


RAND, McNALLY & CO'S  
**BANKERS' DIRECTORY**  
AND LIST OF  
BANK ATTORNEYS



ADOPTED AND  
INDORSED  
BY THE UNITED STATES TREASURY DEPARTMENT





# KOUNTZE BROTHERS, BANKERS,

120 BROADWAY, NEW YORK.

Deposits received subject to check, and interest allowed on balances.  
Government Bonds and other Investment Securities bought and sold on Commission

Telegraphic Transfers made to various places in the United States.

Cable Transfers made to Europe.

Bills drawn on London, Paris, and Berlin.

Advances made upon available collateral.

Approved Letters of Credit for Travelers, available in New York, or from additional facilities.

Letters of Credit for all parts of the World.

Correspondence in those continents

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## National Surety Company OF KANSAS CITY, MO.

CASH CAPITAL, - - - \$250,000.00  
RESOURCES MAY 1, 1893, - - - 305,282.05

*\$200,000 DEPOSITED WITH THE INSURANCE DEPARTMENT OF STATE OF MISSOURI  
FOR THE PROTECTION OF SURETY BONDHOLDERS.*

The system of Corporate Suretyship is being universally adopted. **Employers** recognize the superiority of a Corporate Bond. **Employees** avoid placing themselves under obligations to friends. Write the Company, or one of its representatives, for information.

**A. E. STILWELL, President.**  
**CHAS. A. DEAN, Vice-President and Gen'l Manager.**  
**A. A. MOSHER, 2d Vice-President.**

**E. L. MARTIN, 3d Vice-President.**  
**RUFFIN A. SMITH, Secretary.**  
**WM. S. TAYLOR, Treasurer.**

### PRINCIPAL AGENCIES.

WM. C. BEER, Eastern Manager, 36 Wall Street.....	NEW YORK
WM. BRUCE KIRKMAN, General Agent, 608 Home Insurance Building.....	CHICAGO
C. D. COMFORT, General Agent, 17 North Tenth Street.....	ST. LOUIS
WM. B. JOYCE, General Agent, 26 Merchants' National Bank Building.....	ST. PAUL
JACKSON & CREHAN, General Agents, 318-320 Ernest & Cranmer Block.....	DENVER
M. H. JOHNSON, General Agent.....	LITTLE ROCK
GEO. H. HILL, State Agent.....	HELENA, MONT.
WM. R. MACKENZIE, General Agent, 46 Worcester Block.....	PORTLAND, ORE.

# FLOUR CITY NATIONAL BANK

MINNEAPOLIS, MINN.

H. C. AKELEY, President.  
C. E. LYMAN, Vice-President.

C. H. ROSS, Vice-President.  
A. A. CRANE, Cashier.

CAPITAL, PAID UP, - \$1,000,000  
SURPLUS, - - - 130,000

PROMPT ATTENTION GIVEN TO  
COLLECTIONS THROUGHOUT THE NORTHWEST  
ON MODERATE TERMS. CORRESPONDENCE SOLICITED.

THIS BANK ACTS AS RESERVE AGENT FOR  
NATIONAL BANKS.

SOLICITS ACCOUNTS OF BANKS, BANKERS, CORPORATIONS,  
MERCHANTS, AND INDIVIDUALS.

## DIRECTORS.

W. A. BARNES.  
HENRY HILL.  
S. G. COOK.  
H. C. AKELEY.

T. B. WALKER.  
GEO. N. LYMAN.  
C. E. LYMAN.  
C. D. LOUGEE.  
W. H. KELLY.

C. H. ROSS.  
S. T. McKNIGHT.  
A. E. MERRILL.  
C. H. CHADBOURN.



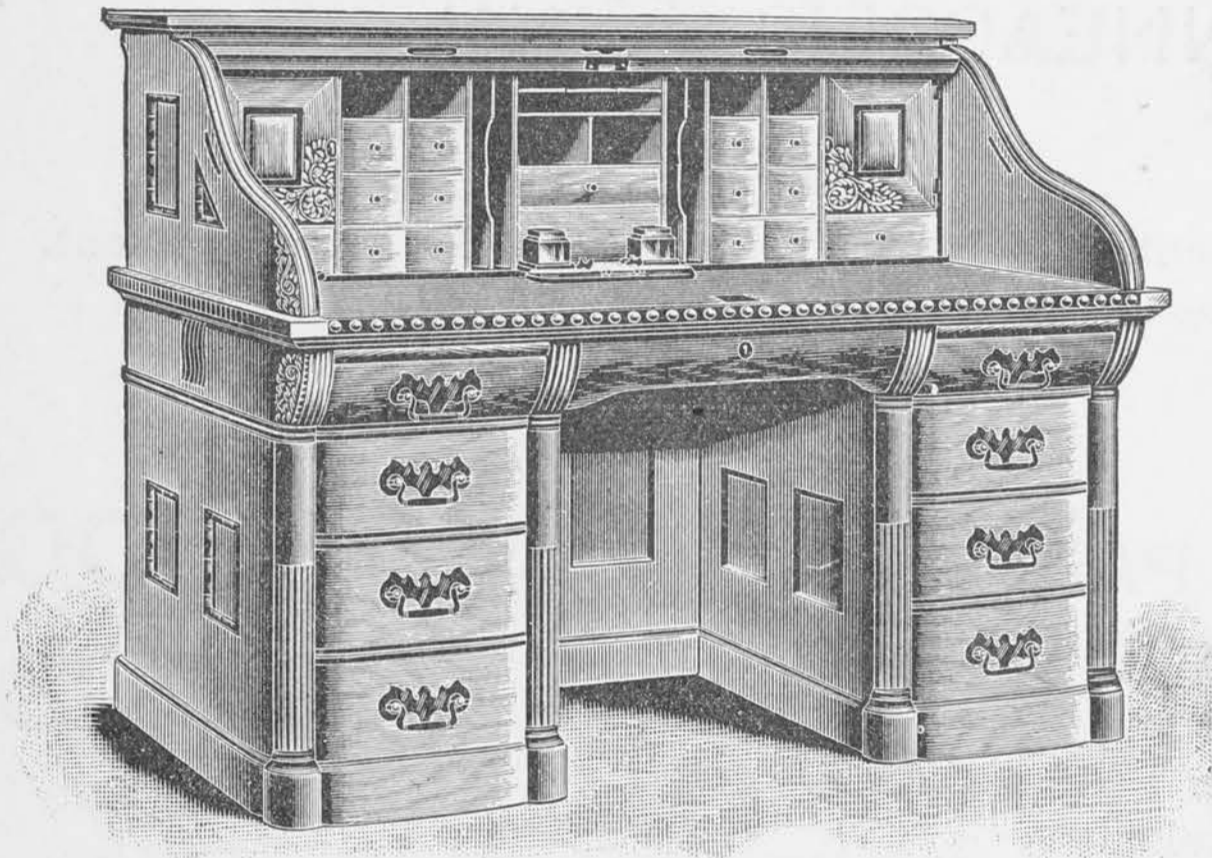
# A. H. Andrews & Co.

MANUFACTURERS . . . ESTABLISHED IN 1865 215 to 221 Wabash Ave., Chicago, Ill.

Bank, Office, Club, Opera, and Church Furniture  
And make a Specialty of Fine Interiors and Decorations.

## The Largest Variety of Office Desks and Chairs

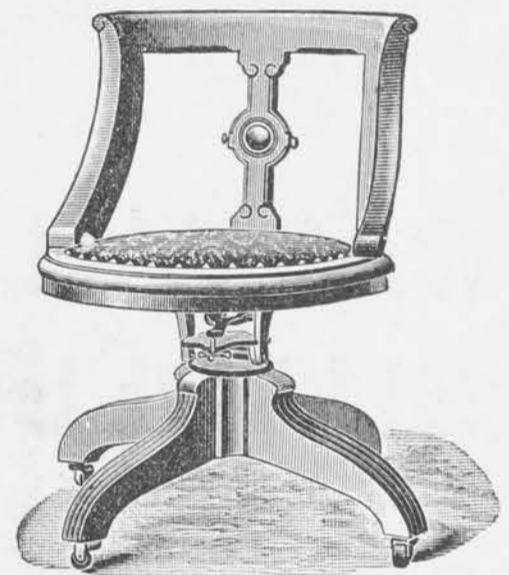
To be found in America.



### Andrews' Metal Rotary Chairs

For Desk Use.

And like CUT in Mahogany, Cherry, or Oak, Perforated Sole-leather over Cane.

