS F. WELLS. Refers to Third National, and Dime Deposit & Discount Banks.
" ..... "	WILLARD, WARREN & KNAPP. Attorneys for County Savings Bank & Trust Co. Refers to any Bank in Scranton.
Shamokin*† .North'mb'd	JOHN QUINCY ADAMS.
Sharon*† ..... Mercer	J. A. McLAUGHREY.
Shenandoah*†.. Sch'ylk'l	JAMES J. BELL.
Sharpsburg*† .Allegheny	JOHN W. THOMAS.
▲Somerset*†.... Somerset	A. C. HOLBERT.
▲Stroudsburg*†...Monroe	C. C. SHULL.
▲Sunbury*† Northumb'l'd	HENRY S. KNIGHT.
Tamaqua*†....Schuylkill	H. B. & R. J. GRAEFF.
Titusville*†....Crawford	SAMUEL GRUMOINE.
▲Towanda*† ....Bradford	CHAS. M. CULVER.
▲Tunkhannock*†Wyom'g	H. S. HARDING.
Tyrone*† ....Blair	G. L. OWENS.
▲Uniontown*†....Fayette	ROBINSON & McKEAN.
▲Warren*† ..... Warren	HINCKLEY & RICE.
▲Washington*† Washi'g'n	JOHN H. MURDOCK.
Waynesboro*†. Franklin	W. T. OMWAKE.
▲Waynesburg*†... Greene	J. B. DONLEY.
▲Wellsboro*† .....Tioga	ARTHUR L. BAILEY.
▲West Chester*†..Chester	CORNWELL, GHEEN & CORNWELL.
▲Wilkes-Barre*†. Luzerne	R. NELSON BENNETT.
▲Williamsport*† Lwcom'g	WM. RUSSELL DEEMER. Refers to Williamsport Nat., and Westbranch Nat. Banks.
▲York*† ..... York	JOHN F. KELL.

RHODE ISLAND.

¶▲Newport*†....Newport	CLARK BURDICK.
Pawtucket*† Providence	JAMES L. JENKS.
¶▲Providence*† Provide'e	IRVING O. HUNT. Refers to American National Bank.
" ..... "	EDWARD C. STINESS. Attorney for N. Y. Jewelers Board of Trade, Quarterly Clearing House.
Westerly*†..Washington	JOHN W. SWEENEY.
Woonsocket*† Provide'e	WILLIAM G. RICH. Refers to Industrial Trust Co

SOUTH CAROLINA.

▲Abbeville*† ....Abbeville	PARKER & GREENE.
▲Aiken*†.....Aiken	"HENDERSONS."
▲Anderson*†....Anderson	TRIBBLE & PRINCE.
▲Camden*† .....Kershaw	L. A. WITTKOWSKY.
▲Charleston*†. Charleston	MORDECAI & GADSDEN. Counsel for State Savings Bank. Attorneys in South Carolina for Postal Telegraph Cable Company; Plant System of Railways; Armour & Co., Chicago. Refer to president or cashier of any bank in Charleston; Nat. Park Bank, of New York, and Standard Oil Co., Baltimore.
¶▲Columbia*†... Richland	WM. H. LYLES.
▲Darlington*†.Darlington	G. W. BROWN.
▲Gaffney*†..... Cherokee	BUTLER & OSBORNE.
▲Greenville*†.. Greenville	ISAAC M. BRYAN.
▲Greenwood*† Greenwo'd	CALDWELL & PARK.
▲Marion*†..... Marion	JAMES W. JOHNSON.
▲Newberry*†...Newberry	HUNT, HUNT & HUNTER.
▲Orangeburg*†Orangeb'g	J. A. BERRY.
Rock Hill*†.....York	WITHERSPOON & SPENCER
▲Spartanburg*† Sp'rtanb'g	JOHNSON & NASH.
▲Sumter*†.....Sumter	FRASER & COOPER.
▲Union*†..... Union	J. C. WALLACE.

SOUTH DAKOTA.

