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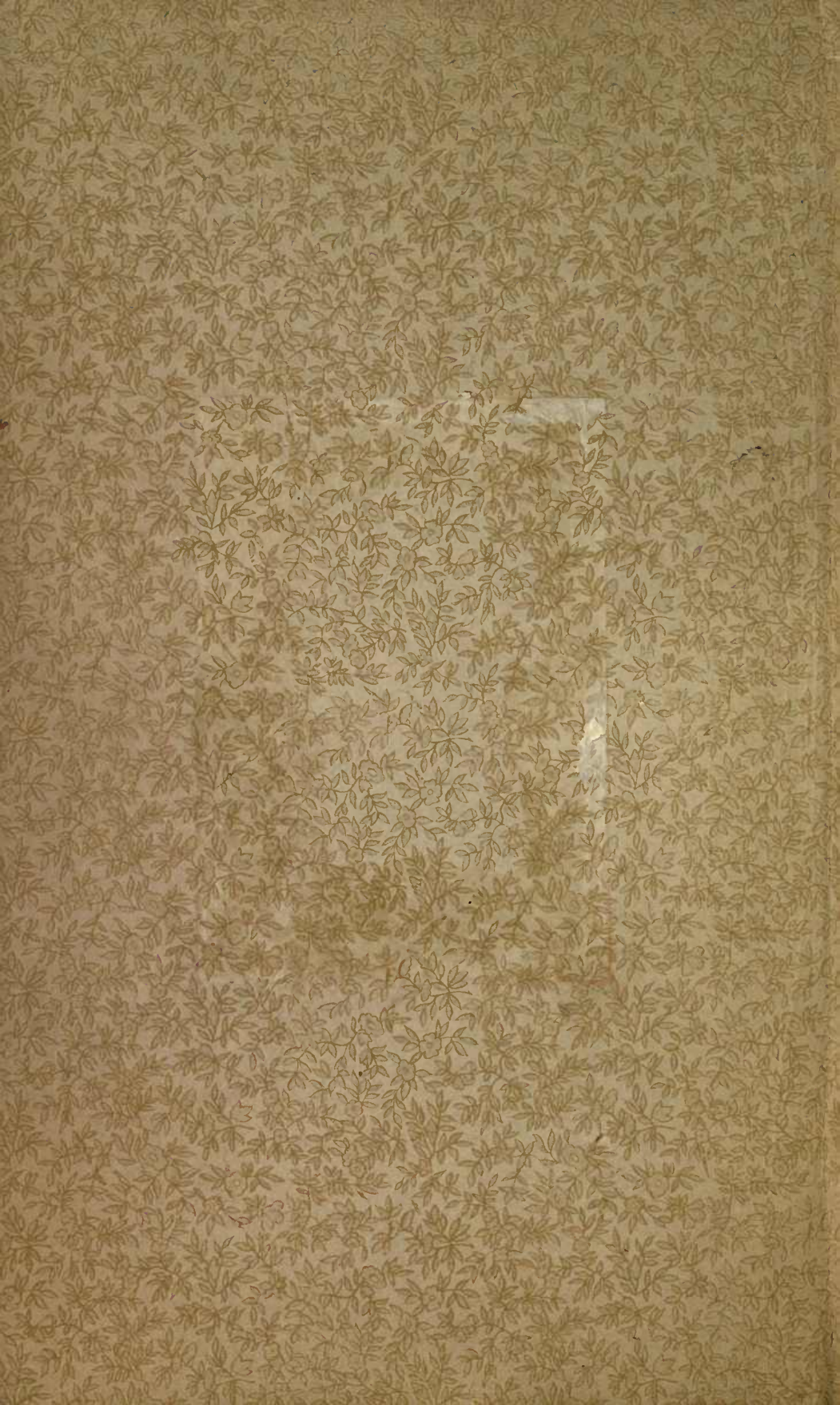
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THE LEGAL  
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FINANCIAL LIGHTS  
OF  
AMERICA.





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LEGAL AND FINANCIAL LIGHTS  
OF AMERICA.

The products of

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A NEW AND ORIGINAL COMPILATION OF THE MOST HONORABLE AND RELIABLE  
ATTORNEYS (ONE IN EACH COUNTY);

THE LARGEST, BEST AND MOST PROMINENT BANKS (ONE  
IN EACH COUNTY);

THE OFFICIAL DIPLOMATIC AND CONSULAR GUIDE OF THE U. S. THROUGHOUT  
THE WORLD;

AND THE MOST COMPREHENSIVE DIGEST OF ALL COMMERCIAL LAWS OF EACH  
STATE AND TERRITORY IN THE UNION;

ALL OF WHICH HAS BEEN ACCOMPLISHED FOR THE MUTUAL INTEREST AND  
PROFITS OF ATTORNEYS AND BANKS, AND THE WHOLESALE  
MERCHANTS AND MANUFACTURERS.

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NEW YORK.

1895.

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NEW YORK:  
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1896.



## PREFACE.

FOR the first time in the history of commerce, a system has been established by which a mutual and beneficial arrangement is entered into between the wholesale Merchants and Manufacturers of the country, with a legal representative herein contained, as well as getting honest information and treatment as to the debtor class in general; also for banking facilities, in connection with said sole attorney for each county, we give the most reliable Banks in same district which are giving special time and attention to all banking business entrusted to them. The system is entirely new, and cannot fail to save hundreds and thousands of dollars per year and relieve the minds of the commercial world of many of its commercial vexations and burdens; for where one attends (in one small district) to the interest of the many from the outside, how easy, indeed, it becomes for the one to make more satisfactory and quicker settlements in case of liquidation, and the same can be made far more profitable to creditor and beneficial to its treasury, by saving expenses, per cents., costs and remaining stock. All further explanations cheerfully given by our representatives or the publishers.

In conclusion, for all international business, we also give you the official Diplomatic and Consular list of the United States throughout the world.

With this short review of our work, we feel confident that these "Lights" will be and become the greatest panacea to commerce at large.

SCHUHL & LEMAIRE,

Publishers.

AGREEMENT BETWEEN

The Wholesale Merchants' & Manufacturers' Guarantee Credit Company

AND

THE LEGAL AND FINANCIAL LIGHTS OF AMERICA.

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It is agreed by The Wholesale Merchants' and Manufacturers' Guarantee Credit Company and the publishers of The Legal and Financial Lights of America, that the said members of the Wholesale Merchants' and Manufacturers' Guarantee Credit Company do, and will, uphold and encourage the said publication for divers good reasons as duly made acquainted with; and support it to the full extent, as follows:

FIRST. To be and become its annual subscribers.

SECOND. To deal directly with the attorneys contained therein in all matters pertaining to law, and judicial business in their respective counties.

THIRD. For all financial business to act directly with the banks therein furnished.

And the said publishers pledge themselves at all times, and in each edition to furnish only the most honorable and responsible attorneys and banks, one in each and every county of the United States (in larger cities, two or more as the case may necessitate).

ALL OF WHICH IS MUTUALLY CONCURRED IN BY

The Wholesale Merchants' and Manufacturers' Guarantee Credit Company

AND THE

Publishers of the Legal and Financial Lights of America.