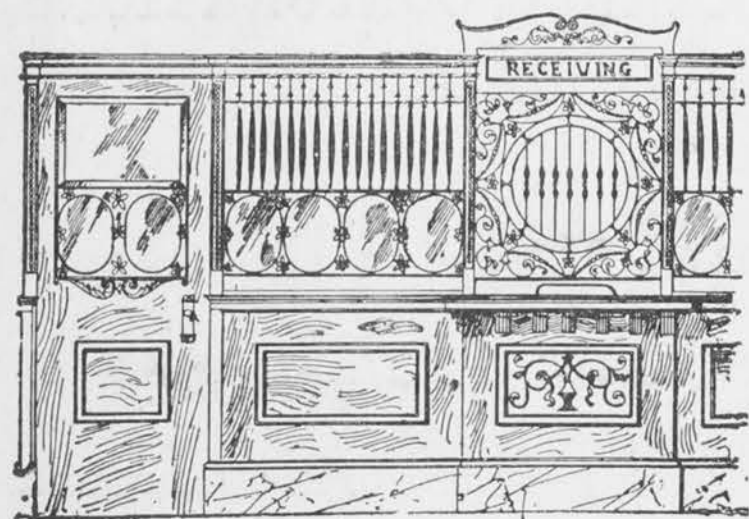


**NINETEEN** of the best Banks, and numberless Offices, in Chicago have received their complete equipment from our factories. THE WORLD'S FAIR BANK, in Administration Building (none finer in existence), was the work of our designers and artisans.

We mention with special pride the letter of Hon. E. S. Lacey, now President of the Bankers National Bank of Chicago, and formerly U. S. Controller of the Currency.

**ROLL of HONOR.** A. H. Andrews & Co. Received **SIX AWARDS** from Columbian World's Fair Court.

1. Bank Furniture and Metal Work.
2. Office Fittings, Desks, Lounges, Etc.
3. Folding Beds.
4. Opera Chairs.
5. Metal (Steel) Chairs.
6. Lumber Dry Kiln.



Bank Counters, Fine Brass, Iron, and Wire Work. . . Railings, Gates, Wickets, Signs, Dealing Plates.

The **BEST** . . . that can be made. . . .

### Andrews Newspaper File and Rack.

Entirely of Metal, Finished in antique Copper, Highly Polished, Indestructible.



Designed for Offices, Reading Rooms, Libraries, etc. Light, Smooth, Attractive. Portable, Dust and Fire Proof.

This File is infinitely superior to the wooden ones, since it is all steel.

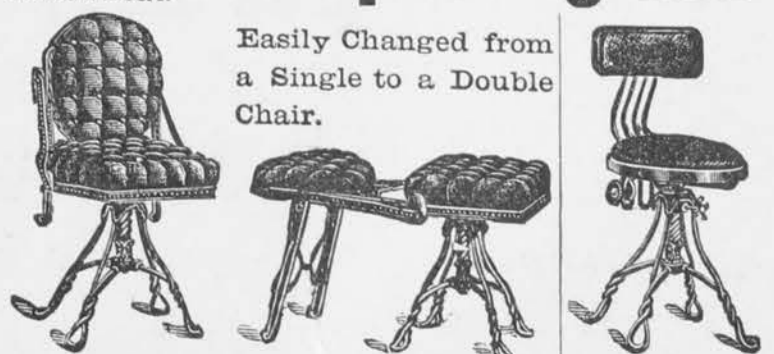
It is a Binder of papers to file away for future reference.

SEND FOR CIRCULAR.

### The Andrews Metal ADJUSTABLE and DUET PIANO CHAIRS

In Brass, Antique Copper or Nickel. Wood or Plush Seat.

Easily Changed from a Single to a Double Chair.

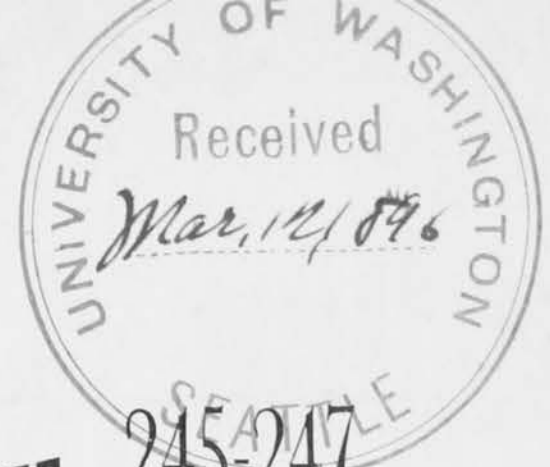


**A. H. ANDREWS & CO., Mfrs.**

215 to 221 Wabash-Av., Chicago.

Original from UNIVERSITY OF WASHINGTON

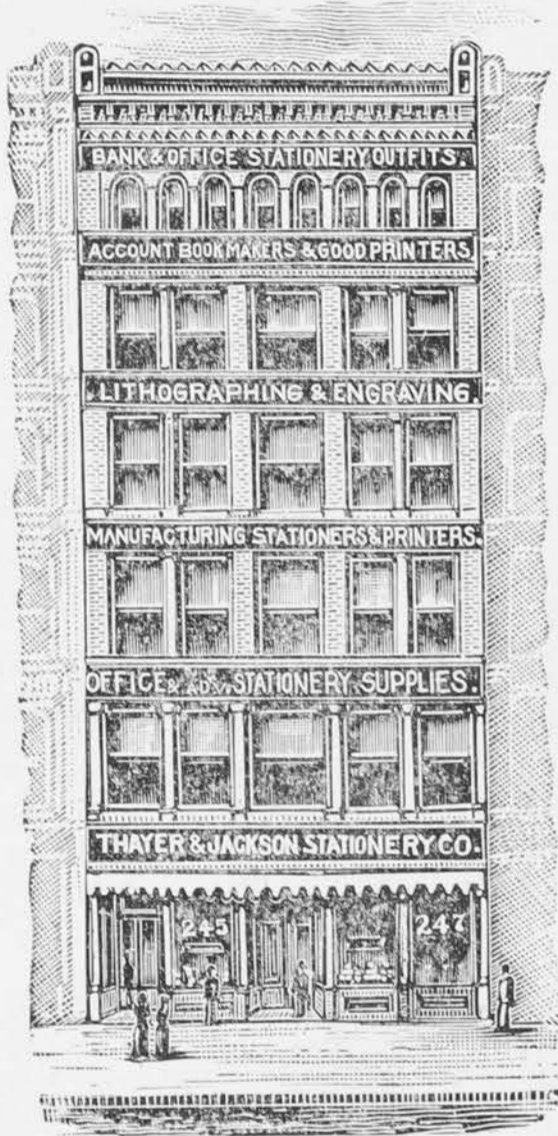




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245-247  
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CHICAGO.

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CERTIFICATE REGISTER . . . . .	8606
" " (Time) . . . . .	36017
COLLECTION " . . . . .	36013
DISCOUNT " . . . . .	36014
DRAFT " . . . . .	36016
" " . . . . .	36019
REMITTANCE " . . . . .	36015
" " . . . . .	64491
SIGNATURE BOOK . . . . .	24821
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STOCK CERTIFICATE REGISTER . . . . .	81955
DIVIDEND " . . . . .	64123
MORTGAGE LOAN " . . . . .	8623
BOND " . . . . .	47053
INS. POLICY " . . . . .	65829
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Remember the Location, 245 and 247 State Street, near Jackson.

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OR CORRESPONDENCE BY MAIL.

## THAYER & JACKSON STATIONERY CO.

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MERCHANTS, RAILROADS,  
INSURANCE COMPANIES,  
ETC.

LARGEST ASSORTMENT OF  
HIGH GRADE BLANK BOOKS.

SPECIAL FORMS TO ORDER  
ON SHORT NOTICE.

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COMPLETE OFFICE OUTFITS.

WE ARE HEADQUARTERS FOR  
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First-Class Stock, Fine Work  
and Reasonable Prices . . . .

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EVERYTHING NEEDED FOR

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Advertising Purposes.

BANK AND COMMERCIAL WORK  
OF EVERY KIND.

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CHECKS, DRAFTS,  
CERTIFICATES OF  
DEPOSIT,

Stock Certificates, Bills of Exchange,  
Investment Bonds, etc.





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5 and 7 South William Street, - NEW YORK CITY.

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## **Make Arrangements With Banks and Bankers**

In the United States, enabling them to furnish to their customers their Own Direct Drafts on the Principal Cities in

## **EUROPE AND THE ORIENT.**

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Draw Drafts on all parts of the World.

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Arrange Cable-Transfers of funds to all parts of Europe.

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By which Travelers can obtain the funds they need in all the more important cities of Europe, the Orient, etc.

