

KOUNTZE BROTHERS BANKERS

BROADWAY AND CEDAR STREET NEW YORK

(SEE INSIDE FRONT COVER)

THE RAND-MENALLY BANKERS' DIRECTORY AND LIST OF ATTORNEYS

January 1910

J. G. WHITE & COMPANY INC.
ENGINEERS—CONTRACTORS

SAN FRANCISCO

NEW YORK

CHICAGO

CAPITAL \$3,500,000

ENGINEERING, CONSTRUCTION AND OPERATION OF
PUBLIC SERVICE PROPERTIES, IRRIGATION SYSTEMS, ETC.

INVESTIGATIONS AND REPORTS

FOR FINANCIAL INSTITUTIONS AND INVESTORS

SEE ADVERTISEMENT IN DETAIL ON PAGE 4

KOUNTZE BROTHERS

BANKERS

BROADWAY AND CEDAR STREET, NEW YORK

Transact a
General Domestic and
Foreign Banking

Interest allowed on
Deposits.

Loans made
approved col

Collections made
and at fa

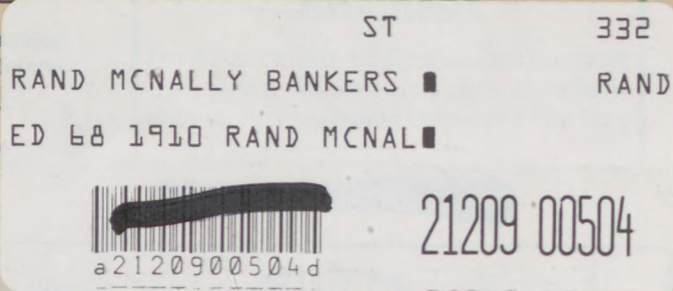
Act as Fis
Municip
Corpo

Buy and sell securities
for the usual com-
missions.

Make Cable and Tele-
graphic Transfers.

Buy and Sell Foreign
Exchange.

Investment Securities.



No.

991911

NO LONGER THE PROPERTY OF
THE ST. LOUIS PUBLIC LIBRARY

BANK

OF New York

Capital and Surplus, \$12,000,000.

Issues Letters of Credit for Travelers Available in All Parts of the World

DIRECTORS

JOSEPH T. MOORE
STUYVESANT FISH
CHARLES SCRIBNER
EDWARD C. HOYT

W. ROCKHILL POTTS
AUGUST BELMONT
RICHARD DEAFIELD
FRANCIS H. APPLETON

JOHN JACOB ASTOR
GEORGE FRED'K VIETOR
CORNELIUS VANDERBILT

ISAAC GUGGENHEIM
JOHN E. BORNE
LEWIS CASS LEDYARD

GILBERT G. THORNE
JOHN C. McKEON
RICHARD H. WILLIAMS

ERS...

LD, - President
IE, Vice-President
- Vice-President
IF, Vice-President
R, - - Cashier

WILLIAM O. JONES, - Asst. Cashier
WILLIAM A. MAIN, - Asst. Cashier
FRED'K O. FOXCROFT, Asst. Cashier



The Commercial National Bank of CHICAGO

Capital, Surplus, and Undivided Profits, \$10,500,000
Deposits, \$70,000,000

OFFICERS

EDWARD S. LACEY, Chairman of the Board		
GEORGE E. ROBERTS	President	FRANK P. JUDSON
RALPH VAN VECHTEN	Vice-President	GEORGE B. SMITH
JOHN C. CRAFT	Vice-President	H. ERSKINE SMITH
WILLIAM T. BRUCKNER	Vice-President	CHARLES C. WILLSON
DAVID VERNON	Vice-President	RALPH C. WILSON
NATHANIEL R. LOSCH	Cashier	EDWARD M. LACEY
		Secretary
		Asst. Cashier
		Asst. Cashier
		Asst. Cashier
		Asst. Cashier
		Asst. Cashier

**This bank is pleased to place at the disposal of its
customers the facilities gained during forty-five
years of continuous service and growth**

KNAUTH, NACHOD & KÜHNE BANKERS

15 WILLIAM STREET :: NEW YORK CITY

Members of the
New York Stock
Exchange

Receive Deposit Accounts, Subject to
Check, on Favorable Terms

Investment Securities

MAKE ARRANGEMENTS WITH BANKS AND
Bankers in the United States, enabling them to
issue Direct Drafts on more than 1,000 cities of
Europe and the Orient.

Draw Drafts on all Parts
of the World

ISSUE CIRCULAR LETTERS OF CREDIT FOR
Travelers, and TRAVELERS' CHECKS, available
throughout Europe, the Orient, Asia, Africa,
Australia, South America, the United States, etc.

Transfer Money by Mail or Telegraph

ISSUE COMMERCIAL CREDITS FOR PAYMENT
of purchases made abroad, available by Drafts
on London, Paris, Leipzig, Amsterdam, etc., with
documents attached covering the goods shipped.

Foreign Coin and Bank Notes at Ruling
Rates

PRINCIPAL CORRESPONDENTS

AND BRANCHES	
PARR'S BANK (LIMITED) LONDON	DEUTSCHE BANK, - - - BERLIN
CREDIT LYONNAIS, - - - PARIS	DRESDNER BANK, - - - BERLIN
KNAUTH, NACHOD & KÜHNE, - - -	- - - LEIPZIG
BANCO NACIONAL DE MEXICO, - - -	- - - MEXICO CITY
PHILADELPHIA NATIONAL BANK, - - -	- - - PHILADELPHIA, PA.
FIRST NATIONAL BANK, - - -	- - - CHICAGO, ILL.
CROCKER NATIONAL BANK, - - -	- - - SAN FRANCISCO, CAL.

J. G. WHITE & COMPANY

INCORPORATED

ENGINEERS—CONTRACTORS

43 Exchange Place, New York, N. Y.

FIRST NATIONAL BANK BUILDING
CHICAGO, ILL.

ALASKA COMMERCIAL BUILDING
SAN FRANCISCO, CAL.

ENGINEERING DEPARTMENT

Reports on and designs Water Power Developments, Irrigation Systems, Electric Light and Power Properties, Electric Railways, Gas Plants, Steam Railways, etc. Separate Mechanical, Electrical, Civil, Irrigation and Hydraulic Engineering Divisions.

CONSTRUCTION DEPARTMENT

Constructs Irrigation Systems, Water Power Developments, Electric Light and Power Plants, Water Works, Gas Works, Electric Railways, Steam Railroads, etc. Complete Contractors Plant available for all kinds of work.

MANAGEMENT DEPARTMENT

Operates and Manages Irrigation Systems, Electric Light and Power Plants, Gas Works, Water Works, Electric Railways, etc.

FINANCE DEPARTMENT

Assists in financing meritorious enterprises.

LONDON CORRESPONDENTS

J. G. WHITE & CO., LIMITED, 9 Cloak Lane, Cannon St.

No Nation Can Go to War

IT IS SAID, WITHOUT THE CONSENT OF THE UNION STOCK YARDS OF CHICAGO! **WHY? BECAUSE**—IT IS THE ONLY PLACE IN THE WORLD WHERE SUPPLIES FOR AN ARMY CAN BE OBTAINED ON A DAY'S NOTICE!

3,000 CAR LOADS OF STOCK

have been received at these yards in a single day;—yet this is not the only big business done there. There are three banks of national repute, each one individually with millions of deposits, viz.:

The Live Stock Exchange National The Drovers Deposit National The Stock Yards Savings

**All of these Banks Have the Abernethy Folding Shade
on their Windows**

This is What the Officers Think of Them :

G. A. RYTHUR, Cashier of the Live Stock Exchange National, says :

"These Shades have been on this Bank 12 years. We have placed three orders for them. This ought to be a sufficient answer as to whether we like them."

SEND FOR
32 PAGE
ILLUSTRATED
CATALOGUE
.. ..

G. M. BENEDICT, Cashier of the Drovers Deposit National, gives this opinion :

"The Abernethy Shade is the best thing I know of in the way of a shade for bank windows."

SEND FOR
32 PAGE
ILLUSTRATED
CATALOGUE
.. ..

T. J. FITZGERALD, Vice-President of the Stock Yards Savings Bank, says :

"We have about 200 square feet of these Shades on our bank. The longer they are in use the better we like them. I know of no substitute for them."

There is hardly a State in the Union now in which they are not in use on some bank. They form a screen across the country from The National Shoe and Leather Bank of Auburn, Maine, to The Farmers & Merchants Bank of Stockton, California.

The Abernethy Folding Shade Co.

(Trade Mark December 29, 1908)

453 West 67th Street, Chicago, Ill.

United States
and Foreign Patents

PATENTS
(ESTABLISHED 1843)

Trade-Marks, Prints,
Labels, and Copyrights

KNIGHT BROTHERS

HERVEY S. KNIGHT, ATTORNEY AND COUNSELOR AT LAW,
MEMBER BAR U. S. SUPREME COURT,

MEMBER PATENT LAW ASSOCIATION. ASSOCIATE AMERICAN SOCIETY MECHANICAL ENGINEERS.
311, 312, 313, 314, 315 MCGILL BUILDING, 908-914 G STREET, N. W.
WASHINGTON, D. C.

LONG DISTANCE PHONE, OFFICE, MAIN 245. RESIDENCE, TAKOMA 138.

Preliminary Examinations as to Patentability of Inventions.
Patent and Trade-mark Applications Carefully Prepared and
Prosecuted.
Rejected Applications Undertaken.
Interferences Conducted in the Patent Office and Court of Appeals.
Investigation as to Scope and Validity of Patents.

Opinions as to Infringements.
Material Furnished for Answers to Infringement Suits.
Litigation Prosecuted and Defended.
Will Conduct Patent Cases for General Practitioners in
Patent Office and Courts.

Registration of Trade Marks in Foreign Countries.

CHAPIN BROWN,

ATTORNEY AT LAW, CHAS. H. BAUMAN,
Attorney at Law, Associate.

323 JOHN MARSHAL PLACE,
FORMERLY FOUR AND A HALF ST. (N. W.)

WASHINGTON, D. C.

MERCANTILE COLLECTIONS.

Practices before the Supreme Court of the United States, Court of Appeals of the District of Columbia, the Supreme Court of the District of Columbia, the Court of Claims, and before all the Government Departments. Special attention given to Land Business before the GENERAL LAND OFFICE. DEPOSITIONS TAKEN. NOTARY PUBLIC IN OFFICE.

PENSIONS secured for Soldiers and Sailors, under "Dependent" and existing Pension Laws and Spanish War. Send for Blank Application and Copy of Laws.

REFERENCES: ANY BANKING INSTITUTION IN THE DISTRICT OF COLUMBIA.

AN ASSOCIATE AND MANAGER FOR EACH BRANCH OF BUSINESS.

1910

JANUARY

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H. M. BYLLESBY & COMPANY ENGINEERS

DESIGN, CONSTRUCT, AND OPERATE RAILWAY, LIGHT, POWER,
AND HYDRAULIC PLANTS

—EXAMINATIONS AND REPORTS—

218 LA SALLE ST.

CHICAGO.

ESTABLISHED 1847

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31-33 BROADWAY, NEW YORK

THIS IS THE OLDEST FOREIGN EXCHANGE HOUSE IN THE UNITED STATES

Arrangements made with Banks and Bankers in the United States and Canada enabling them

To issue their own drafts direct on about 1,500 of the principle cities of the world.

To transfer money in any sum by foreign money-order system to all countries of Europe and other continents.

To issue commercial and travelers' credits, available in any part of the world.

To make cable transfers of money to Europe.

To make collections of drafts drawn on foreign countries.

To buy and sell American and European investment securities.

To negotiate bills of exchange drawn on foreign countries, with or without documents.

To buy and sell foreign coin and bank notes at ruling rates.

To collect dividends and coupons.

CORRESPONDENCE OF INLAND BANKS AND BANKERS INVITED

N. W. HALSEY & CO. BANKERS

SPECIALISTS IN BONDS FOR FINANCIAL INSTITUTIONS

Government, Railroad, Municipal, Street Railway, Gas, and
Electric Light & Power Co. Bonds bought, sold and appraised.

QUOTATIONS BY WIRE

CIRCULARS ON REQUEST

49 WALL ST., NEW YORK

PHILADELPHIA

CHICAGO

SAN FRANCISCO

EDWARD K. ORR,
President.

EDWIN F. BROWN,
Vice-President.

BROWN BROS. MFG. CO.

ESTABLISHED 1860

INCORPORATED 1874

22d Street and Campbell Avenue : : CHICAGO

Ornamental Iron, Brass and Bronze Work

Bank Fittings, Bank Counter Screens, Tellers' Enclosures, Grilles
Railings, Lamp Brackets, Electrolliers, Signs, Memorial Tablets, etc.

THE
RAND-McNALLY

BANKERS' DIRECTORY
AND
LIST OF ATTORNEYS
"BLUE BOOK"

JANUARY, 1910, EDITION

68TH EDITION PUBLISHED

CONTAINING

- A Complete List of Banks, Bankers, Savings Banks, and Principal Trust Companies in the United States, showing whether National, State, or Private, and year established; also listing Officers, Capital, Surplus and Profits, Deposits, Loans and Discounts, etc., and their New York, Chicago, and other principal Correspondents; also the Population of every Banking Point as well as the Charter Number of all National Banks.
- A List of Banks and Bankers in Canada, also listing names of Officers and United States Correspondents.
- A List of Banks and Bankers in Mexico, also listing names of Officers and Correspondents.
- A List of the Leading Banks and Bankers in Foreign Cities.
- A List of Cashiers and Assistants Alphabetically Arranged.
- A List of over 9,000 Commercial Lawyers in the United States and Canada, recommended by the respective Banks and Bankers; also a List of Attorneys in foreign countries, especially prepared.
- A List of Directors of National, State, and Savings Banks, and Trust Companies of the Principal Cities in the United States.
- Charter Number of National Banks.
- A New County Map (indexed) of each State and Territory, and of each of the Provinces of Canada, and Foreign Countries, printed in colors (size 11x14 inches).
- A List of the Clearing Houses in the United States and Canada; also their Officers and Members.
- A Complete List of Towns and Villages without Banks, in the United States and Canada, with their nearest accessible Banking Points. At the top of each page containing Bank Information is a Reference Key, giving the number of page where accessible points may be found.
- A List of Members of the American and State Bankers' Associations.
- 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, and Canadian Provinces.
- A Chart of the United States and Canada regarding Legal Holidays; Grace, Interest, Payment of Time and Sight Paper, etc.
- A Classified List of Banks and Bankers in the United States and Canada.
- A List of the State Banking Departments with the Names and Addresses of those in charge.
- A List of State Bank Examiners.
- A List of National Bank Examiners, with Address and District.
- A List showing Cardinal Numbers and Commercial Terms in Ten Languages.
- A List showing dates of Comptroller calls to National Banks 1886 to 1910.
- A Perpetual Calendar from the commencement of the Christian Era.
- For Population, County Seat, Money Order Office, Express Office, Telegraph Station, State Capital, etc., see List of Commercial Lawyers.
- Bankers' Associations, Rates of Postage, Value of Foreign Coins, etc.

RAND McNALLY & COMPANY

PUBLISHERS

166 AND 168 ADAMS STREET

CHICAGO

NEW YORK OFFICE: 142 FIFTH AVENUE

991911

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DOMESTIC RATES OF POSTAGE.

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

FOREIGN POSTAGE TABLE.