▲Aberdeen*† ..... Brown	SEELEY & MASON.
▲Armour*† ..... Douglas	JOHN T. MATHEWS.
▲Brookings*†.. Brookings	CHEEVER & CHEEVER.
▲Clark*†.....Clark	C. G. SHERWOOD.
▲Deadwood*† .. Lawrence	MARTIN & MASON
▲Elk Point*†.....Union	ERICSON & STICKNEY.
▲Flandreau*†..... Moody	RICE & BENSON.
▲Hot Springs*† Fali River	G. M. CLEVELAND.
▲Huron*†.....Beadle	CRAWFORD & TAYLOR.
▲Madison*†..... Lake	J. H. WILLIAMSON.
▲Millbank*†.....Grant	GEORGE S. RIX.
▲Miller*† ..... Hand	JOHN PUSEY.
▲Mitchell*† ..... Davison	T. J. SPANGLER
¶▲Pierre*† ..... Hughes	JOHN SUTHERLAND.
Platte*†....Charles Mix	A. FRAME.
▲Rapid City*†.Pennington	CHAUNCEY L. WOOD.
▲Redfield*†.....Spink	ROY T. BULL.
▲Sioux Falls*† Minnehaha	BAILEY & VOORHEES. Attorneys for Sioux Falls National Bank, W. U. Telegraph Co., Illinois Central R. R. Co., American Surety Co., and R. G. Dun & Co.
▲Sturgis*† ..... Meade	POLK & McNENNY.
▲Vermilion*† ..... Clay	C. J. GUNDERSON.
▲Watertown*†.Codington	WILBUR S. GLASS.
Waubay*†.....	G. G. LASELL.
▲Webster*†..... Day	FRANK SEARS.
▲Wilmot*†.....Roberts	J. A. MUNROE.
▲Yankton*†.....Yankton	GAMBLE & DILLON.

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Town and County.	Name.

TENNESSEE.

Bristol*†..... Sullivan	BULLITT & KELLY.
▲Brownsville*†.Haywood	NUNN & GRISSAM.
▲Chattanooga*†.Hamilton	COOKE, SWANEY & COOKE. Attorneys for Southern Ry. Co. Refer to any Bank in Chattanooga.
" ..... "	CHARLES W. RANKIN. Refers to any Bank in Chattanooga.
▲Clarksville*† ....Montg'y	W. M. DANIEL.
▲Columbia*† .....Maury	SALMON & TURNER.
▲Jackson*†.....Madison	ROBERT W. HAYNES.
JohnsonCity*†.Washin'n	HARR & BURROW.
▲Kingston*.....Roane	GEORGE L. BURKE.
▲Knoxville*† .....Knox	LUCKY, SANFORD & FOWLER.
" ..... "	ROGERS & ROGERS.
▲Lebanon*●.....Wilson	CANTRELL & McMILLAN.
▲Maryville*● .....Blount	BROWN & CULTON.
▲McMinnville*†...Warren	R. W. SMARTT.
▲Memphis*†.....Shelby	WARINNER & WARINNER. 14 Madison St. Attorneys for First National Bank.
Milan*† .....Gibson	H. M. CLARK.
▲Morristown*† ..Hamblen	ROSE & HICKEY.
▲Murfreesboro*† Ruther'd	E. D. HANCOCK.
¶▲Nashville*†...Davidson	LEMUEL R. CAMPBELL. Refers to American National Bk.
" ..... "	MOORE & McNALLY, Cole Bldg. References—New York: Carter, Hughes & Dwight; Nashville: Union Bank & Trust Co.
" ..... "	WALTER STOKES, Attorney for First National Bank.
▲Paris*† .....Henry	LAMB & MARR.
▲Pulaski*† .....Giles	H. R. STEELE.
▲Shelbyville*†....Bedford	IVIE & IVIE.
▲Trenton*† .....Gibson	TAYLOR & BRIGGS.
▲Union City*†.....Obion	J. A. WHIPPLE.
▲Winchester*† .. Franklin	EMBREY & GARNER.

TEXAS.