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## **Issue Circular Letters of Credit,**

Available in South America, Australia, Japan, China, the East Indies, Mexico, and the West Indies.

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Buy and sell Foreign Coin and Bank-notes at ruling rates.

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Make Collections throughout the World.

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<b>PARR'S BANKING COMPANY AND THE ALLIANCE BANK (Limited),</b>	-	<b>LONDON.</b>
<b>CREDIT LYONNAIS,</b>	- - - - -	<b>PARIS.</b>
<b>DRESDNER BANK,</b>	- - - - -	<b>BERLIN.</b>
<b>MESSRS. KNAUTH, NACHOD &amp; KÜHNE,</b>	- - - - -	<b>LEIPZIG.</b>



ESTABLISHED 1872.

THE ORIGINAL COMPANY IN THE UNITED STATES.

# The Guarantee Company of North America

Conducted under a Management of over Thirty-seven Years' Experience.

CAPITAL AND RESOURCES, 31st December, 1893, - - \$1,148,638.00

Bonds of Suretyship. No Other Business.

THE ONLY COMPANY IN AMERICA TRANSACTING THIS BUSINESS SOLELY.

HEAD OFFICE, MONTREAL.

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WM. J. WITHALL,  
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R. R. CABLE, President C., R. I. & P. Ry.

HON. J. RUSSELL JONES, Ex-Pres't West Side Ry.

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W. D. PRESTON, Cashier Metropolitan National Bank.

COUNSEL, L. C. COOPER

BRANCH OFFICE, THE TEMPLE, Cor. Monroe and La Salle Sts.

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Branches and Agencies in the Principal Cities Throughout the United States and Canada.

# Surety on Bonds.

## BANK OFFICIALS,

*Treasurers of Corporations, Railroad and Express Agents, and others who are required to give Bonds in their positions of trust, and who desire to avoid asking friends to become their sureties, or who may wish to relieve friends from further obligations as bondsmen, should apply in person or by letter to the*

## AMERICAN SURETY COMPANY OF NEW YORK,

No. 160 BROADWAY, NEW YORK.

The Largest Surety Company in the World.

CAPITAL, \$2,000,000.

W. L. TRENHOLM, President.

HENRY D. LYMAN, Vice-President.

Statement December 30, 1893.

RESOURCES, - - - \$3,368,883.59  
(Including capital of \$2,000,000.00.)

LIABILITIES, - - - \$557,253.62  
(Including reserve of \$388,416.06.)

*The only Company incorporated in the United States devoted exclusively to issuing Bonds for Officers and Employes in positions of trust, and Bonds and Undertakings in Judicial Proceedings. Undertakings issued in cases of Appeal, Replevin, Security for Costs, etc.*

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GEO. W. MANNING, Manager, Turner Building	ST. LOUIS
HENRY K. FOX, Attorney, Bullitt Building	PHILADELPHIA
ALEX. DIXON, Manager, 22 Toronto Street	TORONTO
OBRION & RUSSELL, Agents, 108 Water Street	BOSTON
JAMES E. STEVENSON, Agent, 121 and 123 Fourth Avenue	PITTSBURGH
JOHN K. BRICE, Agent, Perry Payne Building	CLEVELAND
WERNER OPES, Agent, Masonic Temple	CINCINNATI
S. P. CHILD, Agent and Inspector, N. Y. Life Building	ST. PAUL
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W. T. SHACKELFORD, Agent, 19 South Holliday Street	BALTIMORE
JOHN S. J. MILLER, Agent, 748 Equitable Building	DENVER

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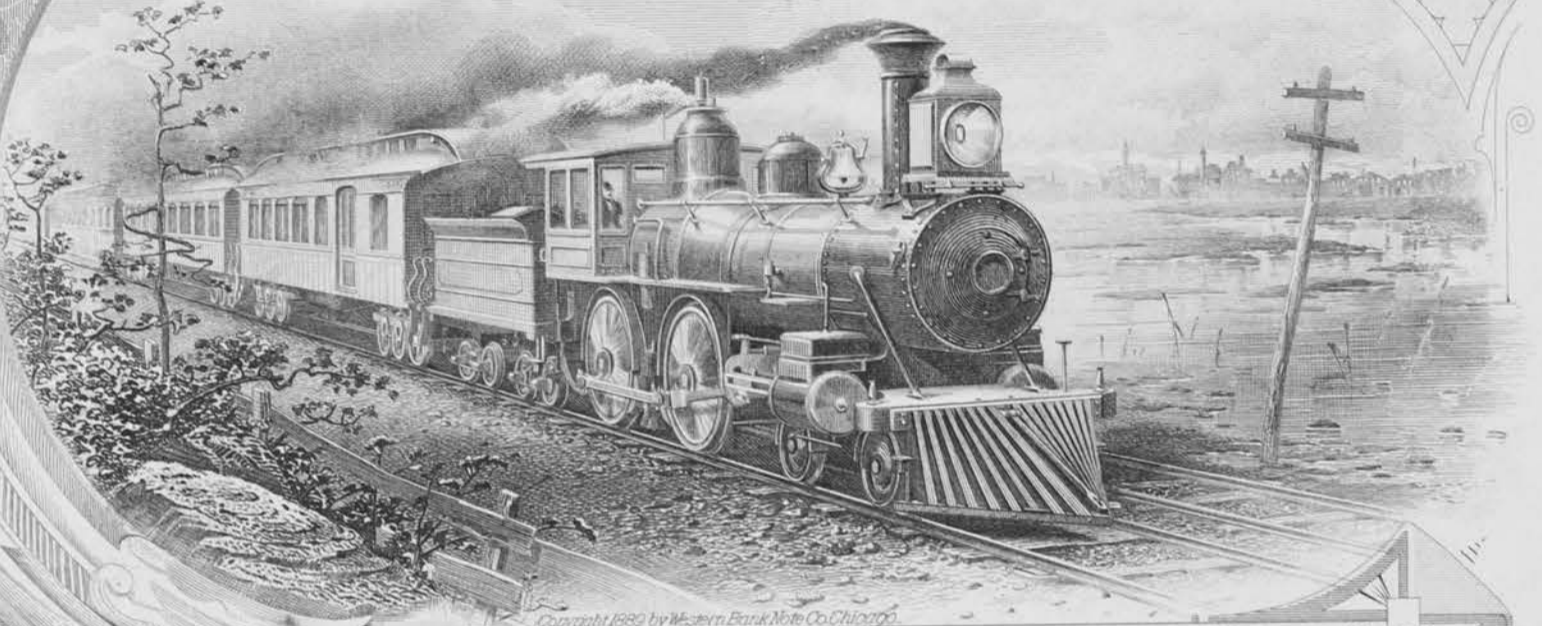


# WESTERN BANK NOTE COMPANY

CHICAGO, ILL.

INCORPORATED 1864

C. C. CHENEY, President. C. A. CHAPMAN, Vice Pres.  
C. HEINEMAN, Secretary. W. S. GOULD, Treasurer.



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**Bonds, Stock Certificates,**

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*RAILWAY ANNUAL TICKETS*

St. Louis Office,

38 Laclede Building.



*Special Safety Papers and Tints.*

Securities Engraved by this Company  
accepted on the New York Stock Exchange.



# The National Live Stock Bank OF CHICAGO.

LOCATED AT THE UNION STOCK YARDS.

**CAPITAL, \$750,000**

**SURPLUS, \$700,000**

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GEO. T. WILLIAMS, Vice-President.

ROSWELL Z. HERRICK, Cashier.  
GATES A. RYTHER, Ass't Cashier.

## DIRECTORS.

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ROSWELL Z. HERRICK.

LEVI B. DOUD.  
NELSON MORRIS.

IRUS COY.  
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Best Equipped Agency in the East for handling all Classes of Collections and Legal Business.

**DEPOSITIONS Receive Prompt and Careful Attention.**

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CABLE TRANSFERS.

**Travelers' Credits in Pounds Sterling and in Francs.**

House in Paris: MUNROE & CO., by whom accounts with American Banks and Bankers are opened on favorable terms.



c

**THE**  
**BANKERS' DIRECTORY**

AND LIST OF  
**BANK ATTORNEYS.**

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JANUARY, 1894.