Foreign mail should be fully prepaid, as double the amount of deficient postage is collected before delivery in countries of destination. The rates of postage to all foreign countries and colonies (except Great Britain, Ireland, Newfoundland and Germany, also Canada, Cuba, Mexico and Republic of Panama) are as follows: Letters, first ounce or less, 5 cents; each additional ounce or fraction of an ounce, 3 cents. Single postal cards, each, 2 cents; double postal cards, each, 4 cents; newspaper and other printed matter, for each two ounces or fraction thereof, 1 cent. Letter postage to Great Britain, Ireland and Newfoundland is 2 cents an ounce. Letter postage to Germany direct (and not via England or France) is 2 cents an ounce. When dispatched via England or France, the rate will be same as heretofore, 5 cents for the first ounce or fraction, and 3 cents for each additional ounce or fraction. Commercial Papers.—Packets not in excess of 10 oz., 5 cents; packets in excess of 10 oz., for each 2 oz. or fraction thereof, 1 cent. Samples of Merchandise.—Packets not in excess of 4 oz., 2 cents; packets in excess of 4 oz., for each 2 oz. or fraction thereof, 1 cent. Merchandise sent on order or as a gift must be sent by Parcel Post (note below) or is subject to letter postage, which must be fully prepaid. Registration fee on letters or other articles, 10 cents. Ordinary letters for any foreign country (except Canada and Mexico) will be forwarded, whether any postage is prepaid on them or not. All other mailable matter must be prepaid at least partially. Limit of weight for printed matter, 4 lbs., 6 oz.

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

The postage rates and conditions to Alaska, Cuba, Hawaii, Guam, Porto Rico, the Philippines, Republic of Panama and the Island of Tutuila are domestic in every particular.

INTERNATIONAL PARCEL POST.

Table showing the countries to which parcels may be sent; the dimensions, weight and rates of postage applicable to parcels and the exchange Post Offices which dispatch and receive Parcel-Post Mails. (The stipulations of the parcel-post conventions between the United States and other countries or colonies extend to Hawaii, Porto Rico, The Philippines, Guam, Tutuila and the Canal Zone.)

NAMES OF COUNTRIES.	Allowable dimensions and weight of parcels.				Postage.		Exchange Post Offices.	
	Greatest length.	Greatest width and girth combined.	Greatest girth.	Greatest weight, pounds.	For a parcel not exceeding one pound.	For every additional pound or fraction of a pound.	United States.	Foreign
Australia*	3 ft. 6 in.	6 feet.	11	12 cts.	12 cts.		San Francisco, Honolulu	Sydney, Melbourne, Brisbane, Adelaide, Perth, Hobart, Launceston.
Austria,* Bahamas, Barbados, Belgium,* Bermuda	3 ft. 6 in.	6 feet.	11	12 cts.	12 cts.		New York	Antwerp, Hamilton, Trieste, Nassau, Bridgetown, La Paz.
Bolivia	3 ft. 6 in.	6 feet.	11	12 cts.	12 cts.		New York and San Francisco	
British Guiana	3 ft. 6 in.	6 feet.	11	12 cts.	12 cts.		All offices authorized to exchange mails between the two countries.	
Chile	3 ft. 6 in.	6 feet.	11	12 cts.	12 cts.		New York, San Francisco	Valparaiso.
Colombia	2 ft.	4 ft.	11	12 cts.	12 cts.		All offices authorized to exchange mails between the two countries.	
Costa Rica	3 ft. 6 in.	6 feet.	11	12 cts.	12 cts.		All offices authorized to exchange mails between the two countries.	
Danish West Indies (St. Croix, St. John and St. Thomas)	3 ft. 6 in.	6 feet.	11	12 cts.	12 cts.		All offices authorized to exchange mails between the two countries.	
Denmark,*	3 ft. 6 in.	6 feet.	11	12 cts.	12 cts.		New York	Copenhagen.
Dutch Guiana	3 ft. 6 in.	6 feet.	11	12 cts.	12 cts.			
Ecuador*	3 ft. 6 in.	6 feet.	11	12 cts.	12 cts.		New York, N. Orleans, S. Francisco	Guayaquil.
France	3 ft. 6 in.	6 feet.	(*)	12 cts.	12 cts.		New York	Cherbourg and Havre.
Germany	3 ft. 6 in.	6 feet.	11	12 cts.	12 cts.		New York	Louis.
Great Britain, including Ireland	3 ft. 6 in.	6 feet.	11	12 cts.	12 cts.		New York, Boston, Philadelphia, St. Louis, New Orleans, San Francisco	Hamburg and Bremen.
Guatemala	3 ft. 6 in.	6 feet.	11	12 cts.	12 cts.		New York, N. Orleans, San Francisco	Guatemala City, Retalhuleu.
Honduras (British)	3 ft. 6 in.	6 feet.	11	12 cts.	12 cts.		New Orleans	Belize, and Puerto Barrios.
Honduras (Republic of)	3 ft. 6 in.	6 feet.	11	12 cts.	12 cts.		New York, N. Orleans, San Francisco	Tegucigalpa, Puerto Cortez, A.
Hong Kong,* See section I below	3 ft. 6 in.	6 feet.	11	12 cts.	12 cts.		San Francisco, Seattle, Tacoma, Honolulu	Hong Kong, (Mapala, Trujillo Naples).
Italy*	3 ft. 6 in.	6 feet.	11	12 cts.	12 cts.		New York	
Jamaica, including the Turks and Caicos Islands	3 ft. 6 in.	6 feet.	11	12 cts.	12 cts.		Boston, Philadelphia, Baltimore	Port Antonio.
Japan,* including Formosa, Karafuto (Japanese Saghalien) and Korea. See section 2 below	3 ft. 6 in.	6 feet.	11	12 cts.	12 cts.		San Francisco, Seattle, Tacoma, Honolulu	Yokohama, Kobe, Nagasaki.
Leeward Islands (Antigua with Barbuda and Redonda, St. Kitts, Nevis with Anguilla, Dominica, Montserrat and the Virgin Islands)	3 ft. 6 in.	6 feet.	11	12 cts.	12 cts.		New York	St. John and Antigua.
Mexico*	2 ft.	4 ft.	(*)	12 cts.	12 cts.		All offices authorized to exchange mails between the two countries.	
Netherlands,* Newfoundland	3 ft. 6 in.	6 feet.	11	12 cts.	12 cts.		New York, Philadelphia	Rotterdam, St. John's.
New Zealand, Incl. Fanning Island	3 ft. 6 in.	6 feet.	11	12 cts.	12 cts.		San Francisco, Honolulu	Auckland. (Corinto)
Nicaragua	3 ft. 6 in.	6 feet.	11	12 cts.	12 cts.		New York, New Orleans, San Francisco	Bluefields, San Juan del Norte.
Norway*	3 ft. 6 in.	6 feet.	11	12 cts.	12 cts.		New York	Christiania.
Peru*	3 ft. 6 in.	6 feet.	11	12 cts.	12 cts.		New York, New Orleans, San Francisco	San Salvador.
Salvador	3 ft. 6 in.	6 feet.	11	12 cts.	12 cts.		New York, San Francisco	Lima.
Sweden*	3 ft. 6 in.	6 feet.	11	12 cts.	12 cts.		New York	Malmö.
Trinidad, including Tobago	3 ft. 6 in.	6 feet.	11	12 cts.	12 cts.		New York	Port of Spain.
Uruguay	3 ft. 6 in.	6 feet.	11	12 cts.	12 cts.		New York	Montevideo.
Venezuela	3 ft. 6 in.	6 feet.	11	12 cts.	12 cts.		All offices authorized to exchange mails between the two countries.	
Windward Islands (Grenada, St. Vincent, the Grenadines and St. Lucia)	3 ft. 6 in.	6 feet.	11	12 cts.	12 cts.		All offices authorized to exchange mails between the two countries.	

*Parcels for France must not weigh more than 4 pounds 6 ounces, and must not exceed in value \$50. Parcels for Australia, Austria, Belgium, Denmark, Hong Kong, Italy, Japan, Netherlands, or Norway, Sweden, must not exceed \$50 in value. Parcels for Ecuador and France must not exceed in value \$50 each. Parcels for China.—Parcels addressed for delivery in Amoy, Canton, Chefoo, Foochow, Hankow, Hoihao (Hohow), Kowloon, Liu Kung Tau, Ningpo, Shanghai and Shasi, Swatow, Tientsin, Wei Lai Wei, China, are mailable subject to the rate and conditions applicable to parcels for Hong Kong. Parcels for China.—Parcels addressed for delivery in Amoy, Changsha, Chefoo, Ching-Kiang, Foochow, Hangchow, Hankow, Kiangling, Nanking, Newchwang, Peking, Shanghai, Shanghaiwan, Shasi, Soochow, Swatow, Tientsin, Tongku and Wuku, China; or at the following places in Manchuria: Antoken (Antung), Choshun (Changchun), Dairen (Tairen, Tairen, formerly Dairen), Daisiekko (Tashichiao), Daitoko (Tatungku), Furanten (Palantien), Gwaboten (Wafanten), Gaihei (Kailping), Glukaton (Newchatun), Hishiko (Pitzuwo), Hoten (Unken), Honkelko (Penhasiku), Howojio (Fenghuangcheng), Kaizen (Kalyuen), Kaijio (Hatchang), Kinsu (Chunchow), Koshure (Kunchuling), Rujuton (Lushuton), Rijoju (Port Arthur), Ryojo (Liaoyang), Senkisan (Chienchinsai), Shihgelai (Seupingchle), Shinnifu (Shingimfu), Shoto (Changtu), Sowako (Tsohokow), Sokaton (Suchiatun), Talkozai (Takshan), Tetsurei (Tieling), Yendai (Yental), Yugakujio (Hsingyocheng), are mailable subject to the rate and conditions applicable to parcels for Japan.

DOMESTIC MONEY ORDER BUSINESS.

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

DOMESTIC MONEY ORDER FEES.

For orders of \$2.50 or less	5c	Over \$30.00 and not exceeding \$40.00	15c
Over \$2.50 and not exceeding \$5.00	8c	" 40.00 "	20c
" 5.00 "	10c	" 50.00 "	25c
" 10.00 "	15c	" 60.00 "	30c
" 20.00 "	20c	" 70.00 "	35c
" 30.00 "	25c	" 80.00 "	40c
" 40.00 "	30c	" 90.00 "	45c
		" 100.00 "	50c

Orders payable at a money order office can not be issued for an amount exceeding \$100.

INTERNATIONAL MONEY ORDERS.

For sums not exceeding \$10.00	\$ 0.10	Over \$50.00 and not exceeding \$60.00	\$ 0.50
Over \$10.00 and not exceeding \$20.00	.20	" 60.00 "	.70
" 20.00 "	.30	" 70.00 "	.80
" 30.00 "	.40	" 80.00 "	.90
" 40.00 "	.50	" 90.00 "	1.00
" 50.00 "	.60	" 100.00 "	1.10

EXPRESS COMPANY MONEY ORDERS.

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

\$ 5.00	5c	\$20.00	15c	\$50.00	25c	\$100.00	30c
10.00	10c	30.00	20c	60.00	35c	Over \$100.00 at above rate.	

DATES OF COMPTROLLER'S CALLS TO THE NATIONAL BANKS FROM 1886 TO 1909

YEAR	JAN.	FEB.	MAR.	APR.	MAY	JUNE	JULY	AUG.	SEP.	OCT.	NOV.	DEC.	Dates and number of Calls made on respective dates
1886										Th 7		T 28 82	DATES CALLS
1887			F 4 66		F 13 70			M 1 80		W 5 65		W 7 63	
1888		T 14 69		M 30 76		S 30 61				Th 4 96		W 12 69	1 3
1889		T 16 76			M 13 76		F 12 60		M 30 80			W 11 72	2 4
1890		F 28 79			S 17 78		F 18 62			Th 2 76		F 19 78	3 2
1891		M 26 69			M 4 67		Th 9 66		F 25 78			W 2 68	4 7
1892			T 1 90		T 17 77		T 12 56		F 30 80			F 9 70	5 8
1893			M 6 87		Th 4 59		W 12 60			T 3 83		T 19 77	6 5
1894		W 28 71			F 4 65		W 18 75			T 2 76		W 19 78	7 5
1895			T 5 76		T 7 63		Th 11 65		S 28 79			F 13 76	8 0
1896		F 28 77			Th 7 69		T 14 68			T 6 84		Th 17 72	9 8
1897			T 9 82		F 14 66		F 23 70			T 5 74		W 15 71	10 2
1898		F 18 65			Th 5 76		Th 14 70		T 20 68			Th 1 72	11 3
1899		S 4 65		W 5 60		F 30 86			Th 7 69			S 2 86	12 5
1900		T 13 73		Th 26 72		F 29 64			W 5 68			Th 13 99	13 5
1901		T 5 54		W 24 78			M 15 82		M 30 77			T 10 71	14 7
1902		T 25 77		W 30 74			W 16 77		M 15 61		T 25 71		15 4
1903		F 6 73		Th 9 62		T 9 61			W 9 92		T 17 69		16 1
1904	F 22 66		M 28 66			Th 9 73			T 6 89		Th 10 65		17 4
1905	W 11 62		T 14 62		M 29 76			F 25 88			Th 9 76		18 4
1906	M 29 81			F 6 67		M 18 73			T 4 78		M 12 69		19 3
1907	S 26 75		F 22 55		M 20 59			Th 22 94				T 3 103	20 2
1908		F 14 73			Th 14 90		W 15 62		W 23 70		F 27 65		21 0
1909		F 5 70		W 28 82		W 23 56							22 3
1910													23 3
1911													24 1
													25 4
													26 4
													27 1
													28 7
													29 3
													30 7
													31 0
													115

KEY

Figures in RED denote day of month call was made.

Figures in GREEN show number of days intervening between calls.

LETTERS in red signify day of week call was made.

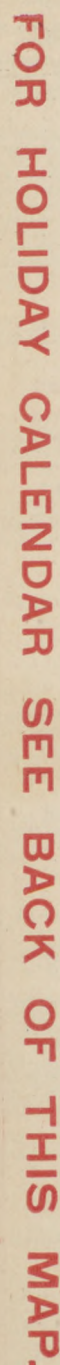
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NOTE

16 Calls on Monday
27 " " Tuesday
21 " " Wednesday
20 " " Thursday
25 " " Friday
6 " " Saturday

Total, 115

FOR HOLIDAY CALENDAR SEE BACK OF THIS MAP.



LOCATED in the CENTRE of the MERCANTILE DISTRICT of NEW YORK CITY

SEE DESCRIPTIVE MAP BACK OF THIS PAGE.