## ALABAMA.

| <i>County Seat.</i>     | <i>County.</i> | <i>Name of Atty.</i>         | <i>Name of Bank.</i>                               | <i>Cashier.</i>     |
|-------------------------|----------------|------------------------------|--|---------------------|
| <b>Abbeville</b> .....  | Henry.         | J. W. Foster.                | <b>At Columbia,</b><br>Bk. of Jno. T. Davis & Son. |                     |
| <b>Andalusia</b> .....  | Covington.     | Ed. T. Albritton.            | <b>At Luverne, Bk. of Luverne.</b>                 | H. Folmar.          |
| <b>Ashland</b> .....    | Clay.          | A. S. Stockdall.             | <b>See Talladega.</b>                              |                     |
| <b>Ashville</b> .....   | St. Clair.     | E. J. Robinson.              | <b>See Gadsden.</b>                                |                     |
| <b>Athens</b> .....     | Limestone.     | W. R. Walker.                | <b>Bk. of Athens.</b>                              | C. E. Frost.        |
| <b>Birmingham</b> ..    | Jefferson.     | Mountjoy & Tomlinson.        | <b>Berney Natl. Bk.</b>                            | W. P. G. Harding.   |
| <b>Blountsville</b> ..  | Blount.        | M. L. Ward.                  | <b>See Cullman.</b>                                |                     |
| <b>Butler</b> .....     | Choctaw.       | Vacant.                      | <b>See Livingston.</b>                             |                     |
| <b>Brewton</b> .....    | Escambia.      | Jas. M. Davison.             | <b>Bk. of Brewton.</b>                             | O. F. Luttrell.     |
| <b>Camden</b> .....     | Wilcox.        | P. M. Horn.                  | <b>Camden Bk.</b>                                  | S. J. Walling, Jr.  |
| <b>Carrollton</b> ....  | Pickens.       | E. D. Willett.               | <b>See Tuscaloosa.</b>                             |                     |
| <b>Centre</b> .....     | Cherokee.      | C. Daniel.                   | <b>See Jacksonville.</b>                           |                     |
| <b>Centreville</b> .... | Bibb.          | S. D. Logan.                 | <b>At Blocton, Blocton Svgs. Bk.</b>               | J. B. Wadsworth.    |
| <b>Clanton</b> .....    | Chilton.       | W. A. Collier.               | <b>See Montgomery.</b>                             |                     |
| <b>Clayton</b> .....    | Barbour.       | A. A. Evans.                 | <b>Citizens Bk.</b>                                | J. E. Meadows.      |
| <b>Columbiana</b> ...   | Shelby.        | D. R. McMillan.              | <b>Bk. of Gordon DuBose.</b>                       | H. C. DuBose.       |
| <b>Cullman</b> .....    | Cullman.       | Geo. H. Parker.              | <b>Bk. of Parker &amp; Co.</b>                     | H. C. Bounds.       |
| <b>Dadeville</b> .....  | Tallapoosa.    | Jno. A. Terrell.             | <b>Tallapoosa Co. Bk</b>                           | Z. J. Wright, Jr.   |
| <b>Daphne</b> .....     | Baldwin.       | D. C. Anderson.              | <b>See Mobile.</b>                                 |                     |
| <b>DOUBLE SPRINGS</b> . | Winston.       | P. H. Newman.                | <b>See Jasper.</b>                                 |                     |
| <b>Edwardsville</b> .   | Cleburne.      | A. A. Hurst.                 | <b>Bk. of P. A. Howle.</b>                         |                     |
| <b>Elba</b> .....       | Coffee.        | P. N. Hickman.               | <b>At Luverne, Bk. of Luverne.</b>                 |                     |
| <b>Eufaula</b> .....    | Barbour.       | A. H. Merrill.               | <b>East Alabama Natl. Bk.</b>                      | C. P. Roberts.      |
| <b>Eutaw</b> .....      | Greene.        | Seay, Judge & DeGraffenried. | <b>First Natl. Bk.</b>                             | B. B. Barnes.       |
| <b>Evergreen</b> ....   | Conecuh.       | Farnham, Crum & Newton.      | <b>See Brewton.</b>                                |                     |
| <b>Fayette</b> .....    | Fayette.       | Jno. B. Sanford.             | <b>See Jasper.</b>                                 |                     |
| <b>Florence</b> .....   | Lauderdale.    | Simpson & Jones.             | <b>First Natl. Bk.</b>                             | N. C. Elting.       |
| <b>Fort Payne</b> ....  | De Kalb.       | L. A. Dobbs.                 | <b>Fort Payne Bk.</b>                              | W. P. Hemphill.     |
| <b>Gadsden</b> .....    | Etowah.        | Dortch & Martin.             | <b>First Natl. Bk.</b>                             | W. G. Brockway.     |
| <b>Geneva</b> .....     | Geneva.        | Chas. H. Laney.              | <b>Bk. of Geneva.</b>                              | Wm. J. Hall.        |
| <b>Greensboro</b> ...   | Hale.          | A. M. Tunstall.              | <b>Bk. of Greensboro'.</b>                         | J. A. Blunt.        |
| <b>Greenville</b> ....  | Butler.        | Richardson & Hamilton.       | <b>Exchange Bk.</b>                                | B. Steiner.         |
| <b>Grove Hill</b> ....  | Clarke.        | J. T. Lackland.              | <b>See Camden.</b>                                 |                     |
| <b>Guntersville</b> ..  | Marshall.      | Lusk & Bell.                 | <b>Bk. of Guntersville.</b>                        | W. M. Cantrell.     |
| <b>Hamilton</b> .....   | Marion.        | A. J. Stanford.              | <b>At Aberdeen, Miss.</b>                          |                     |
| <b>Hayneville</b> ....  | Lowndes.       | Clements & Brewer.           | <b>At Montgomery.</b>                              |                     |
| <b>Huntsville</b> ....  | Madison.       | O. R. Hundley.               | <b>First Natl. Bk.</b>                             | Jos. Martin.        |
| <b>Jacksonville</b> ..  | Calhoun.       | H. Lee Stevenson.            | <b>Tredegar Natl. Bk.</b>                          | Geo. P. Ide.        |
| <b>Jasper</b> .....     | Walker.        | W. B. Appling.               | <b>Jasper Trust Co.</b>                            | Jno. A. Gravelee.   |
| <b>La Fayette</b> ....  | Chambers.      | Dowdell & Duke.              | <b>Bk. of Lafayette.</b>                           | J. C. Griffin.      |
| <b>Linden</b> .....     | Marengo.       | Jno. C. Anderson.            | <b>At Uniontown, Plan. &amp; Mer. Bk.</b>          | W. J. White.        |
| <b>Livingston</b> ....  | Sumter.        | A. G. Smith.                 | <b>Bk. of McMillan &amp; Co.</b>                   |                     |
| <b>Luverne</b> .....    | Crenshaw.      | M. W. Rushton.               | <b>Bk. of Luverne.</b>                             | H. Folmar.          |
| <b>Marion</b> .....     | Perry.         | B. M. Huey.                  | <b>Marion Central Bk.</b>                          | Jas. T. Fitzgerald. |
| <b>Mobile</b> .....     | Mobile.        | Fielding Vaughan.            | <b>First Natl. Bk.</b>                             | C. D. Willoughby.   |
| <b>Monroeville</b> ...  | Monroe.        | Thos. S. Wiggins.            | <b>At Brewton.</b>                                 |                     |