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CONTAINING

- A List of Banks, Bankers, Savings Banks, and Principal Trust Companies in the United States, with their Officers, Capital, and Surplus ; also their New York and other principal Correspondents.
- A List of Banks and Bankers in Canada, with their Officers and United States Correspondents.
- A List of over 6,000 Commercial Lawyers in the United States and Canada, individually recommended by Banks and Bankers, and arranged according to States and Towns.
- Lists of Cashiers of National, State, and Private Banks.
- Directors of National and State Banks of the Principal Cities in the United States.
- The Clearing Houses in the United States, with their Officers and Members.
- A List of the Foreign Banks and Bankers established in the Commercial Cities.
- A List of Towns accessible to Banking Points.
- A List of Stock and Bond Brokers in New York City and Chicago.
- The Revised State Banking and Commercial Laws of each State and Territory, including the Laws relating to Insolvency, Interest, Taxes, Notes, and Bills of Exchange, etc., etc.
- A County Map of each State and Territory, and of each of the Provinces of Canada, printed in colors. (New Maps in this issue made especially for the Directory.)
- The Population of each Banking Town in the United States and Canada.

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CHICAGO:  
**RAND, McNALLY & COMPANY,**  
PUBLISHERS,  
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NEW YORK OFFICE: 61 EAST NINTH STREET.



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# 1894

## JANUARY

S	M	T	W	T	F	S
--	1	2	3	4	5	6
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7	8	9	10	11	12	13
7	8	9	10	11	12	13
14	15	16	17	18	19	20
14	15	16	17	18	19	20
21	22	23	24	25	26	27
21	22	23	24	25	26	27
28	29	30	31	--	--	--
28	29	30	31	--	--	--
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## FEBRUARY

S	M	T	W	T	F	S
--	--	--	--	32	33	34
--	--	--	--	1	2	3
35	36	37	38	39	40	41
4	5	6	7	8	9	10
42	43	44	45	46	47	48
11	12	13	14	15	16	17
49	50	51	52	53	54	55
18	19	20	21	22	23	24
56	57	58	59	--	--	--
25	26	27	28	--	--	--
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## MARCH

S	M	T	W	T	F	S
--	--	--	--	60	61	62
--	--	--	--	1	2	3
63	64	65	66	67	68	69
4	5	6	7	8	9	10
70	71	72	73	74	75	76
11	12	13	14	15	16	17
77	78	79	80	81	82	83
18	19	20	21	22	23	24
84	85	86	87	88	89	90
25	26	27	28	29	30	31
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## APRIL

S	M	T	W	T	F	S
91	92	93	94	95	96	97
1	2	3	4	5	6	7
98	99	100	101	102	103	104
8	9	10	11	12	13	14
105	106	107	108	109	110	111
15	16	17	18	19	20	21
112	113	114	115	116	117	118
22	23	24	25	26	27	28
119	120	--	--	--	--	--
29	30	--	--	--	--	--
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## MAY

S	M	T	W	T	F	S
--	--	121	122	123	124	125
--	--	1	2	3	4	5
126	127	128	129	130	131	132
6	7	8	9	10	11	12
133	134	135	136	137	138	139
13	14	15	16	17	18	19
140	141	142	143	144	145	146
20	21	22	23	24	25	26
147	148	149	150	151	--	--
27	28	29	30	31	--	--
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## JUNE

S	M	T	W	T	F	S
--	--	--	--	--	152	153
--	--	--	--	--	1	2
154	155	156	157	158	159	160
3	4	5	6	7	8	9
161	162	163	164	165	166	167
10	11	12	13	14	15	16
168	169	170	171	172	173	174
17	18	19	20	21	22	23
175	176	177	178	179	180	181
24	25	26	27	28	29	30
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## JULY

S	M	T	W	T	F	S
182	183	184	185	186	187	188
1	2	3	4	5	6	7
189	190	191	192	193	194	195
8	9	10	11	12	13	14
196	197	198	199	200	201	202
15	16	17	18	19	20	21
203	204	205	206	207	208	209
22	23	24	25	26	27	28
210	211	212	--	--	--	--
29	30	31	--	--	--	--
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## AUGUST

S	M	T	W	T	F	S
--	--	--	213	214	215	216
--	--	--	1	2	3	4
217	218	219	220	221	222	223
5	6	7	8	9	10	11
224	225	226	227	228	229	230
12	13	14	15	16	17	18
231	232	233	234	235	236	237
19	20	21	22	23	24	25
238	239	240	241	242	243	--
26	27	28	29	30	31	--
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## SEPTEMBER

S	M	T	W	T	F	S
--	--	--	--	--	--	244
--	--	--	--	--	--	1
245	246	247	248	249	250	251
2	3	4	5	6	7	8
252	253	254	255	256	257	258
9	10	11	12	13	14	15
259	260	261	262	263	264	265
16	17	18	19	20	21	22
266	267	268	269	270	271	272
23	24	25	26	27	28	29
273	--	--	--	--	--	--
30	--	--	--	--	--	--

## OCTOBER

S	M	T	W	T	F	S
--	274	275	276	277	278	279
--	1	2	3	4	5	6
280	281	282	283	284	285	286
7	8	9	10	11	12	13
287	288	289	290	291	292	293
14	15	16	17	18	19	20
294	295	296	297	298	299	300
21	22	23	24	25	26	27
301	302	303	304	--	--	--
28	29	30	31	--	--	--
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## NOVEMBER

S	M	T	W	T	F	S
--	--	--	--	305	306	307
--	--	--	--	1	2	3
308	309	310	311	312	313	314
4	5	6	7	8	9	10
315	316	317	318	319	320	321
11	12	13	14	15	16	17
322	323	324	325	326	327	328
18	19	20	21	22	23	24
329	330	331	332	333	334	--
25	26	27	28	29	30	--
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## DECEMBER

S	M	T	W	T	F	S
--	--	--	--	--	--	335
--	--	--	--	--	--	1
336	337	338	339	340	341	342
2	3	4	5	6	7	8
343	344	345	346	347	348	349
9	10	11	12	13	14	15
350	351	352	353	354	355	356
16	17	18	19	20	21	22
357	358	359	360	361	362	363
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# RATES OF POSTAGE.

POSTAL CARDS, 1 cent each, go without further charge to all parts of the United States, Canada, and Mexico. "Reply Postal Cards," with card attached for paid reply, 2 cents each. Cards for foreign countries (within the Postal Union) 2 cents each.

LETTERS, to all parts of the United States, Canada, and Mexico, 2 cents for each ounce or fraction thereof. LOCAL OR "DROP" LETTERS, that is, for the city or town where deposited, 2 cents where the carrier system is adopted, and 1 cent where there is no carrier system.

FIRST CLASS.—Letters and all other written matter, whether sealed or unsealed, and all other matter sealed, nailed, sewed, tied, or fastened in any manner so that it can not be easily examined, 2 cents for each ounce or fraction thereof.

SECOND CLASS.—Only for publishers and news agents, 1 cent per pound.

NEWSPAPERS AND PERIODICALS (regular publications) can be mailed by the public at the rate of 1 cent for each 4 ounces or fraction thereof.

THIRD CLASS.—Printed matter, in unsealed wrappers only (all matter inclosed in notched envelopes must pay letter rates), 1 cent for each 2 ounces or fraction thereof, which must be fully prepaid. This includes books, circulars, chromos, engravings, handbills, lithographs, music, pamphlets, proof-sheets and manuscript accompanying the same, reproductions by the electric pen, hektograph, metallograph, papyrograph, and, in short, any reproduction upon paper by any process except handwriting and the copying-press. Limit of weight 4 lbs., except for a single book, which may weigh more.

FOURTH CLASS.—All mailable matter not included in the above, which is so prepared for mailing as to be easily withdrawn from the wrapper and examined, 1 cent per ounce or fraction thereof. Limit of weight 4 lbs. Full prepayment compulsory.

REFORWARDING.—Letters will be forwarded from one post-office to another upon the *written* request of the *person addressed*, without additional charge; but unclaimed packages *can not be returned to the sender* until stamps are furnished to pay the return postage.

PERMISSIBLE WRITING.—No writing is permitted on third or fourth class matter except as follows: The name and address of sender on the outside or inside of package, preceded by the word "from." On the wrapper may also be written the names and number of articles inclosed. The sender is further allowed to mark a word or passage in a book or paper to which he desires to call special attention. He may also write a simple inscription or dedication upon the cover or blank leaves of a book or pamphlet. There may be attached to articles of merchandise, by tag or label, a

mark, number, name, or letter for purpose of identification. Printed circulars may contain the written name of the sender, or of the addressee, and the date. Any other writing on third or fourth class matter will subject the package to letter rates of postage, and render the sender liable to a fine of \$10 for each offense. Printed matter may be inclosed with fourth class matter, but the whole package is subject to the rate of 1 cent per ounce or fraction thereof.

REGISTRATION—Letters or packages can be registered by *adding* stamps to the amount of 8 cents to the regular rate.