AMERICAN HOLIDAY CALENDAR 1910

Showing Holidays in addition to Sundays affecting Maturity of
Negotiable Instruments

Copyright, 1909, by D. H. G. Penny

Int. Rate			Jan.	Feb.	Mar.	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Legal	Con- tract													
8	8	Alabama	1-19	8 th -22	25*	13-26		3	4		5		24 th	26
8	12	Alaska	1	22					4				24 th	(26)
6	Any	Arizona	1	4-23		8	30		4		5		8-24 th	26
6	10	Arkansas	1-19	22					4		5		24 th	(26)
7	Any	California	1	22			30		4		5-9	12	8-24 th	26
8	Any	Colorado	1	12-22			30		4	1	5	12	8-24 th	26
6	Any	Connecticut	1	12-22	25*		30		4		5	12	24 th	26
6	6	Delaware	1	12-22			30		4		5		8-24 th	26
6	6	District of Columbia	1	22			30		4		5		24 th	26
8	10	Florida	1-19	8 th -22	25	26		3	4		5		8-24 th	26
7	8	Georgia	1-19	22		26		3	4		5		24 th	26
8	12	Hawaii	1	22			30	11	4		5-17		24 th	(26)
7	12	Idaho	1	22			6		4				8-24 th	(26)
5	7	Illinois	1	12-22		Chicago 5	30		4		5	12	8-24 th	26
6	8	Indiana	1	12-22			30		4		5		8-24 th	26
6	8	Iowa	1	22			30		4		5		8-24 th	(26)
6	10	Kansas	1	22			30		4		5		24 th	26
6	6	Kentucky	1	22			30		4		5		24 th	26
5	8	Louisiana	1-8	8 th -22	25			3	4		5b		1-8-24 th	26B
6	Any	Maine	1	22		19	30		4		5		24 th	26
6	6	Maryland	1	12 th -22	25		30		4		5 th -12 th	12 th	8-24 th	26
6	Any	Massachusetts		22		19	30		4		5		24 th	26
5	7	Michigan	1	22			30		4		5		8-24 th	26
6	10	Minnesota	1	12-22	25		30		4		5		8-24 th	26
6	10	Mississippi	1	12-22		26		3	4		5		24 th	(26)
6	8	Missouri	1	22			30		4		5		8-24 th	26
8	Any	Montana	1	12-22		19*	30		4		5	12	8-24 th	26
7	10	Nebraska	1	22		22	30		4		5		24 th	26
7	Any	Nevada	1	22			(30)		4		(5)	(31)	24 th	(26)
6	6	New Hampshire		22		last day*	30		4		5		8-24 th	26
6	6	New Jersey	1	12-22	25		30		4		5	12	8-24 th	26
6	12	New Mexico	1						4				24 th	(26)
6	6†	New York	1	12-22			30		4		5	12	8-24 th	26
6	6	North Carolina	1-19	22		12	10-20		4		5		8-24 th	26
7	12	North Dakota	1	12-22			30		4		5		8-24 th	26
6	8	Ohio	1	22			30		4		5		24 th	26
6	10	Oklahoma	1	22			30		4				8-24 th	26
6	10	Oregon	1	22			30		4		5		24 th	26
6	6†	Pennsylvania	1	12-15-22	25		30		4		5		8-24 th	26
6	Any	Philippine Islands	1	22	24-25		30		4	13			24 th	26-30
6	12	Porto Rico	1	22	23-25		30		4-25		5		8-24 th	26
6	Any	Rhode Island	1	22			13-30		4		5		8-24 th	26
7	8	South Carolina	1-19	22			10	3	4		5		8-24 th	26
7	12	South Dakota	1	12-22			30		4		5		8-24 th	26
6	6	Tennessee	1	22	25		30	3	4	4	5		8-24 th	26
6	10	Texas	1	22	2	21	30	3	4		5		8-24 th	(26)
8	12	Utah	1	12-22		15	30		4-25		5		24 th	26
6	6	Vermont	1	22			30		4	16	5		24 th	26
6	6	Virginia	1-19	22			30		4		5		8-24 th	26
6	12	Washington	1	12-22			30		4		5		8-24 th	(26)
6	6	West Virginia	1	12-22			30		4		5		8-24 th	26
6	10	Wisconsin	1	22			30		4		5		8-24 th	26
8	12	Wyoming	1	12-22			30		4		5		24 th	26
5	Any	Dominion of Canada	1		25-28		24		1		5			26
5	Any	Province of Quebec	1-6	9	25-28		5-24		1		5		1	8-26
6	Any	Cuba	1	24			20							7-26
6	Any	Mexico	1	5			5				16			(26)

† Any agreed rate is legal on collateral demand loans \$5,000 and over.

* Subject to proclamation. Dates given are probable ones.

Holidays in Parentheses are generally observed by custom only.

† Friday following April 1st. Arbor Day in Counties of Apache, Navajo, Coconino, Mohave, and Yavapai, Arizona. Friday following February 1st. Arbor Day in rest of Territory.

a. Escambia County (Pensacola) only. b. Orleans County (New Orleans) only.

INTEREST RATES, GRACE ON SIGHT DRAFTS, DAMAGES FOR PROTESTED BILLS, AND STATUTES OF LIMITATION.

STATES AND TERRITORIES.	INTEREST RATES — NOTES AND ACCEPTANCES — GRACE.							Damages for Protested Bills.		STATUTES OF LIMITATIONS.			
	Legal Rate of Inter- est.	Rate by Contract.	Notes and Acceptances Due on		Holidays falling on Sunday are observed the day—	Notes. Bills.	Sight Drafts.	Domestic.	Foreign.	Open Ac- counts.	Notes and Con- tracts.	Judg- ments.	Sealed Instru- ments wit- nessed.
			Holi- days.	Half Days.									
								Are payable and protestable the day—	Per ct.	Per cent.	Per cent.	Per cent.	Years.
Alabama.....	8	8	After	After	After	No grace.	No grace.	5	5	3	6	20	10
Alaska.....	8	12	Before	Before	Before	Grace.	No grace.	—	—	—	—	—	—
Arizona.....	6	Any rate	After	After	After	No grace.	No grace.	—	10	3	5	5	5
Arkansas.....	6	10	Before	Before	Before	Grace.	Grace.	2-6	10	3	3-5	10	5
California.....	7	Any rate	After	After	After	No grace.	No grace.	2-5-10	15	2	2-4	5	—
Colorado.....	8	Any rate	After	After	After	No grace.	No grace.	—	—	6	6	6	6
Connecticut.....	6	6	After	After	After	No grace.	Grace.	—	2-8	6	6	20	17
Delaware.....	6	6	Before	Before	Before	No grace.	No grace.	—	—	3	6	20	20
District of Columbia.....	6	6	After	After	After	No grace.	No grace.	—	—	3	3	12	12
Florida.....	8	10	After	After	After	No grace.	No grace.	—	5	2	5	20	20
Georgia.....	7	8	After	After	After	No grace.	No grace.	5	10	4	6-20	7	20
Hawaii.....	8	12	After	After	After	No grace.	No grace.	—	—	—	—	—	—
Idaho.....	7	12	After	After	After	No grace.	No grace.	15	80	4	5	6	5
Illinois.....	5	7	After	After	After	No grace.	No grace.	5	10	5	10	20	10
Indiana.....	6	8	After	After	After	No grace.	No grace.	5	10	6	10	20	10
Iowa.....	6	8	After	After	After	No grace.	No grace.	3-5	5	5	10	20	10
Kansas.....	6	10	After	After	After	No grace.	No grace.	6	6	3	5	5	15
Kentucky.....	6	6	After	After	After	No grace.	No grace.	—	None.	2-5	15	15	15
Louisiana.....	5	8	After	After	After	No grace.	No grace.	—	—	3	5	10	10
Maine.....	6	Any rate	After	After	After	No grace.	Grace.	1	3-9	6	6-20	20	20
Maryland.....	6	6	After	After	After	No grace.	No grace.	8	15	3	3-12	12	12
Massachusetts.....	6	Any rate	After	After	After	No grace.	Grace.	None.	None.	6	6	20	20
Michigan.....	5	7	After	After	After	No grace.	No grace.	3-10	—	6	6	6-10	10
Minnesota.....	6	10	After	After	After	No grace.	Grace.	5	10	6	6	10	6
Mississippi.....	6	10	Before	Before	Before	Grace.	Grace.	5	10	3	6	7	6
Missouri.....	6	8	After	After	After	No grace.	No grace.	4-10	20	5	10	10	10
Montana.....	8	Any rate	After	After	After	No grace.	No grace.	2	5-10-15	3	8	10	8
Nebraska.....	7	10	After	After	After	No grace.	No grace.	—	6-12	4	5	5	5
Nevada.....	7	Any rate	After	After	After	No grace.	No grace.	15	20	4	6	6	6
New Hampshire.....	6	6	After	After	After	No grace.	Grace.	—	—	6	6	20	20
New Jersey.....	6	6	After	After	After	No grace.	No grace.	—	—	6	6	20	16
New Mexico.....	6	12	After	After	After	No grace.	No grace.	6	6	4	6	7	6
New York.....	6	6+	After	After	After	No grace.	No grace.	3-10	10	6	6	20	20
North Carolina.....	6	6	After	After	After	No grace.	No grace.	3-6	10-20	3	3	10	10
North Dakota.....	7	12	After	After	After	No grace.	No grace.	2	3-5-10	6	6	10	6
Ohio.....	6	8	After	After	After	No grace.	No grace.	—	—	6	15	5-26	15
Oklahoma.....	6	10	After	After	After	No grace.	No grace.	—	—	3	5	1-5	—
Oregon.....	6	10	After	After	After	No grace.	No grace.	5	10	6	6	10	10
Pennsylvania.....	6	6+	After	After	After	No grace.	No grace.	5-10	10-15-20	6	6	20	20
Philippine Islands.....	6	Any rate	Before	Before	Before	No grace.	No grace.	—	—	—	—	—	—
Porto Rico.....	6	12	After	After	After	No grace.	No grace.	—	—	—	—	—	—
Rhode Island.....	6	Any rate	After	After	After	No grace.	Grace.	5	10	6	6	20	20
South Carolina.....	7	8	After	After	After	Grace.	Grace.	10	12 1/2-15	6	6	20	6
South Dakota.....	7	12	After	After	After	Grace.	Grace.	2	3-5-10	6	6	20	20
Tennessee.....	6	6	After	After	After	No grace.	No grace.	3	15-20	6	6	10	6
Texas.....	6	10	Before	Before	Before	Grace.	Grace.	—	10	2	4	10	4
Utah.....	8	Any rate	After	After	After	No grace.	No grace.	—	—	4	6	8	6
Vermont.....	6	6	After	After	After	No grace.	No grace.	—	—	6	6	8	8
Virginia.....	6	6	After	After	After	No grace.	No grace.	—	10	2-3	5-10	10-20	10
Washington.....	6	12	After	After	After	No grace.	No grace.	5	10	3	6	6	6
West Virginia.....	6	6	After	After	After	No grace.	No grace.	—	—	5	10	10	10
Wisconsin.....	6	10	After	After	After	No grace.	No grace.	5-10	5	6	6	20	20
Wyoming.....	8	12	After	After	After	No grace.	No grace.	—	—	8	5	5	5

CANADA.

British Columbia.....	5	Any rate	After	After	After	Grace.	Grace.	None.	None.	6	6	20	20
Manitoba.....	5	Any rate	After	After	After	Grace.	Grace.	None.	None.	6	6	10	10
New Brunswick.....	5	Any rate	After	After	After	Grace.	Grace.	None.	None.	6	6	20	20
Nova Scotia.....	5	Any rate	After	After	After	Grace.	Grace.	None.	None.	6	6	20	20
Ontario.....	5	Any rate	After	After	After	Grace.	Grace.	None.	None.	—	6	20	—
Quebec.....	5	Any rate	After	After	After	Grace.	Grace.	None.	None.	5	5	30	—

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

TAKEN FROM THIS VOLUME.

STATE.	Total National Banks.	Total State Banks and Trust Cos.	Total Savings Banks.	Total Private Banks.	Total All Banks.
Maine	79	56	52	10	197
New Hampshire	58	10	54	1	123
Vermont	50	28	21	1	100
Massachusetts	214	56	170	* 182	622
Rhode Island	22	25	17	18	82
Connecticut	80	37	85	31	233
New York State	394	193	83	104	774
New York City	55	266	59	* 413	793
New Jersey	193	102	26	2	323
Pennsylvania	814	385	32	* 288	1,519
Total, Northeastern States	1,959	1,158	599	1,500	4,766
Delaware	28	21	1	2	52
Maryland	107	62	57	67	293
District of Columbia	12	7	13	6	38
Virginia	120	250	17	24	411
West Virginia	103	163	8	3	277
North Carolina	74	313	15	3	405
South Carolina	37	228	24	10	299
Georgia	112	476	19	43	650
Florida	41	108	4	6	159
Total, Southeastern States	634	1,628	158	164	2,584
Ohio	377	392	114	299	1,182
Kentucky	146	473	11	21	651
Tennessee	99	357	15	3	474
Alabama	79	205	6	19	309
Mississippi	30	304	25		359
Michigan	100	236	148	310	794
Indiana	257	386	4	197	844
Illinois	428	464	22	* 717	1,631
Wisconsin	132	490	13	7	642
Minnesota	265	663	10	18	956
Iowa	320	337	619	359	1,635
Missouri	131	1029	56	90	1,306
Arkansas	45	354	2	9	410
Louisiana	31	193	1	5	230
Texas	523	571	1	182	1,277
Oklahoma	223	666	3	3	895
Kansas	206	830	9	7	1052
Nebraska	225	654	12	13	904
North Dakota	140	506			646
South Dakota	99	451	13	19	582
Total, Middle States	3,856	9,561	1,084	2,278	16,779
Montana	51	76	1	49	177
Wyoming	30	50	1	3	84
Colorado	119	133	4	39	295
Utah	21	66	4	5	96
New Mexico	41	31	8	1	81
Arizona	13	46	1	1	61
Idaho	47	144	1	4	196
Washington	81	227	8	35	351
Alaska	2	16		4	22
Oregon	71	120	5	17	213
Nevada	14	24		3	41
California	193	319	111	20	643
Total, Western States	683	1,252	144	181	2,260
Recapitulation:					
9 Northeastern States	1,959	1,158	599	1,050	4,766
9 Southeastern States	634	1,628	158	164	2,584
21 Middle States	3,856	9,561	1,084	2,278	16,779
12 Western States	683	1,252	144	181	2,260
Grand Total, United States	7,132	13,599	1,985	3,673	26,389

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

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

Alberta	171
British Columbia	124
Manitoba	176
Miquelon	1
New Brunswick	66
Newfoundland	11
Nova Scotia	109
Ontario	921
Prince Edward Island	16
Quebec	329
Saskatchewan	236
Yukon	3
Total, Canadian Banks and Bankers	2,163

NUMBER OF NATIONAL BANKS ORGANIZED, INSOLVENT, IN VOLUNTARY LIQUIDATION,
FROM BEGINNING OF THE SYSTEM (FEBRUARY 25, 1863), TO DECEMBER 31, 1909; ALSO
NUMBER IN OPERATION ON THAT DATE.

OFFICE OF THE COMPTROLLER OF THE CURRENCY, WASHINGTON, D. C.