## ALABAMA—CONTINUED.

| <i>County Seat.</i>     | <i>County.</i> | <i>Name of Atty.</i>    | <i>Name of Bank.</i>        | <i>Cashier.</i>   |
|-------------------------|----------------|-------------------------|-----------------------------|-------------------|
| <b>Montgomery</b> ..    | Montgomery.    | Tompkins & Troy.        | First Natl. Bk.             | A. M. Baldwin.    |
| <b>Moulton</b> .....    | Lawrence.      | W. T. Lowe.             | At Decatur, First Natl. Bk. | W. W. Littlejohn. |
| <b>Opelika</b> .....    | Lee.           | W. J. Samford & Son.    | First Natl. Bk.             | Orrin Brown.      |
| <b>Ozark</b> .....      | Dale.          | A. T. Borders.          | Planters' & Merchants' Bk.  | H. M. Sessions.   |
| <b>Prattville</b> ..... | Autaga.        | M. A. Smith.            | At Montgomery.              |                   |
| <b>Rockford</b> .....   | Coosa.         | J. H. Parker.           | At Tallapoosa.              |                   |
| <b>Russellville</b> ..  | Franklin.      | G. C. Almond.           | See Tusculmbia.             |                   |
| <b>Rutledge</b> .....   | Crenshaw.      | A. B. Brooks.           | At Luverne, Bk. of Luverne. | H. Folmar.        |
| <b>Scottsboro</b> ' ..  | Jackson.       | Jno. F. Proctor.        | Jackson Co. Bk.             | A. H. Coffey.     |
| <b>Seale</b> .....      | Russell.       | J. F. Waddell.          | At Union Springs.           |                   |
| <b>Selma</b> .....      | Dallas.        | Mallory & McLeod.       | City Natl. Bk.              | A. G. Parrish.    |
| <b>Somerville</b> ..... | Morgan.        | Wm. E. Skeggs.          | At Decatur, First Natl. Bk. | W. W. Littlejohn. |
| <b>St. Stephens</b> ..  | Washington.    | Vacant.                 | At Mobile.                  |                   |
| <b>Talladega</b> ..     | Talladega.     | A. M. Garber.           | Isbell Natl. Bk.            | R. L. Ivey.       |
| <b>Troy</b> .....       | Pike.          | Parks, Harmon & Gamble. | Farmers' & Merchants' Bk.   | L. M. Baslinsky.  |
| <b>Tuscaloosa</b> ..... | Tuscaloosa.    | Foster & Oliver.        | Merchants' Natl. Bk.        | Glenn Foster.     |
| <b>Tuscumbia</b> ..     | Colbert.       | Kirk & Almon.           | Colbert Co. Bk.             | J. H. Bemis.      |
| <b>Tuskegee</b> .....   | Macon.         | W. G. Brewer.           | Bk. of Tuskegee.            | J. H. Drakeford.  |
| <b>Union Springs</b> .  | Bullock.       | D. S. Bethune.          | Merchants' & Farmers' Bk.   | J. H. Ralner, Jr. |
| <b>Vernon</b> .....     | Lamar.         | T. B. Nesmith.          | At Aberdeen, Miss.          |                   |
| <b>Wedowee</b> .....    | Randolph.      | Jas. W. Oliver.         | At Roanoke, Bk. of Roanoke. | B. F. Weathers.   |
| <b>Wetumpka</b> ....    | Elmore.        | W. P. Gaddis.           | Bk. of M. Hohenberg & Co.   |                   |

## DIGEST OF ALABAMA COMMERCIAL LAWS.

**Assignments.**—Every general assignment made by a debtor, by which a preference or priority of payment is given to one or more creditors over the remaining creditors, shall be and inure to the benefit of the creditors equally. No preferences.

**Attachments.**—Attachments may issue when defendant resides out of the State, or absconds, or secretes himself so that the ordinary process of law cannot be served on him; or is about to remove out of the State; or is about to remove his property out of the State, so that plaintiff will probably lose his debt or have to sue for it in another State; or is about fraudulently to dispose of his property; or has fraudulently disposed of his property; or has moneys, property or effects, liable to satisfy his debts, which he fraudulently withholds.

**Bank Laws.**—Banks of discount and deposit may be established under the general incorporation laws, but must be wound up at the end of twenty years. Depositors not claiming interest are preferred creditors in case of insolvency. Any number of persons (not less than three stockholders) may associate themselves together to establish a bank of deposit and discount; their capital stock to be not less than \$50,000, of which not less than twenty per cent., and in no case less than \$25,000 must be actually paid by the subscribers for stock before the filing of the declaration of incorporation. A transcript of the declaration of incorporation must also be



## ALABAMA—CONTINUED.

filed in the office of the Secretary of State, who issues to the incorporators a certificate of incorporation. A stockholder is liable for the debts of the bank only to the extent of unpaid stock. It is made an offense punishable by fine for any bank, or officer of a bank of any kind, to receive deposits when the bank or person doing such banking business is in a failing or insolvent condition. Any banker who discounts a bill or note at a greater rate than 8 per cent. cannot enforce the collection of same except as to the principal, and if any interest has been paid it must be deducted from the principal.

**Exemptions.**—A resident of Alabama is entitled to a homestead not exceeding in value \$2,000 and in area 160 acres; and if he leaves surviving him a widow and minor child or children, or either, during the life of the widow and minority of the child or children, such property continues exempt from levy and sale for his debts. Personal property to value of \$1,000 and wages to \$25 per month are also exempt.

**Interest.**—Legal rate is 8 per cent. In case of usurious contract where usury is pleaded, all interest forfeited and defendant recovers full costs.

**Legal Holidays.**—Sunday, Christmas, February 22d, July 4th, January 1st, Thanks giving Day, Mardi-Gras, Good Friday, Birthdays of General Lee and Jefferson Davis, and Memorial Day (April 26th).

**Limitation of Actions.**—Judgments, twenty years; actions founded upon any contract or writing under seal for the recovery of lands, tenements, hereditaments, or any part thereof, actions against officers, ten years; actions on contracts in writing not under seal, for loans and upon stated or other liquidated accounts; for use and occupation of lands; against attorneys-at-law for failure to pay over money; upon judgments obtained before justices of the peace of this State, six years; for money due by open or unliquidated account, three years.

**Married Women.**—All property acquired by the wife before marriage, and all property acquired after marriage by gift, grant, inheritance or devise, remains her sole estate, and is liable for all debts contracted before marriage, also for articles of comfort and support of the household for which the husband would be liable.

**Notarial Fees.**—Protest \$1.50, and fifty cents each endorser.

**Notes and Bills of Exchange.**—Promissory notes payable at a bank or a certain place of payment therein designated, and bills of exchange are governed by the commercial law. All other instruments payable at a bank, or other designated place of payment, are governed by the commercial law as to days of grace, protest and notice. Three days of grace allowed on commercial paper and on sight bills. If last day of grace falls on a holiday, paper is due the next business day. No acceptance valid unless in writing. Damages on protest for non-acceptance or non-payment, five per cent. This covers all charges except interest.