▲Abilene*† .....Taylor	HARRY TOM KING.
▲Albany*†....Shackleford	MATTHEWS & BLANTON.
¶▲Austin*†.....Travis	J. L. PEELER, General Attorney for over twenty-five corporations and wholesale houses
▲Beaumont*† ...Jefferson	HARDY & HARDY.
▲Beeville*† .....Bee	CRISP & COX.
▲Belton*† .....Bell	A. M. MONTEITH.
▲Bonham*† ..... Fannin	LUSK & THURMOND.
▲Brownsville*†..Cameron	C. H. MARIS.
▲Brownwood*† ....Brown	G. N. HARRISON.
▲Bryan*† ..... Brazos	TALIAFERRO & ARMSTRONG.
▲Cameron*† .....Milam	HENDERSON & FREEMAN.
▲Cleburne*†.....Johnson	WALKER & BAKER.
▲Corpus Christi*†.Nueces	DELMAR & GIVENS.
▲Corsicana*† .... Navarro	McKIE & AUTRY.
▲Crockett*†.....Houston	ADAMS & ADAMS.
▲Dallas*†..... Dallas	COCKRELL & GRAY, Attorneys for City National Bank.
▲Decatur*†.....Wise	R. E. CORSWELL.
Denison*†.....Grayson	A. G. BARNES.
▲Denton*† ..... Denton	ALVIN C. OWSLEY.
▲El Paso*†..... El Paso	JOHN L. DYER.
▲Fort Worth*†....Tarrant	COWAN & BURNEY. Attorneys for American Nat. Bank.
" ..... "	WEST, CHAPMAN & WEST. Attorneys for First National Bank.
▲Gainesville*† . Galveston	BLANTON & BOSSON.
▲Galveston*†...Galveston	MANN & BAKER. Att'ys for Texas Guarantee & Trust Co.

Town and County.	Name.
▲Georgetown*†.. Will'son	STRICKLAND & WARD.
▲Greenville*†.....Hunt	JOHN T. CRADDOCK.
▲Henrietta*† ..... Clay	W. G. EUSTIS.
▲Hillsboro*†..... Hill	SPELL & PHILLIPS.
▲Houston*†.....Harris	GOLDTHWAITE & MOODY. Attorneys for First National Bank.
" ..... "	W. C. OLIVER. Refers to First National Bank and American National Bank.
▲Karnes City*†....Karnes	BELL & BROWNE.
▲Kaufman*†.... Kaufman	J. C. ADAMS.
▲Laredo*†.....Webb	E. A. ATLEE.
▲Lockhart*†..... Caldwell	McNEIL & ELLIS.
▲McKinney*†..... Collin	ABERNATHY & BEVERLY.
Mexia*†.....Limestone	HARPER & HARPER.
▲Miami*† .....Roberts	L. D. MILLER.
Navasota*†.....Grimes	NEAL & BOONE.
▲Orange*† ..... Orange	JOHN T. HART.
▲Palestine*† ....Anderson	GREGG & BROOKS.
▲Paris*†..... Lamar	T. W. CARLOCK.
▲Rusk*†.....Cherokee	McCLURE & WHITMON.
▲San Angelo*†Tom Green	J. T. THOMSON.
▲San Antonio*†.....Bexar	BALL & INGRUM, Attorneys for National Bank of Commerce, San Antonio. Refer to Nat. Bank of Commerce, N.Y.; H. P. Hilliard, Cashier Mech. Nat. Bank, St. Louis; First Nat. Bank, Kansas City, Mo.
" ..... "	TERRELL & TERRELL. Refer to D. Sullivan & Co., D. & A. Oppenheimer and M. Haiff & Bro., Bankers, of this city.
▲Sherman*† .....Grayson	T. L. BRAME.
Taylor*† .... Williamson	DOAK & WELCH.
Temple*† ..... Bell	W. R. BUTLER.
Texarkana*† .....Bowie	WEBBER & WEBBER.
Timpson*†..... Shelby	W. A. FEILD.
▲Tyler*† ....Smith	CAIN & KNOX.
▲Waco*† .....McLennan	FOSTER & JORDAN. Refer to Provident National Bank.
▲Waxahachie*† ..... Ellis	TEMPLETON & HARDING.
▲Weatherford*†.. Parker	J. M. RICHARDS.
▲Wharton*† .....Wharton	G. G. KELLEY.
▲Wichita Falls*† .Wichita	ROBT. F. HUFF.

UTAH.