STATES.	Organized.	Insolvent.	In Liquidation.	In Operation.	STATES.	Organized.	Insolvent.	In Liquidation.	In Operation.
Maine.....	109	0	33	76	Ohio.....	575	25	171	379
New Hampshire.....	71	4	9	58	Indiana.....	353	15	80	258
Vermont.....	74	7	17	50	Illinois.....	556	21	107	428
Massachusetts.....	310	13	104	193	Michigan.....	207	15	92	100
Rhode Island.....	65	0	43	22	Wisconsin.....	191	6	54	131
Connecticut.....	108	4	24	80	Minnesota.....	325	8	47	270
Total, New England States.....	737	28	230	479	Iowa.....	428	15	91	322
					Missouri.....	212	12	70	130
					Total, Middle Western States..	2,847	117	712	2,018
New York.....	653	47	165	441	North Dakota.....	172	14	15	143
New Jersey.....	216	8	17	191	South Dakota.....	131	11	24	96
Pennsylvania.....	958	35	112	811	Nebraska.....	300	20	59	221
Delaware.....	28	0	0	28	Kansas.....	344	36	100	208
Maryland.....	117	1	11	105	Montana.....	78	10	17	51
District of Columbia.....	23	3	8	12	Wyoming.....	37	2	5	30
Total, Eastern States.....	1,995	94	313	1,588	Colorado.....	151	9	26	116
					New Mexico.....	54	4	8	42
Virginia.....	142	6	18	118	Oklahoma.....	351	9	119	223
West Virginia.....	119	1	19	99	Total, Western States.....	1,618	115	373	1,130
North Carolina.....	92	5	12	75	Washington.....	137	23	37	77
South Carolina.....	44	1	9	34	Oregon.....	92	7	13	72
Georgia.....	131	6	17	108	California.....	199	7	24	168
Florida.....	54	9	6	39	Idaho.....	55	1	8	46
Alabama.....	111	8	24	79	Utah.....	28	1	7	20
Mississippi.....	41	2	8	31	Nevada.....	15	1	1	13
Louisiana.....	57	5	17	35	Arizona.....	18	1	3	14
Texas.....	694	31	145	513	Alaska.....	2	0	0	2
Arkansas.....	55	4	6	45	Total, Pacific States.....	546	41	93	412
Kentucky.....	198	4	45	149	Hawaii.....	4	0	0	4
Tennessee.....	136	7	37	92	Porto Rico.....	1	0	0	1
Total, Southern States.....	1,874	89	363	1,422	Total, Island Possessions.....	5	0	0	5
					Total, United States.....	9,622	484	2,084	7,054

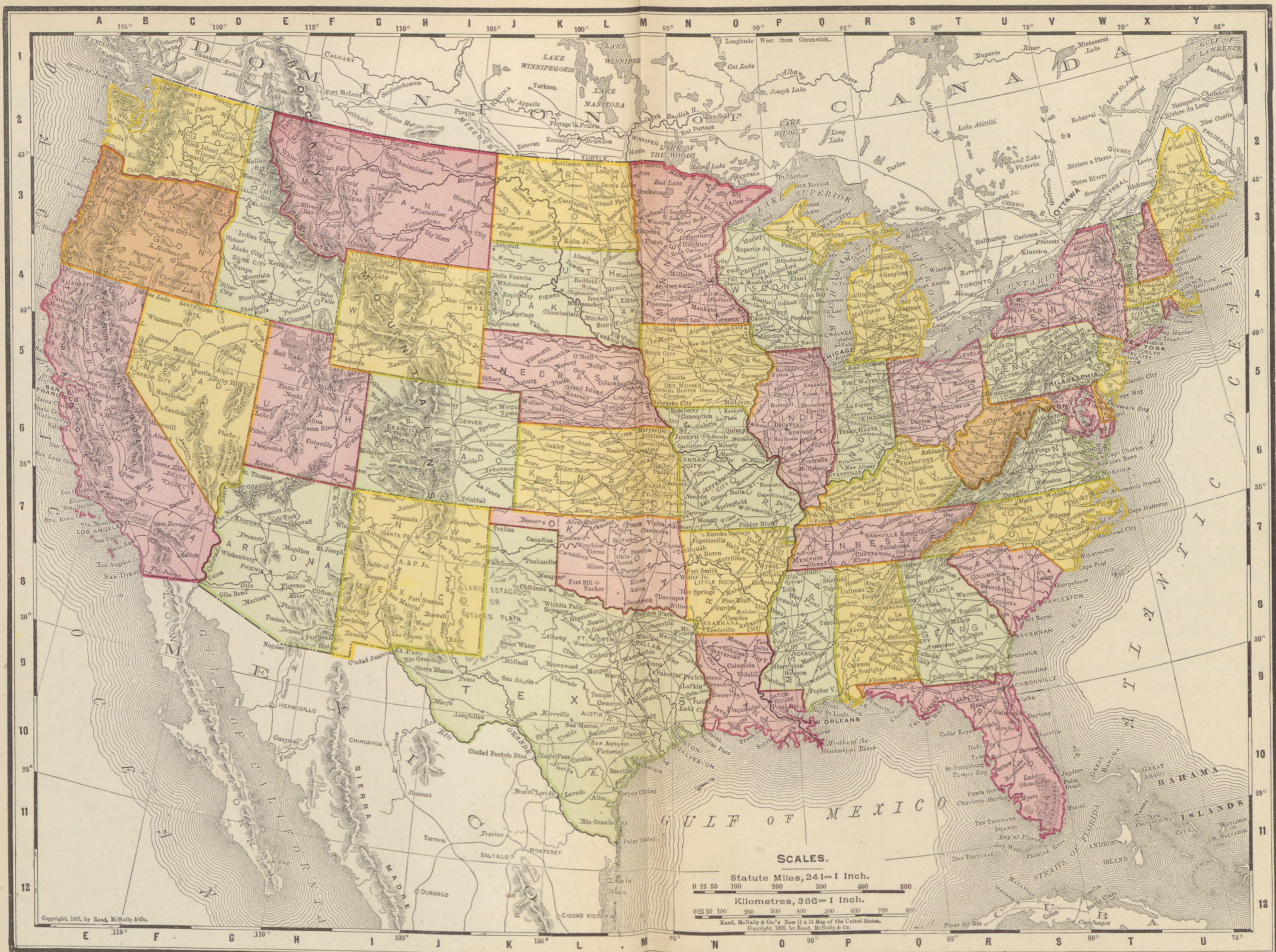
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Fennimore	751
State Bank of Fennimore	751
Hudson	753
Wisconsin Mtge. Ln. & Inv. Co.	753
Milwaukee	747
First National Bk.	756 and opp. 747
Germania National Bank	756
Marine National Bank	756
Merchants & Manufacturers Bk.	756
Wisconsin N. Bk.	756 and opp. 748
Oshkosh	758
City National Bank	758
Superior	762
First National Bank	762
Thermopolis	766
Wyoming Trust Co.	766
Havana	767
National Bank of Cuba	767
Ottawa	779
Bank of Ottawa	786 and adv. opp. 779
Toronto	790
Bank of Toronto	790
Canadian Bk. of Com.	790 and opp. 768
Traders Bk. of Can.	791 and adv. opp. 778
Bank of British North America	opp. 794
Bk. of Montreal	794 and opp. 769
Merchants Bank of Canada	795
Molson's Bank	and opp. 771
Royal Bk. of Canada	795
795 and opp. 770	
Mexico City	803
Banco Nacional De Mexico	803
Mexico City Bkg. Co.	and opp. 800
804 and opp. 801	

CLEARING HOUSES IN THE UNITED STATES AND CANADA.

CITY.	Mem.	PRESIDENT.	MANAGER OR SECRETARY.	CITY.	Mem.	PRESIDENT.	MANAGER OR SECRETARY.
Aberdeen, S. D.	5	J. C. Bassett	S. H. Collins, <i>Mgr.</i>	Minneapolis, Minn.	6	F. A. Chamberlain	Perry Harrison, <i>Mgr.</i>
Adrian, Mich.	4	Adrian, Mich.		Mobile, Ala.	7	L. C. Fry	J. L. Taylor, <i>Mgr. and Sec.</i>
Akron, Ohio	6	G. D. Bates	N. C. Stone, <i>Sec.</i>	Montgomery, Ala.	6	A. W. Baldwin	A. J. Jones, <i>Sec.</i>
Altoona, Pa.	7	John Lloyd	J. G. Davis, <i>Mgr.</i>	Montreal, Quebec	21	John Knight	John Knight, <i>Mgr.</i>
Ann Arbor, Mich.	5	W. J. Booth		Muskogee, Okla.	4	A. C. Trumbo	P. W. Samuel, <i>Sec. and Tr.</i>
Atlanta, Ga.	9	R. J. Lowry	Darwin G. Jones, <i>Mgr.</i>	Nashville, Tenn.	5	J. T. Howell	J. S. McHenry, <i>Mgr.</i>
Augusta, Ga.	9	Patrick Armstrong	Rufus H. Brown, <i>Mgr.</i>	New Albany, Ind.	4	A. Dowling	J. F. McCulloch, <i>Sec. and Tr.</i>
Austin, Tex.	20	E. P. Wilmot	H. Pfaeflin, <i>Mgr.</i>	New Bedford, Mass.	4	E. S. Brown	M. Thornton, <i>Mgr.</i>
Baltimore, Md.	5	C. C. Homer	Robert A. Diggs, <i>Mgr.</i>	New Castle, Pa.	6	C. F. Montgomery	W. H. Grove, <i>Sec. and Mgr.</i>
Bangor, Me.	7	Arthur Chapin	Charles D. Crosby, <i>Mgr.</i>	New Haven, Conn.	11	S. Hemingway	Charles C. Barlow, <i>Sec.</i>
Bay City, Mich.	3	J. P. Browne	J. S. Warrons, <i>Sec.</i>	Newman, Ga.	4	M. Powell	J. H. Powell, <i>Mgr.</i>
Belton, Texas	4		C. F. Denny, <i>Mgr.</i>	New Orleans, La.	14	R. M. Wamsley	C. A. Morgan, <i>Mgr.</i>
Binghamton, N. Y.	9	W. H. Manly	Hartwell Morse, <i>Mgr.</i>	Newport News, Va.	3	J. A. Willett	W. B. Vest, <i>Mgr.</i>
Birmingham, Ala.	7		Miss Ina Shepard, <i>Mgr.</i>	New York, N. Y.	50	W. H. Porter	Wm. Sherer, <i>Mgr.</i> ; W. J. Gilpin, <i>Asst. Mgr.</i>
Bloomington, Ill.	18	Charles W. Jones	W. H. Brown, <i>Mgr.</i>	Norfolk, Va.	6	McD. L. Wren	H. G. Whitehead, <i>Mgr.</i>
Boston, Mass.	3	J. J. Lott	E. D. Walter, <i>Sec.</i>	Norristown, Pa.	5	G. R. Kite	B. B. Hughes, <i>Sec.</i>
Brunswick, Ga.	11	E. C. McDougal	E. W. Dann, <i>Mgr.</i>	North Yakima	4	O. A. Fechter	J. A. London, <i>Mgr. and Sec.</i>
Buffalo, N. Y.	15	Paul D. Rider	H. V. Ardagh, <i>Mgr.</i>	Oakland, Cal.	8	W. W. Garthwaite	G. E. Sleeper, <i>Mgr.</i>
Calgary, Alberta	6		H. S. Kaufman, <i>Sec. and Mgr.</i>	Oklahoma, Okla.	12	E. H. Cooke	F. L. Clark, <i>Mgr.</i>
Canton, Ohio	9	Kent C. Ferman	W. J. Elliott, <i>Sec. and Mgr.</i>	Omaha, Neb.	10	J. H. Millard	W. B. Hughes, <i>Mgr.</i>
Cedar Rapids, Iowa	14	W. G. Harvey	W. H. Warley, <i>Sec. and Tr.</i>	Oshkosh, Wis.	7	Thomas Daly	C. H. Krippene, <i>Mgr.</i>
Charleston, S. C.	6	H. S. Probasco	H. Bushnell, <i>Sec.</i>	Ottawa, Ontario	16	P. T. Watkins	W. J. Christie, <i>Mgr.</i>
Chattanooga, Tenn.	18	G. E. Roberts	T. E. Clyde, <i>Mgr.</i>	Owensboro, Ky.	7	F. T. Watkins	F. A. Cannon, <i>Sec. and Tr.</i>
Chester, Pa.	10	G. E. Roberts	G. D. C. Street, <i>Mgr.</i>	Pasadena, Cal.	7	C. J. Hall	H. S. Noe, <i>Sec. Tr. and Mgr.</i>
Chicago, Ill.	10	T. C. Beasley	R. F. McNally, <i>Sec.</i>	Peoria, Ill.	9	F. F. Blossom	Frank Trefzger, <i>Sec. and Tr.</i>
Chillicothe, Mo.	7	G. Guckenberger	W. D. Duble, <i>Mgr.</i>	Philadelphia, Pa.	31	F. B. Reeves	J. C. Boyd, <i>Sec. and Mgr.</i>
Cincinnati, Ohio	7	E. R. Fancher	C. E. Collins, <i>Sec.</i>	Pine Bluff, Ark.	7	J. E. Boyce	M. E. Bloom, <i>Sec. and Tr.</i>
Cleveland, Ohio	8	S. G. Sargent	V. W. Platt, <i>Mgr.</i>	Pittsburg, Pa.	20		
Coeur d'Alene, Ida.	6	J. A. Connell	Geo. E. Nolte, <i>Sec. and Tr.</i>	Pt. Huron, Mich.	4	T. A. Goulden	E. R. Harrington, <i>Sec.</i>
Colorado Spgs., Colo.	8	G. L. Baker	B. F. P. Leapheart, <i>Sec., Tr., and Mgr.</i>	Portland, Me.	8	Frederick Robie	W. H. Hobbs, <i>Mgr.</i>
Columbia, S. C.	7	G. Gunby Jordan	A. W. Haie, <i>Sec.</i>	Portland, Ore.	10	R. Lea Barnes	J. L. Hartman, <i>Mgr.</i>
Columbus, Ga.	13	F. W. Prentiss	E. S. Davis, <i>Mgr.</i>	Providence, R. I.	14	C. P. Brown	A. R. Plant, <i>Mgr.</i>
Columbus, Ohio	8		L. T. Newlon, <i>Mgr.</i>	Quebec, Quebec	12	W. H. Dunsford	Ken. Gilmore, <i>Sec. and Tr.</i>
Dallas, Tex.	6	C. L. English	J. E. Burmeister, <i>Mgr.</i>	Quincy, Ill.	4	W. S. Warfield	Henry Damhorst, <i>Mgr.</i>
Danville, Ill.	8	A. Burdick	J. O. Britton, <i>Mgr.</i>	Raleigh, N. C.	6	J. G. Brown	Walters Durham, <i>Sec.</i>
Davenport, Iowa	7	H. J. Winters	J. C. Mitchell, <i>Sec.</i>	Reading, Pa.	13	John H. Maltzberger	H. K. Harrison, <i>Mgr.</i>
Dayton, Ohio	6	H. J. Alexander	G. E. Pearsall, <i>Sec. and Mgr.</i>	Reno, Nev.	5	W. J. Harris	R. C. Turrill, <i>Sec.</i>
Denver, Colo.	14	C. H. Martin	H. W. Noble, <i>Mgr.</i>	Richmond, Va.	8	Wm. H. Palmer	J. W. Sinton, <i>Sec.</i>
Des Moines, Iowa	11	M. W. O'Brien	J. F. Harragan, <i>Mgr.</i>	Rockford, Ill.	15	V. Moreau Smith	W. G. Watson, <i>Mgr.</i>
Detroit, Mich.	7	P. J. Lee	I. S. Moore, <i>Mgr.</i>	Rockford, Ill.	6	Chandler Starr	F. F. Worinwood, <i>Sec.</i>
Dubuque, Iowa	4	A. L. Ordean	H. G. Siegfried, <i>Sec.</i>	Sacramento, Cal.	7	F. H. Pierce	E. A. Brown, <i>Sec. and Mgr.</i>
Duluth, Minn.	5	E. L. Richards	J. R. McDonald, <i>Mgr.</i>	Saginaw, Mich.	4	Benton Hanchett, <i>Ch.</i>	E. W. Glynn, <i>Mgr.</i>
Easton, Pa.	3	W. B. Trask	S. S. Spencer, <i>Sec.</i>	Saint John, N. B.	7	Milton Tootle	W. A. P. McDonald, <i>Mgr.</i>
Emporia, Kan.	6	T. G. Hendricks	P. C. Decker, <i>Mgr. and Tr.</i>	Saint Joseph, Mo.	18	C. H. Huttig	W. W. Hooton, <i>Mgr.</i>
Erie, Pa.	10	F. H. Gifford	Charles B. Cook, <i>Mgr.</i>	Saint Louis, Mo.	7	J. W. Lusk	W. A. Miller, Jr., <i>Mgr.</i>
Eugene, Oreg.	5	Marlin Hector	H. W. Gearey, <i>Sec. and Mgr.</i>	Salt Lake City, Utah	9	L. S. Hills	J. W. Bond, Jr., <i>Mgr.</i>
Evansville, Ind.	5	C. L. Bartlett	W. R. Hubbard, <i>Sec.</i>	San Antonio, Tex.	11	F. Terrell	Ernest L. Brown, <i>Sec. and Mgr.</i>
Fall River, Mass.	5	Theodore Wentz	Paul F. Kuhne, <i>Mgr.</i>	San Jose, Cal.	5		E. M. Goss, <i>Mgr.</i>
Fargo, N. D.	13	G. T. Baumgardner	E. B. Harrold, <i>Mgr.</i>	San Francisco, Cal.	18	J. K. Lynch	C. Sleeper, <i>Mgr.</i>
Flint, Mich.	5		E. C. Markell, <i>Sec. and Mgr.</i>	Santa Rosa, Cal.	5	J. P. Overton	E. C. Merritt, <i>Sec.</i>
Fort Wayne, Ind.	5	Julius Beckman	C. Beckman, <i>Mgr.</i>	Savannah, Ga.	10	F. D. Bloodworth	John M. Hogan, <i>Sec. and Tr.</i>
Fort Worth, Tex.	4	T. J. Groce	R. E. Robinson, <i>Mgr.</i>	Scranton, Pa.	15	James A. Linen	G. T. Dunham, <i>Mgr.</i>
Franklin, Pa.	9	J. R. Wylie	E. H. Hunt, <i>Mgr.</i>	Seattle, Wash.	18	M. A. Arnold	J. V. A. Smith, <i>Mgr.</i>
Frederick, Md.	4	Hamlin Beattie	Clyde B. Moore, <i>Mgr.</i>	Sedalia, Mo.	4		William H. Powell, <i>Sec. and Tr.</i>
	5	U. C. Guss	R. I. Woodside, <i>Sec. and Tr.</i>	Sioux City, Iowa	7	G. S. Parker	J. P. Osborn, <i>Sec. and Mgr.</i>
	7		C. R. Havighorst, <i>Tr. and Mgr.</i>	Sioux Falls, S. D.	4	C. E. McKinney	C. A. Wiley, <i>Mgr.</i>
Halifax, Nova Scotia	11	D. B. Dewar	H. A. Flemming, <i>Sec.</i>	South Bend, Ind.	8	J. Woolverton	Myron Campbell, <i>Mgr.</i>
Hamilton, Ontario	15	W. K. Alricks	G. W. Brent, <i>Mgr.</i>	Spartanburg, S. C.	7	W. E. Burnett	J. W. Simpson, <i>Sec. and Tr.</i>
Harrisburg, Pa.	17	J. G. Root	A. K. Thomas, <i>Sec.</i>	Spokane, Wash.	10	J. P. M. Richards	W. D. Vincent, <i>Sec. and Mgr.</i>
Hartford, Conn.	3	W. N. Parsons	John P. Madgett, <i>Mgr.</i>	Springfield, Ill.	7	H. K. Weber	H. S. Woods, <i>Mgr.</i>
Hastings, Neb.	4	E. C. Horner	N. A. Jelks, <i>Sec.</i>	Springfield, Mass.	6	A. B. Lincoln	A. B. West, <i>Mgr.</i>
Hawkinsville, Ga.	4	A. F. Hitchcock	G. Yaeger, <i>Sec.</i>	Springfield, Mo.	10	E. B. Bentley	E. N. Ferguson, <i>Mgr.</i>
Helena, Ark.	4	Louis Rott	E. W. Prosser, <i>Mgr.</i>	Springfield, Ohio	7	Samuel F. McGrew	S. F. McGrew, <i>Mgr.</i>
Helena, Mont.	5	H. S. Fox	Fred F. Partridge, <i>Sec. and Mgr.</i>	Stockton, Cal.	7	Sidney Newell	J. M. Abell, <i>Sec.</i>
Holyoke, Mass.	9	V. T. Malott	H. Nevin, <i>Sec.</i>	Superior, Wis.	3	Wm. B. Banks	O. H. Whitaker, <i>Mgr.</i>
Homestead, Pa.	4	Thomas P. Denham	E. Raphael, <i>Mgr.</i>	Syracuse, N. Y.	10	E. B. Judson	Anthony Lamb, <i>Mgr.</i>
Houston, Tex.	13	Frank Elliott	George C. Calvert, <i>Mgr.</i>	Tacoma, Wash.	7	W. H. Pringle	R. R. Mattison, <i>Mgr.</i>
Indianapolis, Ind.	8	J. A. Cragin	H. Gaillard, <i>Sec., Tr., and Mgr.</i>	Tampa, Fla.	6	A. C. Clewis	L. L. Buchanan, <i>Sec. and Tr.</i>
Jacksonville, Fla.	5	W. T. Atkinson	Andrew Russell, <i>Sec.</i>	Tifton, Ga.	4	H. H. Tift	T. C. Stevens, <i>Sec.</i>
Jacksonville, Ill.	7	F. P. Neal	J. E. Garm, <i>Mgr.</i>	Toledo, Ohio	14	C. L. Reynolds	
Joplin, Mo.	11	H. T. Ault	Charles Heberling, <i>Mgr.</i>	Topeka, Kan.	6	J. R. Mulvane	H. D. Wolf, <i>Sec.</i>
Kansas City, Kan.	18		J. Thralls, <i>Mgr.</i>	Toronto, Ontario	21		G. W. Yarker, <i>Mgr.</i>
Kansas City, Mo.	9		W. O. Whittle, <i>Sec. and Mgr.</i>	Trenton, N. J.	6	E. C. Stokes	E. M. Thorn, <i>Mgr.</i>
Knoxville, Tenn.	11	John C. Carter, <i>Ch'm.</i>	J. Chester Jackson, <i>Mgr.</i>	Tulsa, Okla.	7		
Lancaster, Pa.	5	W. D. Bowersock	J. E. March, <i>Sec.</i>	Valdosta, Ga.	15	B. P. Jones	W. Coley, <i>Sec. and Tr.</i>
Lawrence, Kan.	6	G. C. Robertson	M. A. Wert, <i>Mgr.</i>	Vancouver, Br. Col.	15	W. S. Jones	D. Simpson, <i>Mgr.</i>
Lawton, Okla.	6	H. C. Moyer	H. C. Uhler, <i>Sec.</i>	Vicksburg, Miss.	8		F. H. Andrews, <i>Mgr.</i>
Lebanon, Pa.	10	J. E. Bassett	John M. Bell, <i>Mgr. and Tr.</i>	Victoria, Br. Col.	5		T. H. Laundry, <i>Mgr.</i>
Lexington, Ky.	5	W. T. Auld	W. E. Barkley, Jr., <i>Mgr.</i>	Waco, Tex.	12	W. J. Flather, <i>Ch'm'n</i>	C. M. Vivrett, <i>Mgr.</i>
Lincoln, Neb.	14	H. C. Rathner	J. S. Pollock, <i>Mgr.</i>	Washington, D. C.	6	R. C. Dalzell	J. G. Moore, <i>Sec. and Mgr.</i>
Little Rock, Ark.	11	J. A. Graves	J. G. Hungerford, <i>Mgr.</i>	Wheeling, W. Va.	13	L. S. Naftzger	Alex. Mitchell, <i>Mgr.</i>
London, Ontario	10	Oscar Fenley	James B. Gist, <i>Mgr.</i>	Wichita, Kan.	11	George S. Bennett, <i>Ch.</i>	F. A. Russell, <i>Sec.</i>
Los Angeles, Cal.	13		Isham Bridges, <i>Mgr.</i>	Wilkesbarre, Pa.	9	George S. Capelle	George H. Flanagan, <i>Mgr.</i>
Louisville, Ky.	4	J. J. Cobb	C. E. Goulding, <i>Mgr.</i>	Wilmington, Del.	6		J. C. Gibson, <i>Sec. and Mgr.</i>
Lowell, Mass.	5	S. E. Ward	F. E. Williams, <i>Mgr.</i>	Wilmington, N. C.	20	William Calder	J. V. Grainger, <i>Sec. and Tr.</i>
Macon, Ga.	6	P. S. Smithwick	R. F. Cox, <i>Mgr. and Sec.</i>	Winnipeg, Man.	4	James F. Hamilton	E. M. Counsell, <i>Mgr.</i>
Mansfield, Ohio	5	W. G. Simpson	James Nathan, <i>Mgr.</i>	Worcester, Mass.	10	John J. Frick	Samuel H. Clary, <i>Sec. and Mgr.</i>
Memphis, Tenn.	5	J. W. P. Lombard	A. D. Simpson, <i>Mgr.</i>	York, Pa.	3	Mason Evans	W. R. Horner, <i>Sec.</i>
Meridian, Miss.	11		George W. Strohmeier, <i>Mgr.</i>	Youngstown, Ohio	3	H. C. Van Voorhis	T. A. Jacobs, <i>Mgr.</i>
Milwaukee, Wis.				Zanesville, Ohio			