**Stay of Executions.**—On sums less than \$20.00, thirty days; over \$20.00, sixty days.

**Transfer of Corporation Stocks.**—1. Shares of stock in corporation are personal property, transferable on the books of the corporation in such manner as is required by the By-Laws, or regulations of the corporation. 2. When the charter, By-Laws or regulations of private corporations require the transfer of the stock to be made on the books of the corporation, no transfer of stock is valid as against *bona fide* creditors, or subsequent purchasers, without notice, except from the time such transfer shall have been registered. 3. It is the duty of every corporation to

## ALABAMA—CONTINUED.

require the transfer of its stock to be made on its books ; and persons holding stock not so transferred or registered or holding any stock under hypothecation, mortgage or other lien must have the same made or registered on the books of the corporation, or upon failing to do so within fifteen days, all such transfers, hypothecations, mortgages or other liens shall be void as to *bona fide* creditors, or subsequent purchasers without notice.



## ARIZONA.

| <i>County Seat.</i> | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i>   | <i>Cashier.</i>    |
|---------------------|----------------|----------------------|------------------------|--------------------|
| Flagstaff .....     | Coconino.      | T. G. Norrls.        | Arizona Central Bk.    | J. H. Hoskins, Jr. |
| Florence .....      | Pinal.         | W. R. Stone.         | See Phoenix.           |                    |
| Globe .....         | Gila.          | P. T. Robertson.     | Old Dominion Coml. Co. | A. Bailey.         |
| Kingman .....       | Mohave.        | W. G. Blakely.       | See Flagstaff.         |                    |
| Phoenix .....       | Maricopa.      | Chas. F. Ainsworth.  | Phoenix Natl. Bk.      | A. H. Harscher.    |
| Prescott .....      | Yavapai.       | E. M. Sanford.       | Prescott Natl. Bk.     | R. C. Woodruff.    |
| St. Johns .....     | Apache.        | Geo. A. Estes.       | State Bk. of Arizona.  | A. F. Banta.       |
| Solomonsville       | Graham.        | C. E. Moorman.       | See Tucson.            |                    |
| Tombstone .....     | Cochise.       | A. R. English.       | See Tucson.            |                    |
| Tucson .....        | Pima.          | C. W. Wright.        | Arizona Natl. Bk.      | M. P. Freeman.     |
| Yuma .....          | Yuma.          | Geo. M. Knight.      | See Phoenix.           |                    |

## DIGEST OF ARIZONA COMMERCIAL LAWS.

**Assignments.**—Assignments shall provide for the distribution of all real and personal property, not exempt, among creditors in proportion to their respective claims. Preferences are void.

**Attachments.**—Attachments may issue when the action is on contract, express or implied, for the direct payment of money, made or payable in territory, and no security has been given for satisfaction of the payment to be rendered. It shall specify the character of the indebtedness, that same is due to plaintiff, over and above all legal set-offs or counter claims, and that demand has been made for the amount due; or that defendant is indebted to plaintiff, stating the amount and character of debt; or that the same is due over and above all legal set-offs and counter claims, and that the defendant is a non-resident of the territory, or is a foreign corporation doing business therein; or that an action is pending between the parties, and the defendant is about to remove his property beyond the jurisdiction of the court to avoid the payment of the judgment, and that the attachment is not sought for wrongful or malicious purposes, and the action is not prosecuted to hinder or delay any creditor of the defendant.

**Bank Laws.**—Banks of discount and deposit may be incorporated under the general Corporation Act. Banking business may be carried on by individuals or firms, or by corporations organized for that purpose. The Territory Auditor is ex-officio bank comptroller. Every bank and banker shall make to the bank comptroller not less than three reports each year under oath.

**Exemptions.**—Head of family may hold real property, selected to the value of \$4,000 and \$1,000 worth of personal property.

**Interest.**—Legal rate 7 per cent. per annum, and by contract any rate may be fixed. There is no usury law.

**Legal Holidays.**—Sunday, January 1, February 22, May 30, July 4, December 25, Thanksgiving, General Territorial election, or special election called by the Governor.

## ARIZONA—CONTINUED.

**Limitation of Actions.**—To recover real estate, three years after cause accrued ; where founded on possession, two years. Three years for debt, where indebtedness is not evidenced by a contract in writing, upon stated or open accounts. All actions for which no limitation is prescribed, except to recover real estate, actions to contest wills, and to cancel a will for forgery or fraud, two years after the discovery thereof. Five years, judgment or actions for debt evidenced by, or founded upon contract in writing, made within this territory, actions upon a judgment or upon an instrument in writing executed without this territory. New acknowledgment or promise must be in writing.

**Married Women.**—All property of a married woman, whether acquired before or after marriage, by gift, grant, inheritance, devise or otherwise, shall remain her sole property so long as she wills. Said property is not liable for her debts or contracts unless said debts and contracts were made with special reference to its being liable.

**Notarial Fees.**—Protest \$2.50 and 75 cents each notice.

**Notes and Bills of Exchange.**—All notes in writing shall be due and payable as therein expressed, and shall have the same effect and be negotiable in like manner as inland bills of exchange. The payees and indorsees of every such note payable to them or their order, and the holders of every such note payable to bearer, may maintain actions for the sums of money therein mentioned against the makers and indorsers of the same respectively in like manner as in cases of inland bills of exchange, and not otherwise. To charge a person within this territory as an acceptor on a bill of exchange, his acceptance must be in writing, signed by himself or his lawful agent. Three days of grace shall be allowed on all bills. Paper maturing on a holiday becomes due the next business day. Damages for protested bills, 10 per cent.

**Stay of Executions.**—Three months by giving good security,

**Transfer of Corporation Stocks.**—Transfer of stock shall not be valid except as between the parties thereto, until the same are regularly entered upon the books of the company, so as to show the names of the persons by whom and to whom the transfer is made, the numbers or other designation of the shares and date of the transfer.