▲Brigham*†.....Boxelder	F. J. HALTON.
▲Logan*† ..... Cache	KEELER & GOODWIN
▲Manti*†.....Sanpete	M. K. REED.
▲Ogden*† ..... Weber	T. D. JOHNSON.
Park City*† .....Summit	L. B. WRIGHT.
▲Provo City*†.....Utah	ELMER E. CORFMAN.
¶▲Salt Lake City*†Salt L'e	BOOTH, LEE & RITCHIE. Refer to National Bank of the Republic.
" ..... "	W. R. HUTCHINSON, D. F. Walker Bldg. Refers to National Bank of Republic
" ..... "	LEE & SWEET. D. F. Walker Bldg. Refer to Commercial National Bank.

VERMONT.

Barre*† .....Washington	FRANK J. MARTIN.
▲Bennington*† Benning'n	BARBER & DARLING.
Brandon*† .....Rutland	ORMSBEE & BRIGGS.
Brattleboro*† .Windham	WATERMAN & MARTIN.
▲Burlington*†.Chittenden	CUSHMAN & SHERMAN.
Castleton*†.....Rutland	HENRY L. CLARKE.
Hardwick*†... Caledonia	TAYLOR & DUTTON.
¶▲Montpelier*† Wash'ton	T. J. DEAVITT.
" ..... "	WILLIAM N. THERIAULT.
▲Rutland*† .....Rutland	LAWRENCE & LAWRENCE.
▲St. Albans*†.... Franklin	C. W. WITTERS.
▲St. Johnsbury*†.Caled'ia	PORTER & THOMPSON.

VIRGINIA.

▲Abingdon*†.Washington	WHITE & PENNY.
Alexandria*† Alexandria	G. S. BOOTH.
▲Charlottesville*†.Albe'le	MICAJAH WOODS.
Danville*†...Pittsylvania	A. C. EDMUNDS.
Fredericksburg*† Spottsylvania	WILLIAM D. CARTER.
▲Hampton*†Elizab'th City	SIDNEY J. DUDLEY
▲Harrisonburg*† Ro'gh'm	SIPE & HARRIS.
▲Jonesville*.....Lee	L. T. HYATT.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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Town and County.	Name.
▲Leesburg*† ..... Loudoun	J. H. ALEXANDER.
▲Lexington*† .Rockbridge	GREENLEE D. LETCHER.
▲Luray*† ....Page	WALTON & BRO.
Lynchburg*† .. Campbell	KIRKPATRICK & HOWARD.
▲Marion*† ..... Smyth	JAMES H. GILMORE.
▲Martinsville*† ....Henry	JOHN W. CARTER.
Newport News*† Warw'k	W. B. COLONNA.
Norfolk*† ..... Norfolk	EDWARD R. BAIRD, JR.
Petersburg*† . Dinwiddie	HAMILTON & MANN. Attorneys for Petersburg Savings & Insurance Co.
▲Portsmouth*† ...Norfolk	ALEXANDER E. WARNER.
¶▲Richmond*† ... Henrico	JAMES LEWIS ANDERSON. Refers to Planters National Bank and John L. Williams & Son, bankers.
" ..... "	JAMES ALSTON CABELL. Refers to Richmond Trust & Safe Deposit Co.
" ..... "	STONEWALL J. DOSWELL. Refers to Nat'l Bank of Va., and City Bank.
" ..... "	HILL MONTAGUE. Refers to any Richmond bank or business house.
Roanoke*† .....Roanoke	SCOTT & STAPLES.
▲Staunton*† .....Augusta	PATRICK & GORDON.
▲Suffolk*† ....Nansemond	McLEMORE & CORBITT.
▲Winchester*† . Frederick	BARTON & BOYD.
▲Woodstock*† .Shenand'h	WALTON & WALTON.
▲Wytheville*† .....Wythe	FULTON & FULTON.

WASHINGTON.