SPECIAL DELIVERY STAMPS, at 10 cents each, used *in addition* to regular rates, insures delivery immediately on arrival at office of destination. *These stamps can be used for no other purpose.*

## POSTAL NOTES.

Upon payment of a fee of 3 cents each, Postal Notes for any amount under Five Dollars may be purchased at any Money Order Office, payable to bearer at any time within three calendar months from the last day of the month during which it was issued.

## MONEY ORDERS.

For Orders not exceeding \$5, five cents; over \$5 and not exceeding \$10, eight cents; over \$10 and not exceeding \$15, ten cents; over \$15 and not exceeding \$30, fifteen cents; over \$30 and not exceeding \$40, twenty cents; over \$40 and not exceeding \$50, twenty-five cents; over \$50 and not exceeding \$60, thirty cents; over \$60 and not exceeding \$70, thirty-five cents; over \$70 and not exceeding \$80, forty cents; over \$80 and not exceeding \$100, forty-five cents. When a larger sum than One Hundred Dollars is required, additional Orders to make it up must be obtained.

## FOREIGN POSTAGE.

The rates for LETTERS are for the half ounce or fraction thereof, and those for NEWSPAPERS for two ounces or fraction thereof.

To Great Britain and Ireland, France, Spain, all parts of Germany, including Austria, Denmark, Switzerland, Italy, Russia, Norway, Sweden, Turkey (European and Asiatic), Egypt, letters 5 cents, newspapers 1 cent for each two ounces or fraction thereof.

To Australia, letters, via San Francisco, 5 cents; via Brindisi, 5 cents; newspapers, via San Francisco, 1 cent for two ounces; via Brindisi, 1 cent for two ounces; China, letters, via San Francisco, 5 cents; via Brindisi, 10 cents; newspapers, 2 cents for each two ounces. British India, Italian mail, letters 5 cents, newspapers 1 cent for two ounces. Japan, letters, via San Francisco, 5 cents; newspapers, 1 cent for two ounces.



# LEGAL HOLIDAYS.

IN MOST OF THE STATES WHEN THE HOLIDAY FALLS ON SUNDAY THE MONDAY FOLLOWING IS THE HOLIDAY. NOTES MUST BE PAID ON THE SATURDAY PRECEDING.

ALABAMA—January 1, February 22, July 4, December 25.

ARIZONA—January 1, February 22, May 30, July 4, December 25, any day of Thanksgiving or general territorial election, or special election called by the Governor.

ARKANSAS—January 1, February 22, July 4, December 25.

CALIFORNIA—January 1, February 22, May 30, July 4, September 9, Thanksgiving, December 25, a State or general election.

COLORADO—January 1, February 22, May 30, July 4, Thanksgiving, December 25.

CONNECTICUT—January 1, February 22, May 30, July 4, September 1, Thanksgiving, December 25, Fast Day.

DELAWARE—January 1, February 22, July 4, Thanksgiving, December 25.

DISTRICT OF COLUMBIA—January 1, February 22, Inauguration Day, May 30, usually called "Decoration Day," July 4, December 25, and any day appointed by the President as a day of public fast or thanksgiving. When the holiday would fall on Sunday the following day is the holiday.

FLORIDA—January 1, February 22, July 4, any general election day, Thanksgiving, December 25.

GEORGIA—January 1, February 22, April 26, July 4, any Thanksgiving, December 25.

IDAHO—Same as Arizona.

ILLINOIS—January 1, February 12 and 22, May 30, July 4, Election Day, September 1, Thanksgiving, December 25.

INDIANA—January 1, Public Fast, May 30, July 4, Thanksgiving, December 25.

IOWA—January 1, May 30, July 4, September 1, Thanksgiving, December 25.

KANSAS—January 1, May 30, July 4, Public Fast, September 1, Thanksgiving, December 25.

KENTUCKY—January 1, February 22, July 4, Public Fast, Thanksgiving, December 25.

LOUISIANA—January 1 and 8, February 22, Mardi Gras, Good Friday, July 4, Thanksgiving Day, November 25, December 25.

MAINE—January 1, February 22, May 30, Public Fast, July 4, September 1, Thanksgiving, December 25.

MARYLAND—January 1, February 22, Good Friday, July 4, Thanksgiving, December 25, and general and Congressional election days.

MASSACHUSETTS—January 1, February 22, Fast Day, May 30, July 4, first Monday in September, Thanksgiving, December 25.

MICHIGAN—January 1, February 22, May 30, July 4, December 25, and any day appointed by the Governor or President for Fasting or Thanksgiving.

MINNESOTA—January 1, February 22, May 30, Good Friday, July 4, Thanksgiving, December 25.

MISSISSIPPI—January 1, July 4, December 25.

MISSOURI—January 1, February 22, July 4, December 25, any general or State election day, any Thanksgiving Day.

MONTANA—January 1, February 22, May 30, Public Fast, July 4, September 1, Thanksgiving, December 25.

NEBRASKA—January 1, February 22, April 22, May 30, July 4, September 1, Public Fast, Thanksgiving, December 25.

NEVADA—January 1, February 22, July 4, Thanksgiving, December 25.

NEW HAMPSHIRE—February 22, Fast Day, May 30, July 4, September 1, Thanksgiving, December 25, and any day on which a general election is held for members of the legislature.

NEW JERSEY—January 1, February 22, May 30, July 4, first Monday in September, Thanksgiving and Fast Day, December 25, every Saturday afternoon, and any general election day. Notes and drafts payable on secular or business day next succeeding each holiday.

NEW MEXICO—January 1, July 4, December 25, and all days for Fasting or Thanksgiving. Notes due on holidays are payable on the next business day thereafter.

NEW YORK—January 1, February 22, May 30, July 4, the first Monday of September (Labor Day), December 25, any general election day, every Saturday from noon until midnight, and any day appointed as a day of Thanksgiving or Fasting.

NORTH CAROLINA—January 1 and 19, February 22, May 10, May 20, July 4, Thanksgiving, December 25. Notes and drafts payable on secular or business day next succeeding each holiday.

NORTH DAKOTA—January 1, February 22, May 30, July 4, Thanksgiving, Public Fast, December 25, and general State or National election.

OHIO—January 1, February 22, May 30, July 4, Thanksgiving, December 25.

OREGON—January 1, February 22, May 30, July 4, Public Fast, Thanksgiving, December 25, and every general election day.

PENNSYLVANIA—January 1, February 22, Good Friday, May 30, July 4, September 1, Thanksgiving, December 25.

RHODE ISLAND—February 22, May 30, July 4, Thanksgiving, December 25.

SOUTH CAROLINA—January 1, February 22, July 4, National Thanksgiving, December 25, general election days.

SOUTH DAKOTA—See North Dakota.

TENNESSEE—January 1, July 4, Thanksgiving, December 25.

TEXAS—January 1, February 22, March 2, April 21, July 4, December 25, and all days appointed as days of Fasting or Thanksgiving, and every State election day.

UTAH—January 1, February 22, May 30, July 4, July 24, Thanksgiving, Fast days, December 25.

VERMONT—January 1, May 30, July 4, Thanksgiving, December 25.

VIRGINIA—January 1 and 19, February 22, Fast Day, July 4, Thanksgiving, December 25.

WASHINGTON—January 1, February 22, Decoration Day, July 4, September 1, Thanksgiving, December 25, days of general and special election.

WEST VIRGINIA—January 1, February 22, July 4, December 25, or a day of National Thanksgiving.

WISCONSIN—January 1, February 22, May 30, June 10, July 4, Thanksgiving, December 25, general election day.

WYOMING—January 1, February 22, May 30, July 4, Thanksgiving, December 25.



# BANKERS' ASSOCIATIONS.

OFFICERS, 1894.

## AMERICAN BANKERS' ASSOCIATION.

President, M. M. White, president Fourth National Bank, Cincinnati, O.  
First Vice-President, J. J. P. Odell, president Union National Bank, Chicago, Ill.  
Treasurer, George F. Baker, president First National Bank, New York City.  
Secretary, Henry W. Ford, 2 Wall St., New York.  
Executive Council: Dumont Clark, New York; Wm. H. Rhann, Philadelphia; J. B. Foyan, Chicago; A. B. Hepburn, New York; F. E. Marshall, Kansas City; J. P. Branch, Richmond; J. P. Day, Pittsburg; F. W. Hayes, Detroit.

## ALABAMA BANKERS' ASSOCIATION.

President, E. B. Young, vice-president of the Eufaula National Bank, Eufaula.  
Vice-President, W. G. Brockway, cashier First National Bank, Gadsden.  
Secretary, T. O. Smith, cashier First National Bank, Birmingham.  
Treasurer, Thos. S. Plowman, president First National Bank, Talladega.