## ARKANSAS.

| <i>County Seat.</i>         | <i>County.</i> | <i>Name of Atty.</i>  | <i>Name of Bank.</i>         | <i>Cashier.</i>    |
|-----------------------------|----------------|-----------------------|------------------------------|--------------------|
| <b>Arkadelphia</b> . . .    | Clark.         | Murry & Kinsworthy.   | Elk Horn Bk.                 | W. E. Barkman,     |
| <b>Arkansas City</b> . . .  | Desha.         | Murphy & Gates.       | Desha Bk.                    | Henry Thane.       |
| <b>Augusta</b> . . . . .    | Woodruff.      | Stanley & Andrews.    | Bk. of Augusta.              | L. J. Stacy.       |
| <b>Batesville</b> . . . . . | Independence   | Yancey & Fulkerson.   | Bk. of Batesville.           | Jno. Q. Wolf.      |
| <b>Benton</b> . . . . .     | Saline.        | A. D. Jones.          | Saline Co. Bk.               | Jno. G. Still.     |
| <b>Bentonville</b> . . .    | Benton.        | W. D. Mauk.           | People's Bk.                 | Jas. M. Bohart.    |
| <b>Berryville</b> . . . .   | Carroll.       | J. P. Fancher.        | Carroll Co. Bk.              | W. R. Hamilton.    |
| <b>Camden</b> . . . . .     | Ouachita.      | Smead & Powell.       | Ouschita Valley Bk.          | W. K. Ramsey.      |
| <b>Centre Point</b> . . .   | Howard.        | W. D. Lee.            | At Nashville, Howard Co. Bk. | D. P. Terry.       |
| <b>Clarendon</b> . . . .    | Monroe.        | Ewan, Manning & Lee.  | Merchants' & Planters' Bk.   | J. W. B. Robinson. |
| <b>Clarksville</b> . . . .  | Johnson.       | A. S. McKennon.       | Bk. of Clarksville.          | Cortis L. Pyle.    |
| <b>Clinton</b> . . . . .    | Van Buren.     | S. W. Simpson.        | See Morrilton.               |                    |
| <b>Conway</b> . . . . .     | Faulkner.      | P. H. Prince.         | Bk. of Conway.               | D. R. Fones.       |
| <b>Corning</b> . . . . .    | Clay.          | G. B. Ollver.         | Bk. of Corning.              | W. D. Polk.        |
| <b>Dallas</b> . . . . .     | Polk.          | F. M. Reeves.         | See Waldron.                 |                    |
| <b>Dardanelle</b> . . . .   | Yell.          | J. M. Parker.         | People's Bk.                 | J. B. Crownover.   |
| <b>De Witt</b> . . . . .    | Arkansas.      | Gibson & Holt.        | At Stuttgart, German Am. Bk. | J. W. Underwood.   |
| <b>Dumas</b> . . . . .      | Desha.         | Jas. Murphy.          | See Arkansas City.           |                    |
| <b>Eldorado</b> . . . . .   | Union.         | Jesse B. Moore.       | Bk. of Eldorado.             | E. H. Smith.       |
| <b>Evening Shade</b> . . .  | Sharp.         | Sam. H. Davidson.     | See Batesville.              |                    |
| <b>Fayetteville</b> . . .   | Washington.    | Walker & Walker.      | Bk. of Fayetteville.         | H. L. Gregg.       |
| <b>Forrest City</b> . . .   | St. Francis.   | N. W. Norton.         | Bk. of Eastern Arkansas.     | Chas. H. Sanders.  |
| <b>Fort Smith</b> . . . .   | Sebastian.     | Ira D. Oglesby.       | First Nat'l Bk.              | Jno. Valle.        |
| <b>Hamburg</b> . . . . .    | Ashley.        | Geo. W. Norman.       | See Arkansas City.           |                    |
| <b>Hampton</b> . . . . .    | Calhoun.       | C. L. Poole.          | See Camden.                  |                    |
| <b>Harrisburg</b> . . . .   | Poinsett.      | Jno. J. Mardis.       | See Jonesborough.            |                    |
| <b>Harrison</b> . . . . .   | Boone.         | H. C. King.           | Boone Co. Bk.                | H. C. King.        |
| <b>Heber</b> . . . . .      | Cleburne.      | J. P. Wood.           | See Searcy.                  |                    |
| <b>Helena</b> . . . . .     | Phillips.      | Quarles & Moore.      | First Nat'l Bk.              | S. S. Faulkner.    |
| <b>Hot Springs</b> . . . .  | Garland.       | Wood & Henderson.     | Arkansas Nat'l Bk.           | Chas. N. Rix.      |
| <b>Huntsville</b> . . . .   | Madison.       | A. M. Brumfield.      | Madison Co. Bk.              | W. T. Brooks.      |
| <b>Jasper</b> . . . . .     | Newton.        | M. T. Briscoe.        | See Harrison.                |                    |
| <b>Jonesborough</b> . . .   | Craighead.     | J. C. Hawthorne.      | Bk. of Jonesboro.            | S. A. Warner, Jr.  |
| <b>Lake Village</b> . . . . | Chicot.        | Gaines & Street.      | See Monticello.              |                    |
| <b>Little Rock</b> . . . .  | Pulaski.       | Ratcliffe & Fletcher. | Citizens' Bk.                | J. E. England.     |
| <b>Lockesburg</b> . . . .   | Sevier.        | Steel & Steel.        | At Nashville, Howard Co.     | D. P. Terry.       |
| <b>Lonoke</b> . . . . .     | Lonoke.        | Geo. Sibley.          | See Little Rock.             |                    |
| <b>Magnolia</b> . . . . .   | Columbia.      | Stevens & Stevens.    | Columbia Co. Bk.             | J. C. McNeill.     |
| <b>Malvern</b> . . . . .    | Hot Springs.   | N. P. Richmond.       | Bk. of Malvern.              | F. M. Smith.       |
| <b>Marianna</b> . . . . .   | Lee.           | E. D. Robertson.      | Lee Co. Bk.                  | R. H. Nall.        |
| <b>Marion</b> . . . . .     | Crittenden.    | R. F. Crittenden.     | At Memphis, Tenn.            |                    |
| <b>Marshall</b> . . . . .   | Searcy.        | Albert Welborn.       | See Yellville.               |                    |
| <b>Melbourne</b> . . . . .  | Izard.         | Jas. J. Baker.        | See Batesville.              |                    |
| <b>Monticello</b> . . . . . | Drew.          | Wood & Matthews.      | Monticello Bk.               | R. F. Hyatt.       |
| <b>Morrilton</b> . . . . .  | Conway.        | C. C. Reid.           | Bk. of Morrilton.            | W. J. Stowers.     |
| <b>MOUNTAIN HOME</b> . .    | Baxter.        | M. N. Dyer.           | See Yellville.               |                    |
| <b>MOUNTAIN VIEW</b> . .    | Stone.         | Ben. F. Williamson.   | See Batesville.              |                    |