Centralia*† .....Lewis	J. R. BUXTON.
▲Chehalis*† .....Lewis	MILLETT & HARMON.
▲Colfax*† ..... Whitman	C. M. WYMAN.
▲Everett*† ....Snohomish	W. W. BLACK.
▲North Yakima*† Yakima	VESTAL SNYDER.
¶▲Olympia*† ....Thurston	G. C. ISRAEL.
▲Port Angeles*† ..Clallam	McCLINTON & McCLINTON.
▲Seattle*† .....King	BYERS & BYERS. References: Judges of the State Supreme Court.
" ..... "	CARR & PRESTON, Attorneys for Puget Sound National Bank and Seattle National Bank.
" ..... "	JOHN G. GRAY, Mercantile Law, Collections, and Depositions.
" ..... "	W. D. LAMBUTH. Reference: Any Seattle bank.
" ..... "	JAMES E. WADHAM. Reference: Any bank in Seattle.
▲Spokane*† ..... Spokane	BELDEN & BELDEN. Refer to R. G. Dun & Co., and Exchange National Bank.
" ..... "	MARK F. MENDENHALL. Attorney for John W. Graham & Co., Spokane. Refers to Spokane & Eastern Trust Co. and Old National Bank.
▲Tacoma*† .....Pierce	WM. H. PRATT. Attorney for Scandinavian-American Bank.
▲Vancouver*† .....Clarke	W. W. McCREDIE.
▲Walla Walla*† W'la W'la	T. P. & C. C. GOSE.
▲Whatcom*† ...Whatcom	DORR & HADLEY.

WEST VIRGINIA.

Benwood*† .....Marshall	JOSIAH SINCLAIR.
Bluefield*† ..... Mercer	R. C. McCLAUGHERTY.
▲Buckhannon*† ... Upshur	TALBOT & O'BRIEN.
¶▲Charleston*† . Kanawha	BROWN, JACKSON & KNIGHT. Attorneys for Kanawha Valley Bank.
" ..... "	MOLLOHAN, McCLINTIC & MATHEWS. Attorneys for Citizens National Bank.
▲Charlestown*† .Jefferson	F. L. BUSHONG.
▲Clarksburg*† ... Harrison	DAVIS & DAVIS.
▲Fairmont*† ..... Marion	E. F. HARTLEY.
▲Fayetteville* ..... Fayette	DILLON & NUCKOLLS.
▲Grafton*† .....Taylor	G. H. A. KUNST.
▲Hinton*† ..... Summers	R. F. DUNLAP.
▲Huntington*† ..... Cabell	SIMMS & ENSLOW. Counsel for Chesapeake & Ohio Ry. Co. and The Huntington National Bank.
▲Keyser*† .....Mineral	CHARLES N. FINNELL.
▲Lewisburg*† . Greenbrier	L. J. WILLIAMS.
Mannington*† ... Marion	W. N. HESS.
▲Marlinton* ... Pocahontas	L. M. McCLINTIC.
▲Martinsburg*† . Berkeley	H. H. EMMET.
▲Morgant.n*† Monongalia	LAZZELLE & STEWART.
▲Moundsville*† . Marshall	J. HOWARD HOLT.
▲NewMartinsv'le*† Wetzel	CORNETT & NEWMAN.
▲Parkersburg*† .... Wood	MERRICK & SMITH. Attorneys for Second National and Parkersburg National banks.
Piedmont*† ..... Mineral	TAYLOR MORRISON.
▲Princeton* ..... Mercer	HALE & PENDLETON.
▲Romney*● .....Hampshire	H. B. GILKESON.
Sistersville*† .....Tyler	HANES & YOUNG.
▲Spencer*● ..... Roane	J. A. A. VANDALE.
▲St. Marys*† ....Pleasants	ROSS WELLS.
▲Sutton*† ..... Braxton	B. P. & V. B. HALL.
▲Union* .....Monroe	LOGAN & PATTON.
▲Wellsburg*† ..... Brooke	F. A. CHAPMAN.
▲Wheeling*† .....Ohio	CYRUS P. FLICK. Long Dis. Telephone 317. Refer to any bank in Wheeling.
" ..... "	I. F. JONES. Refers to Peo. Bk.

WISCONSIN.