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First Vice-President, F. O. Watts, president First National Bank, Nashville, Tenn.
Chairman Executive Council, William Livingstone, president Dime Savings Bank, Detroit, Mich.
Secretary, Fred E. Farnsworth, 11 Pine St., New York City.
Treasurer, P. C. Kaufman, 2d vice-pres. Fidelity Trust Co., Tacoma, Wash.
Asst. Secretary, William G. Fitzwilson, 11 Pine St., N. Y. City.
General Counsel, Thomas B. Paton, 11 Pine St., N. Y. City.
Manager Protective Department, L. W. Gammon, 11 Pine St., N. Y.

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Vice-President, W. L. Lancaster, president Bank of Wetumpka, Wetumpka.
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Vice-President, W. H. High, Mgr. International Bkg. Corp., San Francisco.
Secretary, R. M. Welch, cashier San F. Sav. Un., San F.
Asst. Secretary, Frederick H. Colburn, 502 California St., San Francisco.
Treasurer, J. J. Fagan, vice-president Crocker Nat. Bk., San F.

CANADIAN BANKERS' ASSOCIATION.

President, E. S. Clouston, gen'l manager Bank of Montreal, Montreal.
Secretary and Treasurer, John Knight, Montreal, Que.

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President, C. C. Parks, cashier First National Bank, Glenwood Springs.
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Secretary and Treasurer, Guy L. V. Emerson, cashier Silverton National Bank, Silverton.

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Vice-President, M. H. Griffing, cashier City National Bank, Danbury.
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Treasurer, H. C. Lathrop, cashier Windham National Bank, Willimantic.

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Vice-President, K. S. Parker, Washington.
Secretary, William A. Mearns, of Messrs. Lewis Johnson & Co., Washington.
Treasurer, George Watson, cashier National Metropolitan Bk., Washington.

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Vice-President, H. E. Taylor, cashier First National Bank, Gainesville.
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Treasurer, E. K. Hays, cashier First National Bank, Emmett.

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Secretary, Andrew Smith, vice-president Capital National Bk., Indianapolis.
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Secretary, J. M. Dinwiddie, cashier Cedar Rapids Sav. Bk., Cedar Rapids.
Treasurer, I. M. Sproull, Washington.

KANSAS BANKERS' ASSOCIATION.

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Vice-President, C. E. Lobdell, president First State Bank, Larned.
Secretary, W. W. Bowman, Topeka.
Treasurer, L. S. Naftzger, president Fourth National Bank, Wichita.

KENTUCKY BANKERS' ASSOCIATION.

President, J. C. Utterback, cashier City National Bank, Paducah.
Secretary, A. B. Davis, Louisville.
Treasurer, Henry D. Ormsby, cashier Nat. Bank of Kentucky, Louisville.

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President, R. N. Sims, vice-president Peoples Bank, Donaldville.
Vice-President, A. Breton, Vice-Pres. German-Am. Nat. Bk., New Orleans.
Secretary, L. O. Broussard, president Bank of Abbeville, Abbeville.
Treasurer, L. M. Pool, vice-president Hibernia Bk. & Tr. Co., New Orleans.

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President, C. A. Moody, president First National Bank, Biddeford.
Vice-President, C. M. Sawyer, cashier First National Bank, Dexter.
Secretary, Hascall S. Hall, cashier Ticonic National Bank, Waterville.
Treasurer, George A. Safford, cashier Northern National Bank, Hallowell.

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Secretary, Charles Hann, assistant cashier Nat. Mechanics Bk., Baltimore.
Treasurer, Wm. Marriott, cashier Western National Bank, Baltimore.

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Vice-President, Allan Forbes, vice-president State Street Trust Co., Boston.
Secretary, George W. Hyde, ass't cashier First National Bank, Boston.
Treasurer, F. C. Nichols, treasurer Fitchburg Savings Bank, Fitchburg.

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First Vice-President, Emory W. Clark, vice-president First National Bank, Detroit.
Secretary, H. M. Brown, Ass'n Office, 1123 Ford Bldg., Detroit.
Treasurer, Willard F. Hopkins, Cashier Peninsula Savings Bank, Detroit.

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President, W. I. Prince, cashier City National Bank, Duluth.
Vice-President, L. A. Hunton, president First National Bank, Moorhead.
Secretary, Charles R. Frost, 209 Metropolitan Life Bldg., Minneapolis.
Treasurer, L. Whitmore, cashier First National Bank, Wabasha.

MISSISSIPPI BANKERS' ASSOCIATION.

President, W. M. Anderson, pres. Merchants Bank & Trust Co., Jackson.
Vice-President, C. A. Johnston, president First State Bank, Columbus.
Secretary and Treasurer, B. W. Griffith, president First National Bank, Vicksburg.

MISSOURI BANKERS' ASSOCIATION.

President, J. P. Hinton, cashier Hannibal National Bank, Hannibal.
Vice-President, A. O. Wilson, vice-president State Nat. Bank, St. Louis.
Secretary, W. F. Keyser, Sedalia.

MONTANA BANKERS' ASSOCIATION.

Treasurer, Fred Grob, cashier Joplin National Bank, Joplin.
President, W. G. Conrad, President Conrad Banking Co., Great Falls.
Vice-President, Joseph Kountz, President Commercial Nat. Bk., Bozeman.
Secretary and Treas., Harry Yeager, Ass't Cash. First Nat. Bank, Lewiston.

NEBRASKA BANKERS' ASSOCIATION.

President, J. W. Welpton, President Exchange Bank, Ogallala.
Secretary, William B. Hughes, manager Omaha Clearing House, Omaha.
Treasurer, F. T. Hamilton, vice-president Merchants Nat. Bank, Omaha.

NEVADA BANKERS' ASSOCIATION.

President, John Henderson, president Henderson Banking Co., Elko.
Vice-President, Walter J. Harris, Vice-President Farmers & Merchants National Bank, Reno.
Secretary, R. C. Turrittin, Cashier Nixon National Bank, Reno.
Treasurer, Fred Grob, cashier Farmers & Merchants National Bank, Reno.

NEW HAMPSHIRE BANKERS' ASSOCIATION.

President, O. C. Hatch, president Littleton National Bank, Littleton.
Secretary, Arthur H. Hale, vice-president First Nat. Bk., Manchester.
Treasurer, William P. Fliske, treasurer New Hampshire Sav. Bk., Concord.

NEW JERSEY BANKERS' ASSOCIATION.

President, Edward L. Howe, vice-president Princeton Bank, Princeton.
Vice-President, Adrian Lyon, Pres. Perth Amboy Sav. Inst., Perth Amboy.
Secretary, Wm. J. Field, secretary and treasurer Com'l Tr. Co. of N. J., Jersey City.

NEW MEXICO BANKERS' ASSOCIATION.

President, E. A. Cahoon, cashier First National Bank, Roswell.
Vice-President, D. T. Hoskins, Cashier San Miguel National Bank, Las Vegas, N. M.
Secretary, H. Erie Hoke, Ass't Cash. Plaza Trust & Sav. Bank, Las Vegas.

NEW YORK STATE BANKERS' ASSOCIATION.