## ARKANSAS—CONTINUED.

| <i>County Seat.</i>       | <i>County.</i> | <i>Name of Atty.</i>         | <i>Name of Bank.</i>              | <i>Cashier.</i>     |
|---------------------------|----------------|------------------------------|-----------------------------------|---------------------|
| <b>Mount Ida</b> .....    | Montgomery.    | Watkins & Witt.              | See Hot Springs.                  |                     |
| <b>Murfreesboro.</b>      | Pike.          | J. C. Pinnix.                | See Prescott.                     |                     |
| <b>New Louisville.</b>    | La Fayette.    | King & Searcy.               | Citizens' Bk.                     | P. E. McRae.        |
| <b>Newport</b> .....      | Jackson.       | Jno. W. & Jos. M. Stayton.   | Bk. of Newport.                   | R. M. Johnson.      |
| <b>Osceola</b> .....      | Mississippi.   | S. S. Semmes.                | Bk. of Osceola.                   | Jas. L. Hale.       |
| <b>Ozark</b> .....        | Franklin.      | W. W. & Geo. A. Mansfield.   | Arkansas Valley Bk.               | J. B. Carter.       |
| <b>Paragould</b> .....    | Greene.        | Block & Sullivan.            | Greene Co. Bk.                    | W. H. Ritter.       |
| <b>Paris</b> .....        | Logan.         | Jackson & White.             | Bk. of Paris.                     | W. R. Cherry.       |
| <b>Perryville</b> .....   | Perry.         | J. F. Sellers.               | See Morrilton.                    |                     |
| <b>Pine Bluff</b> .....   | Jefferson.     | N. T. White.                 | Merchants' & Planters' Bk.        | F. H. Head.         |
| <b>Pocahontas</b> .....   | Randolph.      | P. H. Crenshaw.              | At Black Rock, Bk. of Black Rock. | Jay J. Bryan.       |
| <b>Powhatan</b> .....     | Lawrence.      | Robert P. Mack.              | At Black Rock, Bk. of Black Rock. | Jay J. Bryan.       |
| <b>Prescott</b> .....     | Nevada.        | C. C. Hamby.                 | Nevada Co. Bk.                    | O. B. Gordon.       |
| <b>Princeton</b> .....    | Dallas.        | R. T. Fuller.                | At Fordyce, Bk. of Fordyce.       | C. McKee.           |
| <b>Richmond</b> .....     | Little River.  | J. C. & H. C. Head.          | At Hope, Hempstead Co. Bk.        | T. H. Simms.        |
| <b>Rison</b> .....        | Cleveland.     | Atty. & Bk., see Pine Bluff. |                                   |                     |
| <b>Russellville</b> ..... | Pope.          | Davis & Son.                 | First National Bk.                | Jas. E. Battenfield |
| <b>Salem</b> .....        | Fulton.        | Robert P. Maxey.             | See Yellville.                    |                     |
| <b>Searcy</b> .....       | White.         | Jno. T. Hicks.               | People's Bk.                      | T. B. Paschall.     |
| <b>Sheridan</b> .....     | Grant.         | T. B. Morton.                | See Pine Bluff.                   |                     |
| <b>Star City</b> .....    | Lincoln.       | D. H. Rousseau.              | See Pine Bluff.                   |                     |
| <b>Texarkana</b> .....    | Miller.        | Arnold & Cook.               | At Texarkana, Texas.              |                     |
| <b>Van Buren</b> .....    | Crawford.      | Miles & Miles.               | Citizens' Bk.                     | R. E. Brown.        |
| <b>Vandale</b> .....      | Cross.         | T. E. Hare.                  | At Wynne, Cross Co. Bk.           | J. R. Perkins.      |
| <b>Waldron</b> .....      | Scott.         | W. W. Wallis.                | See Paris.                        |                     |
| <b>Warren</b> .....       | Bradley.       | W. R. Quinney.               | Merchants & Planters Bk.          | I. J. Adair.        |
| <b>Washington</b> .....   | Hempstead.     | A. B. & R. B. Williams.      | See Prescott.                     |                     |
| <b>Yellville</b> .....    | Marion.        | J. C. Floyd.                 | Bk. of Yellville.                 | A. S. Layton.       |

## DIGEST OF ARKANSAS COMMERCIAL LAWS.

**Assignments.**—Assignments can be made of any property, real, personal or mixed, or choses in action, for the payment of debts. No preferences are allowed.

**Attachments.**—Attachments may issue when defendant is a foreign corporation or non-resident of the State, or has been absent from the State four months, or has departed from the State with intent to defraud his creditors, or has left the county of his residence to avoid the service of summons, or conceals himself that summons cannot be served upon him, or is about to remove or has removed his property, or a material part thereof, out of the State, not leaving enough therein to satisfy the claims of defendant's creditors, or has sold, conveyed or otherwise disposed of his property, or suffered or permitted the same to be sold, with the fraudulent intent to cheat, hinder and delay his creditors, or is about to sell, convey, or otherwise dispose of his property with such intent. But attachments will not be granted against a defendant on the ground that he is a non-resident, except in actions arising upon contract.

## ARKANSAS—CONTINUED.

**Bank Laws.**—Any number of persons, not less than three, may form a banking corporation. Those proposing to form such a body must elect a board of directors, a president, secretary and treasurer, and adopt articles of association, which must be filed with the Secretary of State and with the clerk of the county in which the corporation is to transact business, together with a certificate setting forth the purpose for which the corporation is formed, the amount of its capital stock, the amount paid in, the names of the stockholders, and the number of shares held by each. Stockholders are only liable for the par value of the stock respectively held by them. Reports are required to be made showing the financial condition of the bank annually to the county clerk, and by him recorded in a book kept for that purpose, and a failure to make these reports renders the president and secretary individually liable for all debts of the bank during the period of such failure.

**Exemptions.**—The homestead outside of any city, town or village, shall consist of not exceeding 160 acres of land, with the improvements thereon, to be selected by the owner, not to exceed in value the sum of \$2,500; and in no event shall the homestead be reduced to less than eighty acres without regard to value. The homestead in any city, town, or village, shall consist of not exceeding one acre of land, with the improvements thereon, to be selected by the owner, not to exceed in value the sum of \$2,500, and in no event shall such homestead be reduced to less than one-quarter of an acre of land, without regard to value. Unmarried persons are entitled to \$200, and married persons and heads of families to \$500 of personal property.

**Interest.**—Legal rate is 6 per cent., but contracts may be made for any rate not exceeding 10 per cent.; usury forfeits principal and interest.

**Legal Holidays.**—Sunday, July 4, Christmas and Thanksgiving, January 1, February 22, Birthday of Lee.

**Limitation of Actions.**—Accounts, three years; notes and sealed instruments, five years (sealed instruments executed prior to March 29, 1889, ten years); judgments, ten years. A written acknowledgment of indebtedness and promise to pay, or a part payment, revives the debt. Limitations of actions for the recovery of real estate, seven years. Suits to foreclose mortgages or trust deeds are barred, unless brought within a period of limitation fixed by law for suit on the debt or liability for the security of which they are given.

**Married Women.**—All property of a married woman, whether acquired before or after marriage, by gift, grant, inheritance, devise or otherwise, shall remain her sole property so long as she wills. Said property is not liable for her debts or contracts, unless said debts and contracts were made with special reference to its being liable.

**Notarial Fees.**—Protest, \$1.65; fifty cents each notice; twenty-five cents seal and postage.

**Notes and Bills of Exchange.**—The general rules of commercial law prevail. Notes to be negotiable must be expressed to be for value received. Three days of grace are allowed. Paper due on holidays becomes payable on the preceding day. Protests are in common form and made by notary public. Acceptances thereof must be in writing. Any person upon whom a bill of exchange is drawn and to whom the same may be delivered for acceptance, who destroys such bill, or refuses within twenty-four hours after such delivery, or within such time as the holder may allow to return the bill accepted or unaccepted to the holder is deemed to have

## ARKANSAS—CONTINUED.

accepted the same. Damages, 2 per cent. on domestic bills, and on foreign, if payable in certain named states, 4 per cent.; other points in United States, 5 per cent. Outside United States, 10 per cent. Bills of exchange protested for non-payment or non-acceptance bear interest at the rate of 10 per cent. per annum.

**Stay of Execution.**—Three months by giving good security.

**Transfer of Corporation Stocks.**—Stock of corporations can only be legally transferred by endorsement on back of stock, and by transfer on the books of the corporation, and when any stockholder shall transfer his stock, a certificate of such transfer shall forthwith be deposited with the county clerk, and no transfer of stock shall be valid as against any creditor of such stockholder until such certificate shall have been so deposited.