▲Appleton*† ...Outagamie	L. E. BARNES.
▲Ashland*† .....Ashland	DILLON & COLIGNON.
▲Baraboo*† .....Sauk	GROTOPHORST, EVANS & THOMAS.
Beloit*† ..... Rock	T. D. WOOLSEY.
▲Chippewa Falls*† Chip'wa	D. BUCHANAN, JR.
▲Eau Claire*† ..Eau Claire	A. H. SHOEMAKER.
▲Elkhorn*† ..... Walworth	W. C. NORTON.
▲Fond duLac*† FonddulL'c	GIFFIN & SUTHERLAND.
Ft. Atkinson*† Jefferson	L. B. CASWELL.
▲Grand Rapids*† ....Wood	JOHN A. GAYNOR.
▲Green Bay*† .....Brown	KITTELL & BURKE.
▲Janesville*† .....Rock	FETHERS, JEFFRIS & MOUAT
▲Kenosha*† .....Kenosha	M. G. O'DONNELL.
▲La Crosse*† ....La Crosse	McCONNELL & SCHWEIZER.
Lakemills*† ... Jefferson	N. H. FALK.
¶▲Madison*† .....Dane	OLIN & BUTLER.
▲Manitowoc*† .Manitowoc	NASH & NASH.
▲Marinette*† ...Marinette	MORROW & O'KELLIHER.
Marshfield*† .....Wood	J. F. COLE.
Menasha*† ...Winnebago	MAYHEW MOTT.
▲Menomonie*† .....Dunn	SILAS BULLARD.
▲Merrill*† .....Lincoln	VAN HECKE & SMART.
▲Milwaukee*† .Milwaukee	C. I. HARING, 807 Wells Building. Refers to any Milwaukee bank, and Reid, Murdoch & Co., and The John V. Farwell Co., Chicago.
" ..... "	NATH PERELES & SONS. Established 1857. Refer to any Bank here or J. P. Morgan & Co., N. Y.
" ..... "	WINKLER, FLANDERS, SMITH, BOTTUM & VILAS. Attorneys for Wisconsin National Bank, The Edward P. Allis Co., and Pabst Brew'g Co.
Mineralpoint*† .....Iowa	J. M. SMITH.
▲Monroe*† .....Green	P. J. CLAWSON.
Neenah*† ....Winnebago	J. C. KERWIN.
▲Neillsville*† .....Clark	CHARLES F. GROW.
New London*† . Waupaca	WHEELER & VANDOREN.
▲Oconto*† .....Oconto	MORROW & O'KELLIHER.
▲Oshkosh*† .. Winnebago	HOOPER & HOOPER.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
Plymouth*† ..Sheboygan	M. C. MEAD.
▲Portage*†.....Columbia	W. S. STROUD.
▲Racine*†..... Racine	PALMER & GITTINGS.
▲Reedsburg*†..... Sauk	JAMES A. STONE.
RichlandCenter*†Richl'd	R. W. EASTLAND.
Ripon*†.... Fond du Lac	L. E. & ROY REED.
▲Sheboygan*†.Sheboygan	FRANCIS WILLIAMS.
St. Croix Falls*† ... Polk	MONS P. JERDEE.
▲Stevens Point*† .Portage	OWEN & FROST.
▲Sturgeon Bay*†.... Door	R. P. CODY.
▲Superior*†.....Douglas	GEORGE B. HUDNELL.
▲Viroqua*†.....Vernon	SMITH & GRIFFIN.
Watertown*† . Jefferson	SKINNER & THANER.
▲Waukesha*†..Waukesha	V. H. TICHENOR.
▲Wausau*†..... Marathon	BROWN, PRADT & GENRICH.
West Superior*† Douglas	H. H. GRACE.

WYOMING.

¶▲Cheyenne*†... Laramie	JOHN W. LACEY. Attorney for and refers to Stock Growers Nat. and First Nat. banks.
" ..... "	E. W. MANN. In general practice. Collections promptly attended to.
Kemmerer*†.....Uinta	H. E. CHRISTMAS.
▲Laramie*†..... Albany	THOS. H. GIBSON.
▲Rawlins*†..... Carbon	McMICKEN & BLYDENBURG.
Rock Springs*†Sw'tw't'r	T. S. TALIAFERRO, JR.
▲Sheridan*†.....Sheridan	METZ & SACKETT.

BRITISH COLUMBIA.