Treasurer, J. B. Herndon, cashier State National Bank, Albuquerque.
President, Ledyard Cogswell, President N. Y. State Nat. Bank, Albany.
Vice-President, L. W. Mott, Cashier First National Bank, Oswego.
Treasurer, Jno. A. Kloepper, vice-president Bank of Hamburg, Hamburg.
Secretary, William J. Henry, White Plains.

NEW YORK SAVINGS BANK ASSOCIATION.

President, Thos. M. Mulry, Pres. Emigrant Industrial Sav. Bk., N.Y. City.
Secretary, Jonathan B. Currey, Pres. Metropolitan Sav. Bk., N. Y. City.
Treasurer, Samuel D. Styles, president North River Sav. Bank, N. Y. City.

NORTH CAROLINA BANKERS' ASSOCIATION.

President, John O. Ellington, vice-president Fourth Nat. Bk., Fayetteville.
Vice-President, W. C. Wilkinson, Cash. Mechs. & Far. Nat. Bk., Charlotte.
Secretary and Treasurer, W. A. Hunt, cashier Citizens Bank, Henderson.

NORTH DAKOTA BANKERS' ASSOCIATION.

President, C. J. Lord, president First National Bank, Cando.
Vice-President, R. C. Kittel, president First National Bank, Casselton.
Secretary, W. C. Macfadden, cashier Commercial Bank, Fargo.
Treasurer, W. H. Shultze, cashier Northern State Bank, Grand Forks.

OHIO BANKERS' ASSOCIATION.

President, W. F. Hoffman, president Commercial Nat. Bank, Columbus.
Vice-President, G. P. Jones, cashier First National Bank, Findlay.
Secretary, S. B. Rankin, president Bank of S. Charleston, S. Charleston.
Treasurer, Fay Baldwin, vice-president Highland County Bank, Greenfield.
Ass't Secretary, S. C. Arbuckle, 809 Wyandotte Bldg., Columbus.

OKLAHOMA BANKERS' ASSOCIATION.

President, L. A. Wilson, president First National Bank, El Reno.
Vice-President, J. B. Ferguson, president Garfield Exchange Bank, Enid.
Secretary, W. S. Guthrie, cashier Farmers National Bank, Oklahoma.
Treasurer, J. D. Wade, Cashier Duncan National Bank, Duncan.

OREGON BANKERS' ASSOCIATION.

President, R. W. Schmeer, cashier United States Nat. Bk., Portland.
Vice-President, A. Martin, Jr., Pres. Klamath Co. Bank, Klamath Falls.
Secretary, J. L. Hartman, Hartman & Thompson, Bankers, Portland.
Treasurer, F. L. Meyers, cashier La Grande National Bank, La Grande.

PENNSYLVANIA BANKERS' ASSOCIATION.

President, Robert E. James, president Easton Trust Co., Easton.
Vice-Pres., William A. Law, Vice-Pres. Merchants Nat. Bank, Philadelphia.
Secretary, D. S. Kloss, cashier First National Bank, Tyrore.
Treasurer, R. J. Stoney, Jr., Banker, Pittsburgh.

SOUTH CAROLINA BANKERS' ASSOCIATION.

President, D. D. McCall, president Bank of Marlboro, Bennettsville.
Vice-President, Wilson G. Harvey, president Enterprise Bank, Charleston.
Secretary and Treasurer, Giles L. Wilson, State Bank Examiner, Spartanburg.

SOUTH DAKOTA BANKERS' ASSOCIATION.

President, S. Drew, president Bank of Highmore, Highmore.
Vice-President, A. M. Shaw, cashier Delmont State Bank, Delmont.
Secretary, J. E. Platt, cashier Security Bank, Clark.
Treasurer, J. A. Fritzkau, cashier German-American Nat. Bk., Redfield.

TENNESSEE BANKERS' ASSOCIATION.

President, E. G. Oates, vice-president Mechanics Bank & Trust Co., Nashville.
Vice-President, S. F. Thomas, cashier Brownsville Bank, Brownsville.
Secretary, John J. Hefin, Nashville.
Treasurer, Tate L. Earnest, cashier Unaka National Bank, Johnson City.

TEXAS BANKERS' ASSOCIATION.

President, O. E. Dunlap, president Citizens National Bank, Waxahachie.
Secretary, J. W. Hoopes, vice-president Austin National Bank, Austin.
Asst. Secretary, D. C. Dunn, cashier Union Bank & Trust Co., Houston.
Treasurer, T. W. Black, cashier First National Bank, Ft. Worth.

UTAH BANKERS' ASSOCIATION.

President, L. S. Hills, president Deseret National Bank, Salt Lake City.
Vice-President, A. K. Heywood, president Commercial Nat. Bank, Ogden.
Secretary and Treasurer, S. A. Whitney, cashier McCornick & Co., Salt Lake City.

VERMONT BANKERS' ASSOCIATION.

President, C. F. Chapman, treasurer Ottauquechee Sav. Bk., Woodstock.
Vice-president, F. H. Farrington, vice-president, Rutland Savings Bank, Rutland, Vt.
Secretary, W. W. Russell, cashier, First Nat. Bank, White River Junction.

VIRGINIA BANKERS' ASSOCIATION.

Treasurer, D. L. Wells, cashier First National Bank, Orwell.
President, H. A. Walker, cashier National Valley Bank, Staunton.
Secretary, N. P. Gatling, Lynchburg.
Treasurer, Julien H. Hill, assistant cashier National State Bank, Richmond.

WASHINGTON BANKERS' ASSOCIATION.

President, A. F. Albertson, vice-president Nat. Bk. of Commerce, Tacoma.
Vice-President, J. D. Bassett, president First National Bank, Ritzville.
Secretary, P. C. Kauffman, 2d vice-president Fidelity Trust Co., Tacoma.
Treasurer, C. A. McLean, cashier Traders National Bank, Spokane.

WEST VIRGINIA BANKERS' ASSOCIATION.

President, W. B. Irvine, vice-president National Bank of W. V., Wheeling.
Secretary and Treasurer, J. S. Hill, cashier National City Bank, Charleston.

WISCONSIN BANKERS' ASSOCIATION.

President, E. M. Wing, cashier Batavian National Bank, La Crosse.
Vice-President, M. A. Graettinger, cashier Merchants & Manufacturers Bank, Milwaukee.
Secretary, George D. Bartlett, 111 Mason St., Milwaukee.
Treasurer, B. W. Davis, cashier National Bank of Waupun, Waupun.

WYOMING BANKERS' ASSOCIATION.

President, John L. Balrd, vice-president First National Bank, Newcastle.
Vice-President, Ira E. Jones, cashier First National Bank, Thermopolis.
Secretary, H. VanDeusen, cashier Rock Springs Nat. Bank, Rock Springs.
Treasurer, T. C. Rowley, cashier First National Bank, Douglas.

LIST OF NATIONAL BANK EXAMINERS.

NAME OF EXAMINER.	ADDRESS.	DISTRICT.
D. B. Ainger.....	Lansing, Mich.....	Southern Michigan and Detroit.
F. W. Alderman.....	573 Auburn Avenue, Buffalo N. Y.....	Western New York and Western Pennsylvania.
J. A. Armstrong.....	Drawer 782, Knoxville, Tenn.....	South Carolina and Northern Georgia.
Joseph Balch.....	270 Benefit St., Providence, R. I.....	Connecticut and Rhode Island.
D. L. Batson.....	Prentiss, Miss.....	New Hampshire.
N. S. Bean.....	Room 10, Federal Bldg., Manchester, N. H.....	Utah, Wyoming and Southern Colo.
W. J. Beatie.....	55 N. West Temple St., Salt Lake City, Utah.....	South East New York and Northern New Jersey.
H. S. Bennet.....	47 Highland Ave., Jersey City, N. J.....	Southern Iowa, Des Moines and Cedar Rapids.
H. M. Bostwick.....	Woodbine, Iowa.....	Chicago, Milwaukee, St. Paul and Minneapolis.
C. H. Bosworth.....	801 Federal Bldg., Chicago, Ill.....	West Virginia.
H. P. Brightwell.....	Charleston, W. Va.....	Oklahoma, Western, Oklahoma City and Muskogee.
Frank W. Bryant.....	331 E. 9th St., Oklahoma City, Okla.....	Southern New Jersey and Delaware.
Francis N. Buck.....	Wilmington, Del.....	
Robert Burke.....	Aurora, Illinois.....	
F. M. Butcher.....	1217 N. Stiles Avenue, Oklahoma City, Okla.....	Western Oklahoma, Oklahoma City and Muskogee.
A. B. Camp.....	226 P. O. Bldg., Cincinnati, Ohio.....	
S. B. Campbell.....	1055 Franklin St., Columbus, Ohio.....	Southern Ohio.
F. B. Chapman.....	Buford, N. D.....	North Dakota and Northern Minnesota.
James A. Cline.....	1955 A St., Lincoln, Neb.....	Omaha, Lincoln, Nebraska.
Francis Coates, Jr.....	Richmond, Va.....	Virginia.
Silas H. L. Cooper.....	512 Federal Bldg., Pittsburg, Pa.....	Central West Pennsylvania.
H. F. Currier.....	29 Spring St., Malden, Mass.....	Central Massachusetts.
Geo. T. Cutts.....	3972 Cook Ave., St. Louis, Mo.....	Missouri, St. Louis and St. Joseph
B. R. Dix.....	San Juan, P. R.....	Porto Rico.
W. W. Duffett, Jr.....	27 Eastern Promenade, Portland, Me.....	Maine.
Alfred Ewer.....	Rm. 515, 161 Devonshire St., Boston, Mass.....	Boston and East Mass.
C. H. Filson.....	Guthrie, Oklahoma.....	North East Texas.
A. L. Fowler.....	New Rochelle, N. Y.....	
Wm. D. Frazer.....	Warsaw, Ind.....	Indiana, Northern.
Claud Gatch.....	Salem, Ore.....	Oregon and Idaho.
E. S. Gatch.....	So. Pasadena, Cal.....	Southern California, Los Angeles and Nevada.
Geo. W. Goodell.....	2070 Clermont St., Denver, Colo.....	Utah, Wyoming and Southern Colorado.
R. W. Goodhart.....	Mineral Point, Wis.....	Northern Michigan, Wisconsin and Eastern Minnesota.
Edward J. Graham.....	78 State St., Albany, N. Y.....	Northern New York, Albany.
S. M. Hann.....	Catonsville, Md.....	Maryland and Baltimore.
Charles A. Hanna.....	New York, N. Y. U. S. Custom House.....	New York City, Brooklyn, Jersey City.
H. G. Hanna.....	U. S. Custom House, New York.....	
Mark L. Harper.....	Eureka, Ill.....	Northern Illinois.
N. E. Haugen.....	1409 Woodlawn Ave., Des Moines, Iowa.....	Southern Iowa, Des Moines and Cedar Rapids.
Frank O. Hicks.....	St. Louis Club, St. Louis, Mo.....	Missouri, St. Louis and St. Joseph.
E. S. Hubbell.....	Elgin, Ill.....	Southern Illinois.
Fred A. Hull.....	Asheville, N. C.....	North Carolina and Western Virginia.
Wm. E. Hutt.....	Sherman, Tex.....	North Texas.
James C. Johnson.....	The Cathcart, Indianapolis, Ind.....	Southern Indiana and Indianapolis.
Percy H. Johnston.....	Lebanon, Ky.....	Kentucky.
W. P. Jones.....	Algona, Iowa.....	Northern Iowa and Dubuque.
Wm. A. Kelly.....	Sitka, Alaska.....	Alaska.
M. A. Kendall.....	Parkersburg, W. Va.....	West Virginia and Southern Pennsylvania.
J. A. H. Kerr.....	Redlands, Cal.....	Southern California, Los Angeles and Nevada.
F. L. Klein.....	303 Majestic Bldg., Denver, Colo.....	Northeastern Colorado and Denver.
J. J. Large.....	Rock Valley, Iowa.....	Northern Iowa and Dubuque.
Joseph M. Logan.....	1322 Hemphill St., Ft. Worth, Tex.....	Fort Worth, Dallas and Central North Texas.
C. S. Loveland.....	Boise, Idaho.....	Idaho and Oregon.
Frank H. Luce.....	740 Central Bldg., Seattle, Wash.....	Washington, Montana.
Benjamin Marcuse.....	135 Chenango St., Binghamton, N. Y.....	North East Pennsylvania and Central South New York.
H. D. Marshall, Jr.....	City National Bank Bldg., El Paso, Tex.....	Arizona, New Mexico and West Texas.
Samuel L. McCune.....	226 Government Bldg., Cincinnati, O.....	S. W. Ohio, Cincinnati and Columbus.
J. K. McDonald.....	772 Cobb St., Athens, Ga.....	Southern Georgia and Florida.
Charles R. Mertens.....	Shelbyville, Ill.....	Northern Illinois.
M. J. Moreland.....	605 Trust Bldg., Terre Haute, Ind.....	Southern Indiana and Indianapolis.
John D. Mossman.....	1327 Polk St., Topeka, Kan.....	Kansas.
Edgar W. Munson.....	Hartford, So. D.....	South Dakota.
W. E. Neal.....	Rm. 515, 161 Devonshire St., Boston, Mass.....	Boston and East Mass.
Frank L. Norris.....	413 P. O. Bldg., Philadelphia, Pa.....	Philadelphia and Camden, N. J.
Joseph W. Norvell.....	City National Bank Bldg., El Paso, Tex.....	New Mexico, Arizona and West Texas.
Frank E. Patterson.....	P. O. Box 1347, Philadelphia, Pa.....	Pennsylvania, East Central.
M. E. Patterson.....	302 Custom House, Nashville, Tenn.....	Alabama, Mississippi and Louisiana.
J. L. Penix.....	408 E. Weatherford St., Fort Worth, Tex.....	Southern Texas, San Antonio and Waco.
E. S. Pepper.....	Southport, Conn.....	Central Massachusetts.
Charles S. Perkins.....	Meriden, Conn.....	Connecticut and Rhode Island.
James A. Rathbun.....	519 Thirteenth Ave., S. E., Minneapolis, Minn.....	Southern Minnesota.
Owen T. Reeves, Jr.....	Kellogg Bldg., Washington, D. C.....	Washington, D. C. and Baltimore.
W. J. Robinson.....	Mercer, Pa.....	Central Pennsylvania.
J. L. Root.....	Minneapolis, Minn.....	
E. F. Rorebeck.....	Care Union National Bank, Oakland, Cal.....	Nebraska.
John Rush.....	1323 Martha St., Omaha, Neb.....	Kansas.
Clarence D. Sample.....	422 South Main St., Wichita, Kans.....	
J. W. Schofield.....	Washington, D. C.....	
Fuller C. Smith.....	St. Albans, Vt.....	Western Massachusetts and Vermont.
John H. Smith.....	1402 W. 28th St., Minneapolis, Minn.....	Southern Minnesota.
Geo. E. Smithies.....	Honolulu.....	Hawaii.
Chas. Starek.....	U. S. Custom House, New York City.....	N. Y. City, Brooklyn and Jersey City.
J. R. Stevens.....	Huntsville, Alabama.....	Alabama, Mississippi and Louisiana.
T. C. Thomas.....	Gallipolis, Ohio.....	Western Ohio.
Lloyd M. Tillman.....	4533 Sansom St., Philadelphia, Pa.....	S. E. Pennsylvania.
Evan S. Tyler.....	Fargo, N. D.....	North Dakota and North Minnesota.
Josiah Van Vranken.....	Schenectady, N. Y.....	Northern New York, Albany.
R. L. Van Zandt.....	Ft. Worth, Tex.....	South East Texas, Houston and Galveston.
Philip G. Walton.....	Dwight Bldg., Kansas City, Mo.....	Kansas City, Mo., Kansas City, Kans., Wichita & Topeka.
Edward E. Watts.....	315 W. 97th St., New York, N. Y.....	Southern New Jersey and Delaware.
Miller Weir.....	Jacksonville, Ill.....	Southern Illinois.
Henry A. Williams.....	512 Federal Bldg., Pittsburg, Pa.....	
E. T. Wilson.....	740 Central Bldg., Seattle, Wash.....	Washington and Montana.
William L. Yerkes.....	Paris, Ky.....	Kentucky.
John F. Zerbey.....	Pottsville, Pa.....	Central Pennsylvania.