CALIFORNIA.

| <i>County Seat.</i>       | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i>                        | <i>Cashier.</i>   |
|---------------------------|----------------|----------------------|---|-------------------|
| <b>Alturas</b> .....      | Modoc.         | D. W. Jenks.         | At Cedarville,<br>Bk. of Cresslar & Bonner. |                   |
| <b>Auburn</b> .....       | Placer.        | Ben. B. Tabor.       | Placer Co. Bk.                              | T. J. Nichols.    |
| <b>Bakersfield</b> ....   | Kern.          | B. Brundage.         | Bk. of Bakersfield.                         | J. J. Mack.       |
| <b>Bridgeport</b> ....    | Mono.          | W. O. Parker.        | See Madera.                                 |                   |
| <b>Colusa</b> .....       | Colusa.        | H. M. Albery.        | Colusa Co. Bk.                              | W. P. Harrington. |
| <b>Cresecent City</b> ..  | Del Norte.     | W. A. Hamllton.      | See Yreka.                                  |                   |
| <b>Downieville</b> ...    | Sierra.        | Stanley A. Smith.    | At Forest City,<br>Bk. of Chas. Heintzen.   |                   |
| <b>Eureka</b> .....       | Humboldt.      | Sevler Bros.         | Randall Bnkg. Co.                           | J. S. Murray.     |
| <b>Fairfield</b> .....    | Solano.        | G. A. Lamont.        | At Vallejo, Vallejo Coml. Bk.               | Jos. R. English.  |
| <b>Fresno</b> .....       | Fresno.        | Geo. E. Church.      | First Natl. Bk.                             | E. A. Walroud.    |
| <b>Hanford</b> .....      | Kings.         | Newman Jones.        | Farmers' & Merch. Bk.                       | B. A. Fassett.    |
| <b>Hollister</b> .....    | San Benito.    | Briggs & Hudner.     | Bk. of Hollister.                           | T. W. Hawkins.    |
| <b>Independence</b> Inyo. |                | D. W. Forbes.        | See Visalia.                                |                   |
| <b>Jackson</b> .....      | Omador.        | A. C. Brown.         | At Lodi, Bk. of Lodi.                       | F. Cogswell.      |
| <b>Lakeport</b> .....     | Lake.          | M. S. Sayre.         | Bk. of Lake.                                | W. E. Greene.     |
| <b>Los Angeles</b> ...    | Los Angeles.   | Allen & Flint.       | Farmers' & Merch. Bk.                       | J. Milner.        |
| <b>Madera</b> .....       | Madera.        | F. H. Short.         | Coml. Bk. of Madera.                        | E. H. Cox.        |
| <b>Mariposa</b> .....     | Mariposa.      | L. F. Jones.         | See Merced.                                 |                   |
| <b>Martinez</b> .....     | Contra Costa.  | W. S. Wells.         | Bk. of Martinez.                            | H. M. Hale.       |
| <b>Marysville</b> ....    | Yuba.          | Forbes & Dinsmore.   | Rideout Bk.                                 | C. S. Brooks.     |
| <b>Merced</b> .....       | Merced.        | T. C. Law.           | Coml. Savg. Bk.                             | M. S. Huffman.    |
| <b>Modesto</b> .....      | Stanislaus.    | C. C. Wright.        | Modesto Bk.                                 | J. R. Broughton.  |
| <b>Napa</b> .....         | Napa.          | Denn's Spencer.      | Bk. of Napa.                                | Henry Brown.      |
| <b>Nevada City</b> ...    | Nevada.        | Fred. Searles.       | Citizens' Bk.                               | Jno. T. Morgan.   |
| <b>Oakland</b> .....      | Alameda.       | Metcalf & Metcalf.   | Central Bk.                                 | C. R. Yates.      |
| <b>Oroville</b> .....     | Butte.         | J. M. McGill.        | Bk. of Rideout, Smith & Co.                 | E. W. Fogg.       |
| <b>Placerville</b> ....   | Eldorado.      | Williams & Witmer.   | Bk. of A. Mierson.                          | Max Mierson.      |
| <b>Quincy</b> .....       | Plumas.        | E. F. Hogan.         | See Oroville.                               |                   |
| <b>Red Bluff</b> .....    | Tehama.        | N. P. Chipman.       | Bk. of Tehama Co.                           | W. B. Cahoon.     |
| <b>Redding</b> .....      | Shasta.        | Aaron Bell.          | Bk. of Shasta Co.                           | C. C. Bush.       |
| <b>Redwood City</b> .     | San Mateo.     | Geo. C. Ross.        | Bk. of San Mateo Co.                        | L. P. Behrens.    |
| <b>Riverside</b> .....    | Riverside.     | Purlington & Adair.  | Orange Growers' Bk.                         | H. T. Hays.       |
| <b>Sacramento</b> ...     | Sacramento.    | W. F. George.        | Natl. Bk. of D. O. Mills & Co.              | C. F. Dillman.    |
| <b>Salinas City</b> ...   | Monterey.      | W. M. R. Parker.     | Salinas City Bk.                            | W. S. Johnson.    |
| <b>San Andreas</b> ..     | Calaveras.     | J. H. Reed.          | See Stockton.                               |                   |
| <b>SAN BERNARDINO</b> .   | S. Bernardino. | E. E. Rowell.        | Farmers' Exchange Bk.                       | S. F. Zombro.     |
| <b>San Diego</b> .....    | San Diego.     | M. A. Luce.          | Bk. of Commerce.                            | C. W. Jorres.     |
| <b>San Francisco</b> .    | San Francisco  | Norman H. Hurd.      | Bk. of California.                          | Thomas Brown.     |
| <b>San Jose</b> .....     | Santa Clara.   | Wilcox & Coolidge.   | First Natl. Bk.                             | L. G. Nesmith.    |
| <b>SAN LUIS OBISPO</b> .  | S. Luis Obspo. | W. H. Spencer.       | Andrews Bkg. Co                             | J. W. Smith.      |
| <b>San Rafael</b> ....    | Marin.         | Hepburn Wilkins.     | Bk. of A. P. Hotalling.                     | S. M. Augustine.  |
| <b>Santa Anna</b> ....    | Orange.        | E. E. Keech.         | First Natl. Bk.                             | J. A. Turner.     |
| <b>Santa Barbara</b> .    | Santa Barbara  | E. B. Hall.          | Santa Barbara Co. Natl. Bk.                 | E. S. Sheffield.  |
| <b>Santa Cruz</b> .....   | Santa Cruz.    | C. B. Younger.       | City Bk.                                    | W. D. Haslam.     |
| <b>Santa Rosa</b> ....    | Sonoma.        | Rutledge & Pressley. | Santa Rosa Natl. Bk.                        | F. A. Brnsh.      |