## ARKANSAS BANKERS' ASSOCIATION.

President, Charles N. Rix, cashier Arkansas National Bank, Hot Springs.  
Vice-President, S. A. Warner, Jr., cashier Bank of Jonesboro.  
Secretary, M. H. Johnson, cashier Bank of Little Rock.  
Treasurer, J. B. Carter, cashier Arkansas Valley Bank, Ozark.

## CALIFORNIA BANKERS' ASSOCIATION.

President, Isaias W. Hellman, president Nevada Bank, San Francisco.  
Secretary, R. M. Welch, San Francisco Savings Union.  
Treasurer, George W. Kline, Crocker-Woolworth National Bank, San Francisco.

## COLORADO BANKERS' ASSOCIATION.

President, R. W. Woodbury, president Union National Bank, Denver.  
Vice-President, M. D. Thatcher, president of the First National Bank, Pueblo.  
Treasurer, John L. McNeil, President State National Bank, Denver.

## FLORIDA BANKERS' ASSOCIATION.

President, F. W. Hoyt, president First National Bank, Fernandina.  
Vice-President, F. P. Forster, cashier First National Bank, Sanford.  
Secretary and Treasurer, T. W. Conrad, assistant cashier Merchants' National Bank, Jacksonville.

## GEORGIA BANKERS' ASSOCIATION.

President, R. H. Plant, president First National Bank, Macon.  
Vice-President, T. B. Neal, president Neal Loan & Banking Co., Atlanta.  
Secretary, L. P. Hillyer, cashier American National Bank, Macon.  
Treasurer, J. W. Cabaniss, cashier Exchange Bank, Macon.

## ILLINOIS BANKERS' ASSOCIATION.

President, F. W. Tracy, president First National Bank, Springfield.  
Vice-President, E. S. Dreyer, banker, Chicago.  
Secretary, E. Tilden, Chicago.  
Treasurer, A. B. Hoblit, cashier National State Bank, Bloomington.

## INDIANA BANKERS' ASSOCIATION.

President, Thos. W. Woollen, president Citizens' National Bank, Franklin.  
Vice-President, H. D. Reasoner, President First National Bank, Marion.  
Secretary, R. E. Niven, cashier State Bank of Thornton, Thornton.  
Treasurer, E. B. Porter, president Indiana National Bank, Indianapolis.

## IOWA STATE BANKERS' ASSOCIATION.

President, W. A. McHenry, president First National Bank, Denison.  
Vice-President, Simon Cassady, cashier Des Moines Savings Bank, Des Moines, Iowa.  
Secretary, J. M. Dinwiddie, cashier Cedar Rapids Savings Bank, Cedar Rapids.  
Treasurer, J. F. Latimer, president Bank of Hampton, Hampton.

## THE KANSAS BANKERS' ASSOCIATION.

President, M. W. Levy, president Wichita National Bank, Wichita.  
Vice-President, E. N. Morrill, president First National Bank, Leavenworth.  
Secretary, William Macferran, assistant cashier Merchants' National Bank, Topeka.  
Treasurer, J. W. Thurston, cashier Bank of Topeka, Topeka.

## KENTUCKY BANKERS' ASSOCIATION.

President, T. L. Barret, president Bank of Kentucky, Louisville.  
Secretary, C. C. McClarty, assistant cashier Second National Bank, Louisville.  
Treasurer, Elbridge Palmer, president City National Bank, Paducah.

## LOUISIANA STATE BANK ASSOCIATION.

President, A. D. Foster, cashier of the Bank of Jeanerette.  
Vice-President, J. W. Castles, president of the Hibernian National Bank, New Orleans.  
Secretary, T. R. Roach, vice-president of the Mutual National Bank, New Orleans.  
Treasurer, J. T. Skipper, cashier First National Bank, Opelousas.

## THE MICHIGAN BANKERS' ASSOCIATION.

President, S. O. Fisher, president Lumbermen's State Bank, West Bay City.  
Vice-President, Edwin F. Uhl, president Grand Rapids National Bank, Grand Rapids.  
Secretary, F. W. Hayes, vice-president Preston National Bank, Detroit.  
Treasurer, D. W. Briggs, cashier Bank of Saginaw, Saginaw.

## MINNESOTA STATE BANKERS' ASSOCIATION.

President, H. R. Wells, president The Bank of Preston, Preston.  
Vice-President, H. B. Strait, president Germania Bank, St. Paul.  
Secretary, E. R. Smith, of Bank of Le Sueur, Le Sueur.  
Treasurer, W. D. Parsons, of Parsons Bros., Dodge Center.

## MISSISSIPPI BANKERS' ASSOCIATION.

President, R. W. Millsaps, president Capital State Bank, Jackson.  
Vice-President, J. W. Griffiths, president Grenada Bank, Grenada.  
Secretary and Treasurer, B. W. Griffith, president First National Bank, Vicksburg.

## MISSOURI BANKERS' ASSOCIATION.

President, James M. Wilcoxson, Wilcoxson & Co., bankers, Carrolton.  
Vice-President, John Caro Russell, banker, St. Louis.  
Secretary and Treasurer, Frank P. Hayes, cashier Schuyler County Bank, Lancaster.



**NEBRASKA BANKERS' ASSOCIATION.**

President, C. F. Bentley, cashier First National Bank, Grand Island.  
 First Vice-President, A. E. Cady, president First National Bank,  
 St. Paul.  
 Secretary, George R. Voss, of the United States National Bank of  
 Omaha.  
 Treasurer, Henry F. Wyman, cashier of the American National  
 Bank, Omaha.

**NEW HAMPSHIRE BANKERS' ASSOCIATION.**

President, G. B. Chandler, president Amoskeag National Bank,  
 Manchester.  
 Secretary, Arthur H. Hale, cashier First National Bank, Manchester.  
 Treasurer, William P. Fiske, treasurer New Hampshire Savings  
 Bank, Concord.

**THE NORTH DAKOTA BANKERS' ASSOCIATION.**

President, George B. Clifford, vice-president of the Grand Forks  
 National Bank.  
 Secretary, Sidney Clarke, cashier of the Union National Bank,  
 Grand Forks.  
 Treasurer, M. D. Adams, cashier of the First National Bank, Lisbon.

**THE OHIO BANKERS' ASSOCIATION.**

President, P. W. Huntington, president The Hayden National Bank,  
 Columbus.  
 Vice-President, J. F. Whitelaw, president National City Bank,  
 Cleveland.  
 Secretary, S. B. Rankin, cashier Bank of South Charleston, South  
 Charleston.  
 Treasurer, Henry C. Herbig, cashier Commercial Bank, Coshocton.

**SOUTH DAKOTA BANKERS' ASSOCIATION.**

President, M. P. Beebe, president Bank of Ipswich, Ipswich.  
 Vice-President, George A. Pettigrew, president Flandreau State  
 Bank, Flandreau.  
 Secretary, David Williams, president Farmers' & Merchants' Bank,  
 Webster.  
 Treasurer, L. H. Neff, president Bank of Groton.

**TENNESSEE STATE BANKERS' ASSOCIATION.**

President, H. H. Branner, vice-president First National Bank,  
 Knoxville.  
 Vice-President, Herman Justi, president First National Bank,  
 Nashville.  
 Secretary, John W. Faxon, assistant cashier First National Bank,  
 Chattanooga.  
 Treasurer, J. H. Smith, cashier Memphis National Bank, Memphis.

**TEXAS BANKERS' ASSOCIATION.**

President, T. C. Groce, The Galveston National Bank, Galveston.  
 First Vice-President, A. S. Reed, cashier Ballinger National Bank,  
 Ballinger.  
 Secretary, J. E. Longmoor, cashier First National Bank, Rockdale.  
 Treasurer, W. Goodrich Jones, Temple National Bank, Temple.

**THE WASHINGTON BANKERS' ASSOCIATION.**

President, Jacob Furth, vice-president Peoples Savings Bank,  
 Seattle.  
 First Vice-President, J. L. Prickett, cashier Spokane Savings Bank,  
 Spokane.  
 Secretary, S. B. Dusenberre, cashier Bank of Puyallup, Puyallup.  
 Treasurer, F. E. Goodall, cashier Washington National Bank,  
 Spokane.

**THE WISCONSIN BANKERS' ASSOCIATION.**

President, N. B. Van Slyke, president First National Bank, Madison.  
 Vice-President, F. G. Bigelow, cashier First National Bank, Mil-  
 waukee.  
 Secretary, James K. Ilsley, cashier Marshall & Ilsley Bank, Mil-  
 waukee.  
 Treasurer, F. J. Kipp, cashier Merchants' Exchange Bank, Mil-  
 waukee.