LIST OF STATE BANK EXAMINERS.

STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
Ala.	T. J. Rutledge, Examiner.	Montgomery.	N. Y.	R. W. Humphrey, Bank Examiner.	22 Pierrepont St. Brooklyn.
Ariz.	W. C. Foster, Auditor.	Phoenix.	"	S. A. Safford, Bank Examiner.	227 W. 130th St. N. Y. City.
Ark.	J. R. Jobe, State Auditor.	Little Rock.	"	H. C. Smith, Bank Examiner.	Oswego.
Calif.	Alden Anderson, Supt. of Banks.	704 Telegraph Bldg. San Francisco.	"	W. S. Allen, Bank Examiner.	Albany.
Colo.	Emil W. Pfeiffer, Bank Commissioner.	Denver.	"	G. S. Adams, Bank Examiner.	52 Br'dway, N.Y. City
Conn.	Chas. H. Noble, Bank Commissioner.	New Milford.	"	J. S. Love, Bank Examiner.	52 Broadway, N. Y. City.
Del.	Norris S. Lippitt, Bank Commissioner.	Norwich.	"	B. D. Haight, Bank Examiner.	New Berlin.
Fla.	Chas. H. Maul, Supt. of Banks.	Dover.	"	Andrew Moreland, Bank Examiner.	Albany.
"	W. C. Croom, Bank Examiner.	Jacksonville.	"	Gordon F. Smith, Bank Examiner.	982 Prospect Ave. N. Y. City.
"	W. B. Sadler, Bank Examiner.	Lake City.	"	H. S. Andrews, Bank Examiner.	238 Hart St., Bklyn.
Ga.	J. Pope Brown, Bank Examiner.	Atlanta.	"	A. K. Alford, Bank Examiner.	30 W. 44th St., N. Y. City.
"	J. E. Perry, Bank Examiner.	Atlanta.	"	O. W. Hudson, Bank Examiner.	New Rochelle.
"	J. W. Stephens, Bank Examiner.	Atlanta.	"	C. E. Johnston, Bank Examiner.	52 Broadway, New York City.
"	Chas. R. Tidwell, Bank Examiner.	Atlanta.	"	R. P. Kavanagh, Bank Examiner.	1187 Lexington Ave. New York City.
"	W. J. Eakes, Bank Examiner.	Conyers.	"	W. A. MacCallum, Bank Examiner.	Rochester.
"	J. O. Anderson, Bank Examiner.	Atlanta.	"	Frank Noble, Bank Examiner.	Buffalo.
Idaho.	Wm. G. Cruse, Bank Commissioner.	Boise.	"	A. S. Barber, Bank Examiner.	Utica.
Illinois.	J. S. McCullough, Auditor.	Springfield.	"	Claude Hutchins, Bank Examiner.	161 W. 105th St., New York City.
"	Charles H. Meyer, Bank Examiner.	1010 Am. Tr. Bldg. Chicago.	"	G. A. Plant, Bank Examiner.	Albany.
"	J. E. Pierman, Bank Examiner.	1010 Am. Tr. Bldg. Chicago.	"	F. B. Hoag, Bank Examiner.	Albany.
"	Robt. H. Berry, Bank Examiner.	1010 Am. Tr. Bldg. Chicago.	"	N. T. Killip, Bank Examiner.	Rochester.
"	W. G. Bowers, Bank Examiner.	Elmwood.	"	C. A. Horne, Bank Examiner.	52 Broadway, New York City.
"	John H. Rife, Bank Examiner.	Urbana.	"	G. B. Williams, Bank Examiner.	76 Columbia Heights Brooklyn.
"	C. H. Streiff, Bank Examiner.	Springfield.	"	H. L. Tompkins, Bank Examiner.	518 W. 179th St. New York City.
Ind.	E. M. Hinshaw, Bank Examiner.	1654 College Ave., Indianapolis.	"	E. T. Eshelman, Bank Examiner.	Niagara Falls.
"	J. W. Levings, Bank Examiner.	2426 New Jersey St. Indianapolis.	N. C.	J. K. Doughton, Bank Examiner.	Raleigh.
"	Chas. W. Levings, Bank Examiner.	Garrett.	N. D.	Oliver Knudson, Bank Examiner.	Michigan City.
"	Chas. C. Kelley, Bank Examiner.	Knox.	"	R. A. Nelson, Deputy.	Bismarck.
Iowa.	F. E. Roberts, Chief Examiner.	Des Moines.	"	Jos. M. Fahey, Deputy.	Grand Forks.
"	H. M. Cormany, Bank Examiner.	Woodbine.	"	John Vallely, Deputy.	Grand Forks.
"	C. E. Putnam, Bank Examiner.	Cedar Rapids.	"	J. F. Hoffman, Deputy.	Donnybrook.
"	John Olson, Bank Examiner.	Forest City.	"	S. H. Wilson, Deputy.	Bottleau.
"	Geo. E. Pennell, Bank Examiner.	Atlantic.	"	L. H. Bleeker, Deputy.	Hankinson.
"	A. O. Wollever, Bank Examiner.	Des Moines.	Ohio.	B. B. Seymour, Superintendent.	Columbus.
Kansas.	J. N. Dolley, Bank Commissioner.	Topeka.	"	C. R. Dodge, Bank Examiner.	Conneaut.
"	S. P. Moore, Deputy Bk. Com.	Topeka.	"	E. E. Baxter, Bank Examiner.	Lima.
"	T. T. Watson, Deputy Bk. Com.	Topeka.	"	F. R. Romer, Bank Examiner.	Celina.
"	W. M. Reynolds, Deputy Commissioner.	Am. State Bank, Wichita.	"	W. B. Hopkins, Bank Examiner.	Newark.
"	H. D. Crosby, Deputy Bk. Com.	529 N. Emporia Ave. Wichita.	"	J. A. Holmes, Bank Examiner.	Weston.
"	John E. Ryberg, Deputy Bk. Com.	Sallina.	"	W. O. Heffernan, Bank Examiner.	Ripley.
"	V. C. Raines, Deputy Bk. Com.	Perry.	"	C. J. Daoust, Bank Examiner.	Defiance.
"	Robt. W. Lynn, Deputy Bank Com.	Garden City.	"	C. M. Hinman, Bank Examiner.	Wilmington.
"	J. C. Christensen, Deputy Bk. Com.	Manhattan.	Okl.	A. M. Young, Commissioner.	Guthrie.
"	A. D. Fairley, Deputy Bk. Com.	Holton.	"	J. P. Whitley, Bank Examiner.	Chickasha.
"	M. M. Rowley, Deputy Bk. Com.	Topeka.	"	D. W. Watson, Bank Examiner.	Calvin.
"	F. W. Kotsch, Deputy Bk. Com.	Troy.	"	M. R. Garnett, Bank Examiner.	Guthrie.
"	P. S. Hollingsworth, Deputy Bk. Com.	Lawrence.	"	G. L. Wilson, Bank Examiner.	Pauls Valley.
Ky.	Ben L. Bruner, Secretary of State.	Frankfort.	"	W. L. Reed, Bank Examiner.	Oklahoma City.
La.	W. L. Young, State Examiner.	Shreveport.	"	A. W. Anderson, Bank Examiner.	Lawton.
Maine.	W. B. Skelton, Bank Commissioner.	Augusta.	"	W. C. Ernest, Bank Examiner.	Thomas.
Md.	J. Duques Downes, State Bk. Examiner.	Denton.	"	F. G. Dennis, Bank Examiner.	Tulite.
Mass.	A. B. Chapin, Bank Commissioner.	Boston.	Ore.	James Steel, Bank Examiner.	Salem.
"	James O. Otis, Bank Examiner.	Malden.	Penn.	Wm. H. Smith, Commissioner.	Harrisburg.
"	H. C. Robinson, Bank Examiner.	Malden.	"	A. L. Taber, Bank Examiner.	1829 M. Vernon St., Philadelphia.
"	F. M. Hayden, Bank Examiner.	W. Somerville.	"	Jos. S. Riley, Bank Examiner.	1528 N. 19th St., Philadelphia.
"	C. W. Levi, Bank Examiner.	Newton Centre.	"	J. R. Harrah, Bank Examiner.	The Colonnade, Philadelphia.
"	H. W. Langley, Bank Examiner.	Melrose.	"	John C. McClain, Bank Examiner.	The Brantwood, Philadelphia.
Mich.	H. M. Zimmerman, Commissioner.	Pontiac.	"	J. W. MacBurney, Bank Examiner.	5730 Lawnsdown Av Philadelphia.
"	H. E. Johnson, Bank Examiner.	Grand Rapids.	"	Albert Wagner, Bank Examiner.	311 Ferguson Bldg., Pittsburg.
"	J. I. Van Keuren, Bank Examiner.	Bowling.	"	James L. White, Bank Examiner.	310 McKee Place, Pittsburg.
"	C. H. Adams, Bank Examiner.	Lansing.	"	James M. Cover, Bank Examiner.	Somerset.
"	C. E. Toms, Bank Examiner.	Lansing.	"	Willets C. Binns, Bank Examiner.	Charleroi.
"	C. E. McAlvay, Bank Examiner.	Lansing.	"	H. A. Groman, Bank Examiner.	Bethlehem.
"	H. C. Moore, Bank Examiner.	Columbiaville.	"	W. B. Schaeffer, Bank Examiner.	Bethlehem.
"	J. D. Morton, Bank Examiner.	Jackson.	"	E. R. Penrose, Bank Examiner.	Quakertown.
"	John A. May, Bank Examiner.	Chelsea.	"	C. F. Reitzell, Bank Examiner.	503 Y. M. C. A. Bldg. Philadelphia.
"	A. E. Manning, Bank Examiner.	Lansing.	"	Chas. E. Gebhard, Bank Examiner.	Lebanon.
Minn.	J. B. Galarneau, Supt. of Banks.	St. Paul.	"	Robt. R. Moore, Bank Examiner.	Spartanburg.
"	W. R. O'Hearn, Bank Examiner.	Minneapolis.	"	G. H. Getty, Bank Examiner.	New Wilmington.
"	E. F. Kendrick, Bank Examiner.	St. Paul.	"	Albert V. Lees, Bank Examiner.	Chester.
"	H. B. Hill, Bank Examiner.	Faribault.	"	Chas. Cavett, Bank Examiner.	226 Steuben St., Pittsburg.
"	A. M. Becker, Bank Examiner.	Adrian.	"	F. W. Jackson, Bank Examiner.	Apollo.
"	W. W. Churchhill, Bank Examiner.	Rochester.	"	J. Wesley Conn, Bank Examiner.	818 Crozer Bldg., Philadelphia.
"	F. E. McGregor, Bank Examiner.	Crookston.	R. I.	W. P. Goodwin, Commissioner.	Providence.
"	A. L. Roth, Bank Examiner.	St. Paul.	"	W. L. Offer, Bank Examiner.	Providence.
"	O. J. Brandvoild, Bank Examiner.	Dalton.	S. C.	Giles L. Wilson, Bank Examiner.	Spartanburg.
Miss.	E. J. Smith, Auditor.	Jackson.	"	J. L. Jones, Supt. of Banks.	Madison.
Mo.	J. E. Swanger, Bank Commissioner.	Jefferson City.	Tenn.	No State Bank Examiners.	
"	C. W. Bartlett, Bank Examiner.	Joplin.	Texas.	Thos. B. Love, Commissioner.	Austin.
"	J. M. Denny, Jr., Bank Examiner.	Marshall.	"	W. Z. Hayes, Chief Examiner.	Austin.
"	L. J. Ellis, Bank Examiner.	Marshfield.	"	P. H. Smith, Deputy.	Austin.
"	E. C. Hart, Bank Examiner.	Chillicothe.	"	J. K. Woods, Deputy.	Austin.
"	R. W. Hawkins, Bank Examiner.	Densmore Hotel, Kansas City.	"	R. E. Chambers, Deputy.	Austin.
"	V. T. Moberly, Bank Examiner.	5554 Maple Ave., St. Louis.	"	C. S. Holderness, Deputy.	Austin.
"	W. M. Stone, Bank Examiner.	Cape Girardeau.	"	A. D. Thompson, Deputy.	Austin.
Mont.	C. W. Watson, Bank Examiner.	Kahoka.	"	C. W. Foster, Deputy.	Austin.
Neb.	H. H. Pigott, State Examiner.	Helena.	"	M. E. Hulsey, Deputy.	Austin.
"	E. E. Emmett, Bank Examiner.	Lincoln.	"	W. C. Evans, Deputy.	Austin.
"	C. H. Beaumont, Bank Examiner.	Lincoln.	"	G. D. Campbell, Deputy.	Austin.
"	S. S. Mickey, Bank Examiner.	Osceola.	"	J. W. Mingus, Deputy.	Austin.
"	E. H. Muldowney, Bank Examiner.	Albion.	Utah.	C. A. Glazier, Bank Examiner.	Provo City.
"	C. W. Erwin, Bank Examiner.	Omaha.	Vt.	Frank C. Williams, Bank Commissioner.	Newport.
Nev.	M. M. Van Fleet, Bank Examiner.	Carson City.	Va.	No State Bank Examiners.	
N. H.	A. E. Dole, Bank Commissioner.	Concord.	Wash.	J. L. Mohundro, Bank Examiner.	Seattle.
"	H. F. Green, Bank Commissioner.	Littleton.	W. Va.	S. V. Matthews, Commissioner.	Charleston.
"	V. M. Lewis, Commissioner.	Paterson.	Wis.	Marcus C. Burgh, Commissioner.	Madison.
"	L. R. Vredenburg, Bank Examiner.	Somerville.	"	M. C. Hagan, Bank Examiner.	Madison.
"	C. G. Appleton, Bank Examiner.	Haddonfield.	"	C. L. Brown, Bank Examiner.	Blue River.
"	Elliott Hardon, Bank Examiner.	Trenton.	"	O. R. Emerson, Bank Examiner.	Madison.
"	F. C. Ferguson, Bank Examiner.	E. Orange.	"	T. R. Herrell, Bank Examiner.	Madison.
"	T. S. Chambers, Bank Examiner.	Trenton.	Wyo.	I. C. Newlin, Bank Examiner.	Cheyenne.
"	Horace Biddle, Bank Examiner.	Trenton.			
N. M.	C. V. Safford, Bank Examiner.	Santa Fe.			
N. Y.	Clark Williams, Supt. of Banks.	Albany.			
"	M. W. Hutchins, Chief Examiner.	52 Br'dway, N.Y. City			
"	B. S. W. Clark, Bank Examiner.	Plattsburg.			
"	A. C. Judson, Bank Examiner.	W. New Brighton.			
"	A. T. Campbell, Bank Examiner.	Binghamton.			
"	H. J. Young, Bank Examiner.	Syracuse.			
"	C. W. Hermans, Bank Examiner.	Albany.			
"	M. S. Smith, Bank Examiner.	Canandaigua.			
"	E. L. Dodge, Bank Examiner.	52 Broadway, New York City.			