Grand Forks*†.....Yale	H. C. HANINGTON.
Nelson*†.....Kootenay	R. W. HANNINGTON.
New Westminster*† New Westminster	G. E. CORBOULD.
Rossland*†.... Kootenay	CHARLES R. HAMILTON.
Vancouver*† New Westminster	WILSON, SENKLER & BLOOMFIELD. Solicitors for Bank of Montreal.
Victoria*†.....Victoria	McPHILLIPS, WOOTTON & BARNARD.

MANITOBA.

Brandon*†.....Brandon	COLDWELL & COLEMAN.
Winnipeg*† ...Winnipeg	BRADSHAW, RICHARDS & AFFLECK. Solicitors for the Alliance Trust Co.
" ..... "	ROBINSON & HULL, Solicitors for the National Trust Co. Ltd.
" ..... "	TUPPER, PHIPPEN & TUPPER. Solicitors for The Bank of Montreal, The Bank of British North America, and The Merchants Bank of Canada.

NEW BRUNSWICK.

Moncton*† .Westmorel'd	CHANDLER & ROBISON.
St. John*†.....St. John	BARNHILL, EWING & SANFORD.
Woodstock*†...Carleton	D. McLEOD VINCE.

Town and County.	Name.

NORTHWEST TERRITORIES.

Calgary*† .....Alberta	LOUGHEED & BENNETT
Edmonton*†AlbertaDist.	SHORT & CROSS.
Regina*†.....Assiniboia	FORD JONES.
Yorkton*†....Assiniboia	G. A. WATSON.

NOVA SCOTIA.

Amherst*†..Cumberland	TOWNSEND & ROGERS.
Halifax*† .....Halifax	ALFRED WHITMAN.
Lunenburg*†Lunenburg	R. C. S. KAULBACH.
Pictou*† .....Pictou	E. M. MAC DONALD.
Sydney*†...Cape Breton	HARRIS, HENRY & COHAN.
Yarmouth*† ..Yarmouth	SANFORD H. PELTON, K.C.

ONTARIO.

Barrie*†.....Simcoe	McCARTHY, BOYLE & MURCHISON.
Belleville*†.....Hastings	F. E. O'FLYNN.
Cobourg*†N'th'umberl'd	KERR & KERR.
Cornwall*†.... Stormont	MACLENNAN, CLINE & MACLENNAN.
Goderich*†.....Huron	PROUDFOOT, HAYS & BLAIR
Hamilton*†..Wentworth	GIBSON, OSBORNE, O'RIELLY & LEVY.
Kingston*†...Frontenac	SMYTHE, KING & SMYTHE.
London*†..... Middlesex	FRASER & MOORE.
Napanee*†.....Lennox	WILSON & WILSON.
North Bay*†... Nipissing	A. G. BROWNING.
Ottawa*†..... Carleton	BISHOP & SMITH.
Sault Ste Marie*†Algoma	HEARST, McKAY & DARLING.
St. Catharines*† .Lincoln	INGERSOLL & KINGSTON.
Stratford*† .....Perth	MABEE & MAKINS.
St. Thomas*† .....Elgin	J. B. DAVIDSON.
Tilsonburg*†.....Oxford	L. B. LIVINGSTONE.
Toronto*† ..... York	BLAKE, LASH & CASSELS. Solicitors for Canadian Bank of Commerce.
" ..... "	CROMBIE, WORRELL & GWYNNE. Solicitors for Bank of Montreal.
" ..... "	R. E. KINGSFORD, 407 Manning Chambers.
" ..... "	MULOCK, MULOCK & LEE. Solicitors for Dominion Bank.
Uxbridge*†.....Ontario	S. S. SHARPE.
Woodstock*†....Oxford	W. T. McMULLEN.

QUEBEC.

Montreal*†... Hochelaga	McGIBBON, CASGRAIN, MITCHELL & SURVEYER. Canada Life Bldg. Solicitors for the Pullman Co., Royal Bank of Canada, and Royal Trust Co.
" ..... "	PELLETIER & PELLETIER. Offices, Royal Insurance Building. Refers to Hon. G. A. Drummond, Vice-President Bank of Montreal, and Garand, Terroux & Co., Bankers.
Quebec*†.....Quebec	CASGRAIN, LAVERY, RIVARD & CHAUVEAU.
St. Johns*†.... St. Johns	P. A. CHASS'E.

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