## VALUES OF FOREIGN COINS.

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,  
WASHINGTON, D. C., January 1, 1894.

The following estimate, by the Director of the Mint, of the values of foreign coins, I hereby proclaim to be the values of such coins in terms of the money of account of the United States, to be followed in estimating the value of all foreign merchandise exported to the United States on and after January 1, 1894, expressed in any of such metallic currencies.

J. G. CARLISLE,  
*Secretary of the Treasury.*

### VALUES OF FOREIGN COINS.

COUNTRY.	Standard.	Monetary Unit.	Value in Terms of U. S. Gold Dollar.	Coins.
Argentine Republic.....	Gold and Silver....	Peso .....	\$0.96,5	Gold: Argentine (\$4.82,4) and ½ Argentine. Silver: peso and divisions.
Austria-Hungary.....	Gold.....	Crown.....	.20,3	{ Gold: Former system—4 florins (\$1.92,9), 8 florins (\$3.85,8) ducat (\$2.28,7) and 4 ducats (\$9.15,8). Silver: 1 and 2 florins. Gold: Present system—20 crowns (\$4.05,2) and 10 crowns (\$2.02,6).
Belgium.....	Gold and Silver....	Franc.....	.19,3	Gold: 10 and 20 francs. Silver: 5 francs.
Bolivia.....	Silver.....	Boliviano.....	.51,6	Silver: Boliviano and divisions.
Brazil.....	Gold.....	Milreis.....	.54,6	Gold: 5, 10, and 20 milreis. Silver: ½, 1, and 2 milreis.
British Possessions N. A. (except Newfoundland) ..	Gold.....	Dollar.....	1.00	
Central American States—				
Costa Rica.....	Silver.....	Peso.....	.51,6	Silver: peso and divisions.
Guatemala.....				
Honduras.....				
Nicaragua.....				
Salvador.....				
Chile.....	Gold and Silver....	Peso.....	.91,2	Gold: escudo (\$1.82,4), doubloon (\$4.56,1), and condor (\$9.12,3). Silver: peso and divisions.
China.....	Silver.....	Tael.. { Shanghai... { Hai kwan { (Customs).	.76,2 .84,9	
Colombia.....	Silver.....	Peso.....	.51,6	Gold: condor (\$9.64,7) and double-condor. Silver: peso.
Cuba.....	Gold and Silver....	Peso.....	.92,6	Gold: doubloon (\$5.01,7). Silver: peso.
Denmark.....	Gold.....	Crown.....	.26,8	Gold: 10 and 20 crowns.
Ecuador.....	Silver.....	Sucre.....	.51,6	Gold: condor (\$9.64,7) and double-condor. Silver: sucre and divisions.
Egypt.....	Gold.....	Pound(100 piastres)	4.94,3	Gold: pound (100 piastres), 5 piastres, 10 piastres, 20 piastres, and 50 piastres. Silver: 1, 2, 5, 10, and 20 piastres.
Finland.....	Gold.....	Mark.....	.19,3	Gold: 20 marks (\$3.85,9), 10 marks (\$1.93).
France.....	Gold and Silver....	Franc.....	.19,3	Gold: 5, 10, 20, 50, and 100 francs. Silver: 5 francs.
German Empire.....	Gold.....	Mark.....	.23,8	Gold: 5, 10, and 20 marks.
Great Britain.....	Gold.....	Pound sterling.....	4.86,6½	Gold: sovereign (pound sterling) and ½ sovereign.
Greece.....	Gold and Silver....	Drachma.....	.19,3	Gold: 5, 10, 20, 50, and 100 drachmas. Silver: 5 drachmas.
Haiti.....	Gold and Silver....	Gourde.....	.96,5	Silver: gourde.
India.....	Silver.....	Rupee.....	.24,5	Gold: mohur (\$7.10,5). Silver: rupee and divisions.
Italy.....	Gold and Silver....	Lira.....	.19,3	Gold: 5, 10, 20, 50, and 100 lire. Silver: 5 lire.
Japan.....	*Gold and Silver...	Yen... { Gold..... { Silver....	.99,7 .55,6	Gold: 1, 2, 5, 10, and 20 yen. Silver: yen.
Liberia.....	Gold.....	Dollar.....	1.00	
Mexico..	Silver.....	Dollar.....	.56	Gold: dollar (\$0.98,3), 2½, 5, 10, and 20 dollars. Silver: dollar (or peso) and divisions.
Netherlands.....	Gold and Silver....	Florin.....	.40,2	Gold: 10 florins. Silver: ½, 1, and 2½ florins.
Newfoundland.....	Gold.....	Dollar.....	1.01,4	Gold: 2 dollars (\$2.02,7).
Norway.....	Gold.....	Crown.....	.26,8	Gold: 10 and 20 crowns.
Peru.....	Silver.....	Sol.....	.51,6	Silver: sol and divisions.
Portugal.....	Gold.....	Milreis.....	1.08	Gold: 1, 2, 5, and 10 milreis.
Russia.....	‡Silver.....	Rouble... { Gold... { Silver..	.77,2 .41,3	Gold: imperial (\$7.71,8), and ½ imperial †(\$3.86). Silver: ¼, ½, and 1 rouble.
Spain.....	Gold and Silver....	Peseta.....	.19,3	Gold: 25 pesetas. Silver: 5 pesetas.
Sweden.....	Gold.....	Crown.....	.26,8	Gold: 10 and 20 crowns.
Switzerland.....	Gold and Silver....	Franc.....	.19,3	Gold: 5, 10, 20, 50, and 100 francs. Silver: 5 francs.
Tripoli.....	Silver.....	Mahbub 20 piastres.	.46,5	
Turkey.....	Gold.....	Piastre.....	.04,4	Gold: 25, 50, 100, 250, and 500 piastres.
Venezuela.....	Gold and Silver....	Bolivar.....	.19,3	Gold: 5, 10, 20, 50, and 100 bolivars. Silver: 5 bolivars.

\* Gold the nominal standard. Silver practically the standard. †Coined since January 1, 1886. Old half-Imperial equals \$3.98,6.  
‡ Silver the nominal standard. Paper the actual currency, the depreciation of which is measured by the gold standard.



RATES OF INTEREST. GRACE ON SIGHT DRAFTS. DAMAGES.

STATE.	GRACE ON SIGHT DRAFTS.	DAMAGES. DOMESTIC SIGHT DRAFTS.	DAMAGES. PROTESTED FOREIGN.	INTEREST.	
				LEGAL RATE.	CONTRACT.
Alabama	Allowed	5 Per Cent	10 Per Cent	8 Per Cent	8 Per Cent.
Arizona	None	15 "	30 "	7 "	No Limit.
Arkansas	Allowed	2@6 "	10 "	6 "	10 Per Cent.
California	None	15 "	20 "	7 "	No Limit.
Colorado	None	10 "	10 "	8 "	No Limit.
Connecticut	None	None	None	6 "	No Penalty.
Delaware	None	None	20 "	6 "	6 Per Cent.
District of Columbia	None	None	None	6 "	10 "
Florida	None	5 "	5 "	8 "	10 "
Georgia	None	5 "	10 "	7 "	8 "
Idaho	None	15 "	30 "	10 "	18 "
Illinois	None	5 "	10 "	5 "	7 "
Indiana	Allowed	5 "	10 "	6 "	8 "
Iowa	Allowed	3@5 "	5 "	6 "	8 "
Kansas	None	6 "	6 "	6 "	10 "
Kentucky	Allowed	None	10 "	6 "	8 "
Louisiana	None	5 "	10 "	5 "	8 "
Maine	Allowed	None	None	6 "	No Limit.
Maryland	None	8 "	15 "	6 "	6 Per Cent.
Massachusetts	Allowed	1@5 "	20 "	6 "	No Limit.
Michigan	Allowed	Inside State 5 p. ct.; elsewhere in U.S. 5 to 10 p. ct.	5 "	6 "	8 Per Cent.
Minnesota	Allowed	5 "	10 "	7 "	10 "
Mississippi	Allowed	5 "	10 "	6 "	10 "
Missouri	None	4@10 "	20 "	6 "	8 "
Montana	None	None	None	10 "	No Limit.
Nebraska	Allowed	6 "	12 "	7 "	10 Per Cent.
Nevada	None	15 "	20 "	7 "	No Limit.
New Hampshire	None	None	None	6 "	6 Per Cent.
New Jersey	Allowed	None	None	6 "	6 "
New Mexico	Allowed	6 "	6 "	6 "	12 "
New York State	None	3@10 "	10 "	6 "	6 "
North Carolina	Allowed	3@10 "	15@20 "	6 "	Demand loans } un- with collateral } lim- \$5,000 and over } ited. 8 Per Cent.
North Dakota	Allowed	2 p. cent. inside State. Return'd from other States 3 to 5 p. c.	10 "	7 "	12 "
Ohio	Allowed	None	None	6 "	8 "
Oklahoma Territory	Allowed	In O. T. 2 p. c. Returned from other States, 3 per cent.	5 "	7 "	12 "
Oregon	None	5 "	10 "	8 "	10 "
Pennsylvania	None	5@10 "	10@20 "	6 "	6 "
Rhode Island	Allowed	5 "	10 "	6 "	No Limit.
South Carolina	Allowed	10 "	12½@15 "	7 "	8 Per Cent.
South Dakota	Allowed	None	None	7 "	12 "
Tennessee	None	3 "	15@20 "	6 "	6 "
Texas	Allowed	None in State. 10 p. c. from any other State	10 "	6 "	10 "
Utah	None	1 p. c. in Ty. Other States, 2 per cent.	5 "	8 "	No Limit.
Vermont	None	None	None	6 "	6 Per Cent.
Virginia	None	3 "	10 "	6 "	6 "
Washington	Allowed	In State none, out, 5 per cent.	10 "	10 "	No Limit.
West Virginia	Allowed	3 p. c. in U. S. out of Va.	10 "	6 "	6 Per Cent.
Wisconsin	None after Apr. 5, 1894	5@10 "	5 "	6 "	10 "
Wyoming	Allowed	12 "	12 "	12 "	No Limit.