PERPETUAL CALENDAR

FROM THE COMMENCEMENT OF THE CHRISTIAN ERA.

By which the day of the week of any day of any year can easily be ascertained.

RULE.—To the day of the Month, add factors for Month, Century, and Year, and divide the total by 7.

If there is no remainder, the day is Sunday.
 If 1 is the remainder, " Monday.
 " 2 " " Tuesday.
 " 3 " " Wednesday.
 " 4 " " Thursday.
 " 5 " " Friday.
 " 6 " " Saturday.

Should the total be less than 7, it is to be taken as a remainder.

EXAMPLE.

Date of the Battle of Waterloo 18 June, 1815.

Factors for

Day. Month. Century. Year.
 18 + 6 + 0 + 4 = 28

28 divided by 7 leaves *no* remainder, therefore the day was *Sunday*.

MONTHS.

For Leap years figures in heavier type to be taken.

Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
2	5	5	1	3	6	1	4	0	2	5	0
1	4										

Factors.

CENTURIES (Cardinal Numbers).

The year 00 of Centuries in heavier type was, or will be, Leap year.

OLD STYLE,
 ended in England 2 Sept.,
 1752—a Wednesday.

2	1	0	6	5	4	3
9	8	7	13	12	11	10
16	15	14	—	—	—	17

NEW STYLE,
 begin in England 14 Sept.,
 1752—a Thursday.

18	—	17	—	20	19	—
22	—	21	—	24	23	—
26	—	25	—	28	27	—

and every succeeding fourth Century.

Factors.

0	1	2	3	4	5	6
---	---	---	---	---	---	---

YEARS

Leap years in heavier Type

00	1	2	3	—	4	5
6	7	—	8	9	10	11
—	12	13	14	15	—	16
17	18	19	—	20	21	22
23	—	24	25	26	27	—
28	29	30	31	—	32	33
34	35	—	36	37	38	39
—	40	41	42	43	—	44
45	46	47	—	48	49	50
51	—	52	53	54	55	—
56	57	58	59	—	60	61
62	63	—	64	65	66	67
—	68	69	70	71	—	72
73	74	75	—	76	77	78
79	—	80	81	82	83	—
84	85	86	87	—	88	89
90	91	—	92	93	94	95
—	96	97	98	99	—	—
0	1	2	3	4	5	6

Factors.

By COLONEL F. W. M. SPRING, late Royal Artillery.

TABLE OF CARDINAL NUMBERS AND COMMERCIAL TERMS IN TEN LANGUAGES.

	ENGLISH.	FRENCH.	GERMAN.	SPANISH.	ITALIAN.	PORTUGUESE.	DUTCH.	RUSSIAN.	DANISH.	SWEDISH.
1	One	Un	Ein	Uno	Uno	Hum, M. Huma, F	Een	Odun	En	En
2	Two	Deux	Zwei	Dos	Due	Doue, M. Duas, F	Twée	Dba	To	Twa
3	Three	Trois	Drei	Tres	Tre	Tres	Drie	Tza	Tre	Tre
4	Four	Quatre	Vier	Cuatro	Quattro	Quatro	Vier	Tschetire	Fire	Fyra
5	Five	Cinq	Fünf	Cinco	Cinque	Cinco	Vyf	Piat	Fem	Fem
6	Six	Six	Sechs	Seis	Sei	Seis	Zes	Schest	Sex	Sex
7	Seven	Sept	Sieben	Siete	Sette	Sete	Zeven	Sem	Syv	Sju
8	Eight	Huit	Acht	Ocho	Otto	Outo	Acht	Votem	Otte	Atta
9	Nine	Neuf	Neun	Nueve	Novo	Nove	Negen	Deviat	Ni	Nio
10	Ten	Dix	Zehn	Diez	Dieci	Dez	Tien	Desat	Ti	Tio
11	Eleven	Onze	Elf	Once	Udici	Onze	Elf	Odinnatzat	Elleve	Elfta
12	Twelve	Douze	Zwölf	Doce	Dodici	Doze	Twaalf	Devenzat	Tolv	Tolf
13	Thirteen	Treize	Dreizehn	Trece	Tredici	Treze	Dertien	Trenazat	Tretten	Tretton
14	Fourteen	Quatorze	Vierzehn	Catorce	Quattordici	Quatorze	Veertien	Cheterinazat	Fjorten	Fjorton
15	Fifteen	Quinze	Fünfzehn	Quince	Quindici	Quinze	Vyftien	Paznatzat	Femten	Femton
16	Sixteen	Seize	Sechzehn	Diez y seis	Sedici	Dezaseis	Zestien	Schesnadzat	Sexten	Sexten
17	Seventeen	Dix-sept	Siebzehn	Diez y siete	Diciassette	Dezasette	Zeventien	Semnatzat	Syttien	Sjutton
18	Eighteen	Dix-huit	Achtzehn	Diez y ocho	Diciotto	Dezooto	Achtien	Vosemnatzat	Atten	Aderton
19	Nineteen	Dix-neuf	Neunzehn	Diez y nueve	Diciannove	Dezaneve	Negentien	Davetnazat	Nitten	Nitton
20	Twenty	Vingt	Zwanzig	Viente	Venti	Viete	Twintig	Dvatzat	Tyten	Tjugu
21	Twenty-one	Vingt-et-un	Ein und zwanzig	Viente y uno	Vent'uno	Vinte hum	Enen Twintig	Dvatzat-odnar	En og Tyve	Tjugu eu
30	Thirty	Trente	Dreissig	Triente	Trenta	Trinta	Dertig	Trudzat	Tredive	Trettio
40	Forty	Quarante	Vierzig	Cuarente	Quaranta	Quarenta	Veertig	Sorok	Fyrtyve	Fyrtio
50	Fifty	Cinquante	Fünfzig	Cinquenta	Cinquanta	Cincoenta	Vyftig	Piatdesat	Halvtredsinds-tyve	Femtio
60	Sixty	Soixante	Sechzig	Sesenta	Sessanta	Secenta	Zestig	Schestdesat	Tredsindstyve	Sextio
70	Seventy	Soixante-dix	Siebenzig	Setenta	Settanta	Setenta	Zeventig	Semdesat	Halvfjerdsinds-tyve	Sjuttio
80	Eighty	Quatre-vingt	Achtzig	Ochenta	Ottanta	Oiten'a	Tachtig	Vosemdesat	Firsindstyve	Attio
90	Ninety	Quatre-vingt-dix	Neunzig	Noventa	Novanta	Noventa	Negentig	Devianosto	Halvfemsindstyve	Nittio
100	Hundred	Cent	Hundert	Cien	Cento	Cem	Honderd	Sto	Hundrede	Ett hundra
1000	Thousand	Mille	Tausend	Mil	Mille	Mil	Duizend	Tizatz	Tusinde	Ett tusen
	Day	Jour	Tag	Dia	Giorno	Dia	Dag	Den	Dage	Dag
	Week	Semaine	Woche	Semana	Settimana	Semana	Week	Nedela	Uger	Weeka
	Month	Mois	Monat	Mes	Mese	Mez	Maanden	Mesatz	Maaned	Manad
	Year	Annee	Jahr	Ano	Anno	Anno	Jaar	God	Aar	Ar
	On demand	A presentation	Nach Sicht, or bei Vorzeigung.	A presentacion	A presentazione	A presentacao	Op vertoon	Po bziskam	Paa anfordring	Pa anfordring
	At sight	A vue	A vista	A la vista	A vista	A vista	Op sight a vista	Po prediavieni	A vista	Vid sigt
	After sight	A jours de vue	Nach Sicht	A dias vista	Dopo vista	A dias vista	Dagen na zigt	Po prediavieni	Efter Sigt	Efter sigt
	After date	A jours de date	Nach Dato, or nach Heute.	A dias fecha	Dopo dato	A dias data	Dagen na dato	Gato	Efter dato	Fran dato
	Pay to the order	Payez a l'ordre	Für mich, or uns an die Ordre.	A la orden	Pagare al l'ordine	Pagase a ordem	Voor my aan de order.	Nlat it order	Behag, at betale til ordre.	Behagar att, b tala til ordre.
	I promise to pay	Je payerai	Werde ich, or werden wir bezahlen	Pagare	Paghero	Pagarei	Ik neem aan te betalen.	Ia obetschai	Jeg forpligter mig at betale.	Jag forpligtar att betala.
	With interest	Avec interets	Mit Zinsen	Con interes	Con interesse	Com interes	Met interest	Is procentamu	Med rente	Med rauta

VALUES OF FOREIGN COINS.

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,

WASHINGTON, JANUARY 1, 1910.

In pursuance of the provisions of section 25 of the act of August 28, 1894, I hereby proclaim the following estimate by the Director of the Mint of the values of foreign coins 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, 1910, expressed in any of such metallic currencies.

CHARLES D. NORTON,
Acting Secretary.

COUNTRY.	Standard.	Monetary Unit.	Value in Terms of U. S. Gold Dollar.	Coins.
Argentine Republic.....	Gold.....	Peso.....	\$0.965	Gold: argentine (\$4.824) and $\frac{1}{2}$ argentine. Silver: peso and divisions.
Austria-Hungary.....	Gold.....	Crown.....	.203	Gold: 10 and 20 crowns. Silver: 1 and 5 crowns.
Belgium.....	Gold.....	Franc.....	.193	Gold: 10 and 20 francs. Silver: 5 francs.
Bolivia.....	Gold.....	Boliviano.....	.389	Gold: *Silver: boliviano and divisions.
Brazil.....	Gold.....	Milreis.....	.546	Gold: 5, 10, and 20 milreis. Silver: $\frac{1}{2}$, 1, and 2 milreis.
British Possessions, N. A. (except Newfoundland).....	Gold.....	Dollar.....	1.000	
Central American States—				
Costa Rica.....	Gold.....	Colon.....	.465	Gold: 2, 5, 10, and 20 colons (\$0.307). Silver: 5, 10, 25, and 50 centimos.
British Honduras.....	Gold.....	Dollar.....	1.000	
Guatemala.....	Silver.....	Peso.....	.375	Silver: peso and divisions.
Honduras.....				
Nicaragua.....				
Salvador.....				
Chile.....	Gold.....	Peso.....	.365	Gold: escudo (\$1.825), doubloon (\$3.650), and condor (\$7.300). Silver: peso and divisions.
		Amoy.....	.615	
		Canton.....	.613	
		Chefoo.....	.588	
		Chin Kiang.....	.601	
		Fuchau.....	.589	
		Haikwan (Customs).....	.626	
		Hankow.....	.575	
		Kiaochow.....	.596	
		Nankin.....	.609	
		Niuchwang.....	.577	
		Ningpo.....	.591	
		Peking.....	.599	
		Shanghai.....	.562	
		Swatow.....	.568	
		Takau.....	.619	
		Tientsin.....	.596	
		Hongkong.....	.404	
		British.....	.404	
		Mexican.....	.407	
China.....	Silver.....	Dollar.....	1.000	
Colombia.....	Gold.....	Dollar.....	1.000	Gold: condor (\$9.647) and double-condor. Silver: peso.
Denmark.....	Gold.....	Crown.....	.268	Gold: 10 and 20 crowns.
Ecuador.....	Gold.....	Sucre.....	.487	Gold: 10 sucres (\$4.8665). Silver: sucre and divisions.
Egypt.....	Gold.....	Pound (100 piasters).....	4.943	Gold: pound (100 piasters), 5, 10, 20, and 50 piasters. Silver: 1, 2, 5, 10, and 20 piasters.
Finland.....	Gold.....	Mark.....	.193	Gold: 20 marks (\$3.859); 10 marks (\$1.93).
France.....	Gold.....	Franc.....	.193	Gold: 5, 10, 20, 50, and 100 francs. Silver: 5 francs.
German Empire.....	Gold.....	Mark.....	.238	Gold: 5, 10, and 20 marks.
Great Britain.....	Gold.....	Pound sterling.....	4.866 $\frac{1}{2}$	Gold: sovereign (pound sterling) and $\frac{1}{4}$ sovereign.
Greece.....	Gold.....	Drachma.....	.193	Gold: 5, 10, 20, 50, and 100 drachmas. Silver: 5 drachmas.
Haiti.....	Gold.....	Gourde.....	.965	Gold: 1, 2, 5, and 10 gourdes. Silver: gourde and divisions.
India (British).....	Gold.....	Pound sterling†.....	4.866 $\frac{1}{2}$	Gold: sovereign (pound sterling). Silver: rupee and divisions.
Italy.....	Gold.....	Lira.....	.193	Gold: 5, 10, 20, 50, and 100 lire. Silver: 5 lire.
Japan.....	Gold.....	Yen.....	.498	Gold: 5, 10, and 20 yen. Silver: 10, 20, and 50 sen.
Liberia.....	Gold.....	Dollar.....	1.000	
Mexico.....	Gold.....	Peso‡.....	.498	Gold: 5 and 10 pesos. Silver: dollar§ (or peso) and divisions.
Netherlands.....	Gold.....	Florin.....	.402	Gold: 10 florins. Silver: 2 $\frac{1}{2}$, 1 florin and divisions.
Newfoundland.....	Gold.....	Dollar.....	1.014	Gold: 2 dollars (\$2.028).
Norway.....	Gold.....	Crown.....	.268	Gold: 10 and 20 crowns.
Panama.....	Gold.....	Balboa.....	1.000	Gold: 1, 2 $\frac{1}{2}$, 5, 10, and 20 balboas. Silver: peso and divisions.
Persia.....	Silver.....	Kran.....	.069	Gold: $\frac{1}{4}$, 1, and 2 toman (\$3.409). Silver: $\frac{1}{4}$, $\frac{1}{2}$, 1, 2, and 5 krans.
Peru.....	Gold.....	Libra.....	4.866 $\frac{1}{2}$	Gold: $\frac{1}{4}$ and 1 libra. Silver: sol and divisions.
Philippine Islands.....	Gold.....	Peso.....	.500	Silver peso: 10, 20, and 50 centavos.
Portugal.....	Gold.....	Milreis.....	1.080	Gold: 1, 2, 5, and 10 milreis.
Russia.....	Gold.....	Ruble.....	.615	Gold: 5, 7 $\frac{1}{2}$, 10, and 15 rubles. Silver: 5, 10, 15, 20, 25, 50, and 100 copecks.
Spain.....	Gold.....	Peseta.....	.193	Gold: 25 pesetas. Silver: 5 pesetas.
Straits Settlements.....	Gold.....	Pound sterling¶.....	4.866 $\frac{1}{2}$	Gold: sovereign (pound sterling). Silver: dollar and divisions.
Sweden.....	Gold.....	Crown.....	.268	Gold: 10 and 20 crowns.
Switzerland.....	Gold.....	Franc.....	.193	Gold: 5, 10, 20, 50, and 100 francs. Silver: 5 francs.
Turkey.....	Gold.....	Piaster.....	.044	Gold: 25, 50, 100, 250, and 500 piasters.
Uruguay.....	Gold.....	Peso.....	1.034	Gold: peso. Silver: peso and divisions.
Venezuela.....	Gold.....	Bolivar.....	.193	Gold: 5, 10, 20, 50, and 100 bolivars. Silver: 5 bolivars.

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

*Gold standard adopted December 31, 1908, 12 $\frac{1}{2}$ bolivianos equal the pound sterling or Peruvian pound (\$4.866 $\frac{1}{2}$).

†The sovereign is the standard coin of India, but the rupee (\$0.3244 $\frac{1}{2}$) is the current coin, valued at 15 to the sovereign.

‡Seventy-five centigrams fine gold. §Value in Mexico, \$0.498.

¶The current coin of the Straits Settlements is the silver dollar issued on Government account and which has been given a tentative value of \$0.567758 $\frac{1}{2}$.

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