# CLEARING HOUSES IN THE UNITED STATES AND CANADA.

CITY.	No. of Members.	PRESIDENT.	MANAGER OR SECRETARY.
Akron, Ohio.....	5	William McFarlin.....	N. C. Stone <i>Mgr.</i>
Atlanta, Ga.....	10	R. J. Lowry.....	Edw. S. Pratt, <i>Sec.</i>
Augusta, Ga.....	8		
Baltimore, Md.....	26		J. S. Westerman, <i>Mgr.</i>
Bay City, Mich.....	5		
Binghamton, N. Y.....	11		James W. Manier, <i>Mgr.</i>
Birmingham, Ala.....	9	J. B. Cobbs.....	J. H. Wetmore, <i>Mgr.</i>
Boston, Mass.....	53	George Ripley.....	N. G. Snelling, <i>Mgr.</i>
Buffalo, N. Y.....	20	P. P. Pratt.....	J. C. Dann, <i>Mgr.</i>
Chattanooga, Tenn.....	4	T. G. Montague.....	G. C. Tucker, <i>Mgr.</i>
Chicago, Ill.....	23	C. L. Hutchinson.....	W. D. C. Street, <i>Mgr.</i>
Cincinnati, Ohio.....	18	M. M. White.....	W. D. Doble, <i>Mgr.</i>
Cleveland, Ohio.....	14	G. A. Garretson.....	A. H. Wick, <i>Sec.</i>
Columbus, Ga.....	7	G. Grunby Jordan.....	E. H. Epping, <i>Sec.</i>
Columbus, Ohio.....	14	P. W. Huntington.....	John Field, <i>Mgr.</i>
Dallas, Tex.....	6		Leo Wolfson, <i>Mgr.</i>
Denver, Colo.....	10	F. P. Ernest.....	Howard Evans, <i>Sec.</i>
Des Moines, Iowa.....	15	Simon Casady.....	J. G. Rounds, <i>Mgr.</i>
Detroit, Mich.....	20	Hugh McMillan.....	C. M. Davison, <i>Mgr.</i>
Dubuque, Iowa.....	8	P. J. Lee.....	James Harragan, <i>Mgr.</i>
Duluth, Minn.....	7	Henry A. Ware.....	James C. Hunter, <i>Mgr.</i>
Emporia, Kan.....	4		
Everett, Wash.....	4	S. S. King.....	A. S. Taylor, <i>Sec.</i>
Fall River, Mass.....	7	John S. Brayton.....	J. T. Burrell, <i>Sec.</i>
Fargo, N. D.....	4	E. M. Raworth.....	R. S. Tyler, <i>Sec.</i>
Fort Worth, Tex.....	7		E. B. Harrold, <i>Mgr.</i>
Frederick, Md.....	7	W. H. Duvall.....	E. C. Markell, <i>Sec. and Mgr.</i>
Galveston, Tex.....	8		A. J. Compton, <i>Mgr.</i>
Grand Rapids, Mich.....	9	H. J. Hollister.....	S. N. McLeod, <i>Mgr.</i>
Great Falls, Mont.....	5	F. P. Atkinson.....	H. H. Matteson, <i>Mgr.</i>
Halifax, Nova Scotia.....	7	F. M. Cotton.....	
Hamilton, Ont.....	7		J. Pottenger, <i>Mgr.</i>
Hartford, Conn.....	15	James Bolter.....	George H. Burt, <i>Sec.</i>
Helena, Mont.....	6	E. W. Knight.....	T. P. Bowman, <i>Mgr.</i>
Indianapolis, Ind.....	7		Frederick Baggs, <i>Mgr.</i>
Jacksonville, Fla.....	6	B. H. Barnett.....	Henry G. Aird, <i>Sec.</i>
Jacksonville, Ill.....	5	A. E. Ayers.....	Frank Elliott, <i>Sec.</i>
Kansas City, Mo.....	10	W. S. Woods.....	C. Sachs, <i>Mgr.</i>
Lexington, Ky.....	11	J. W. Berkley.....	R. H. Courtney, <i>Sec.</i>
Lincoln, Neb.....	5	N. S. Harwood.....	C. H. Imhoff, <i>Mgr.</i>
Los Angeles, Cal.....	10	J. M. Elliott.....	J. F. Towell, <i>Mgr.</i>
Louisville, Ky.....	19	J. J. Fischer.....	C. McClarty, <i>Mgr.</i>
Lowell, Mass.....	7	Charles M. Williams.....	G. W. Knowlton, <i>Mgr.</i>
Macon, Ga.....	7	R. H. Plant.....	W. W. Wrigley, <i>Mgr.</i>
Memphis, Tenn.....	9	C. W. Schulte.....	James Nathan, <i>Mgr.</i>
Milwaukee, Wis.....	9	Charles Ray.....	J. McClure, <i>Mgr.</i>
Minneapolis, Minn.....	16	T. J. Buxton.....	Perry Harrison, <i>Mgr.</i>
Montreal, Quebec.....	16		W. W. L. Chipman, <i>Mgr.</i>
New Bedford, Mass.....	5	James W. Hervey.....	James H. Tallman, <i>Mgr.</i>
New Haven, Conn.....	10	Wilbur F. Day.....	William T. Fields, <i>Sec.</i>
New Orleans, La.....	16	J. C. Morris.....	T. C. Herndon, <i>Mgr.</i>
New York City, N. Y.....	62	G. G. Williams.....	Wm. Sherer, <i>Mgr.</i> , W. J. Gilpin, <i>A. Mgr.</i>
Norfolk, Va.....	6	William H. Peters.....	C. Hardy, <i>Mgr.</i>
Omaha, Neb.....	9	Frank Murphy.....	W. H. S. Hughes, <i>Mgr.</i>
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Richmond, Va.....	7	W. J. Johnson.....	J. W. Sinton, <i>Sec.</i>
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Rockford, Ill.....	7		
Saginaw, Mich.....	8	J. F. Boynton.....	E. W. Glynn, <i>Mgr.</i>
Saint Joseph, Mo.....	8	C. C. Burnes.....	G. G. Lacy, <i>Mgr.</i>
Saint Louis, Mo.....	20	Charles Parsons.....	E. Chase, <i>Mgr.</i>
Saint Paul, Minn.....	14	A. S. Cowley.....	H. P. Upham, <i>Mgr.</i>
Salt Lake City, Utah.....	12	T. R. Jones.....	C. L. Hawley, <i>Mgr.</i>
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Spokane, Wash.....	5	M. M. Cowley.....	C. E. McBroom, <i>Mgr.</i>
Springfield, Ill.....	6		Thomas Condell, <i>Mgr.</i>
Springfield, Mass.....	11	E. D. Chapin.....	A. B. West, <i>Mgr.</i>
Springfield, Mo.....	7	T. B. Holland.....	W. T. Bigbee, <i>Mgr.</i>
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Topeka, Kan.....	5		C. C. Martin, <i>Mgr.</i>
Toronto, Ont.....	13		W. Grindlay, <i>Sec.</i>
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