## CALIFORNIA—CONTINUED.

| <i>County Seat.</i>      | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i>         | <i>Cashier.</i>  |
|--------------------------|----------------|----------------------|------------------------------|------------------|
| <b>Sonora</b> .....      | Tuolumne.      | Street & Street.     | See Modesto.                 |                  |
| <b>Stockton</b> .....    | San Joaquin.   | Baldwin & Thompson.  | Farmers' & Merch. Bk.        | C. H. Keagle.    |
| <b>Susanville</b> .....  | Lassen.        | Goodwin & Goodwin.   | Bk. of Lassen Co.            | H. W. Meylert.   |
| <b>Ukiah</b> .....       | Mendocino.     | J. A. Cooper.        | Bk. of Ukiah.                | Samuel Wheeler.  |
| <b>Ventura</b> .....     | Ventura.       | Barnes & Selby.      | Bk. of Wm. Collins & Son.    | Jno. S. Collins. |
| <b>Visalia</b> .....     | Tulare.        | Daggett & Adams.     | Bk. of Visalia.              | C. J. Giddings.  |
| <b>Weaverville</b> ..... | Trinity.       | J. B. Philbrook.     | Bk. of C. W. Smith.          |                  |
| <b>Willows</b> .....     | Glenn.         | Dudley & Long.       | Bk. of Willows.              | B. H. Burton.    |
| <b>Woodland</b> .....    | Yolo.          | Frank E. Baker.      | Bk. of Yolo.                 | C. W. Bush.      |
| <b>Yreka</b> .....       | Siskiyou.      | Jas. F. Farrarher.   | Siskiyou Co. Bk.             | F. E. Wadsworth. |
| <b>Yuba City</b> .....   | Sutter.        | M. E. Sanborn.       | Farmers' Co-operative Union. | C. R. Boyd.      |

## DIGEST OF CALIFORNIA COMMERCIAL LAWS.

**Assignments.**—An insolvent debtor may, in good faith, execute an assignment of property to one or more assignees, in trust, for the satisfaction of his creditors. A debtor is insolvent when he is unable to pay his debts from his own means as they become due. A debtor may pay one creditor in preference to another, or may give one creditor security for the payment of his demand in preference to another.

**Attachments.**—An attachment may issue in an action upon a contract, express or implied, for the direct payment of money, where the contract is made or payable in this State, and is not secured by any mortgage or lien upon real or personal property, or any pledge of personal property, or, if originally so secured, such security has, without act of the plaintiff or the person to whom the security was given, become valueless. In an action upon a contract, expressed or implied, against a defendant not residing in this State.

**Bank Laws.**—Corporations may be formed under the general laws for banking purposes. No corporation, association, or individual shall issue or put in circulation as money anything but the lawful money of the United States. Bank commissioners must annually examine the affairs of all banks. All banks are required to make semi-annual reports to the bank commissioners on the 20th of January and the 20th of July. There must be published semi-annually a statement of the capital, condition and assets of every bank or banker. Every banking corporation must keep in its office, in a place accessible to its stockholders, depositors, and creditors, a book containing a list of its stockholders, and the number of shares held by each. It must also post in a conspicuous place in its office a notice signed by the president or secretary, giving the names of the directors of the corporation and the number and value of shares held by each. The capital must be paid in money. The directors of a bank making a false statement in the above mentioned certificates shall be liable personally to the persons thereafter doing business with the bank. All foreign banking corporations must make similar statements to those required by local banks, verified by the agent or manager of the business, resident in California, and he shall be subject to the same liabilities provided against directors and officers for false statements. No bank failing to comply with the provisions of this law can prosecute any action in the courts. There is no limitation

## CALIFORNIA—CONTINUED.

of the right to sue a bank, banker, trust company, savings or loan association for money or property deposited with them.

**Exemptions.**—The head of a family is entitled to a homestead not exceeding \$5,000; one not a head of a family to a homestead not exceeding \$1,000 in value.

**Interest.**—Legal rate is 7 per cent. per annum, but any rate may be contracted for. There are no usury laws.

**Legal Holidays.**—Sunday, January 1, February 22, May 30, July 4, September 9, December 25, any public fast, Thanksgiving, Labor Day, State or General Election Day.

**Limitation of Actions.**—Upon a judgment and for mesne profits of real property, five years; upon any contract, obligation or liability founded upon an instrument in writing, executed in this State, four years; upon a liability created by statute other than a penalty or forfeiture, for trespass upon real property; for taking, detaining or injuring any goods or chattels, including actions for the specific recovery of personal property; for relief on the ground of fraud or mistake, and the cause of action does not accrue until the discovery of fraud or mistake, three years; upon a contract, obligation or liability not founded upon an instrument of writing, or founded upon an instrument of writing executed out of this State, two years.

**Married Women.**—No special law.

**Notarial Fees.**—Protest \$4.00, and \$1.00 for each endorser additional.

**Notes and Bills of Exchange.**—Bills of exchange and promissory notes, bank notes, checks, bonds, and certificates of deposit are negotiable instruments. Paper maturing on a holiday becomes payable the business day after. Days of grace not allowed. Acceptances must be in writing by the drawee or by an acceptor for honor, and may be made by the acceptor writing his name across the face of the bill with or without other words. The acceptance of a bill of exchange by a separate instrument binds the acceptor to one, who, upon the faith thereof, has the bill for value or other good consideration. The protest of a notary under his hand and official seal, is *prima facie* evidence of the facts contained therein. A bill of exchange, if accepted with the consent of the owner by a person other than the drawee, or an acceptor for honor, becomes, in effect, the promissory note of such person, and all prior parties thereto are exonerated. If a promissory note, payable on demand or at sight, without interest, is not duly presented for payment within six months from its date, the indorsers thereof are exonerated, unless such presentation is excused.

**Stay of Executions.**—It is within the power of the court to grant a stay for a reasonable time.

**Transfer of Corporation Stocks.**—By endorsement, delivery and transfer on books of corporation.



## COLORADO.

| <i>County Seat.</i>              | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i>                   | <i>Cashier.</i>   |
|----------------------------------|----------------|----------------------|--|-------------------|
| <b>Akron</b> .....               | Washington.    | Muntzing & Skelton.  | Bk. of Akron.                          | R. H. Northcott.  |
| <b>Aspen</b> .....               | Pitkin.        | E. C. Stimson.       | First Natl. Bk.                        | Thos. G. Lyster.  |
| <b>Boulder</b> .....             | Boulder.       | B. M. Williams.      | First Natl. Bk.                        | W. H. Thompson.   |
| <b>Breckenridge</b> .....        | Summit.        | W. M. Clark.         | Engle Bros. Exchange Bk.               | Geo. Engle.       |
| <b>Buena Vista</b> .....         | Chaffee.       | G. K. Hartenstein.   | Bk. of Buena Vista.                    | A. C. Wallace.    |
| <b>Burlington</b> .....          | Kit Carson.    | T. J. Edwards.       | Bk. of Burlington.                     | Chas. E. Paris.   |
| <b>Canon City</b> .....          | Fremont.       | Chas. D. Bradley.    | First Natl. Bk.                        | A. M. Hawley.     |
| <b>Castle Rock</b> .....         | Douglas.       | A. G. Webster.       | See Denver.                            |                   |
| <b>Central City</b> .....        | Gilpin.        | Chas. Withrow.       | First Natl. Bk.                        | F. H. Messinger.  |
| <b>CHEYENNE WELLS</b> .....      | Cheyenne.      | Chas. H. Farrell.    | Cheyenne Co. Bk.                       | W. L. Patchen.    |
| <b>Colorado Springs</b> .....    | El Paso.       | H. M. Black.         | First Natl. Bk.                        | J. A. Hayes.      |
| <b>Conejos</b> .....             | Conejos        | J. W. Hughes.        | At Alamosa, First Natl. Bk.            | Wm. F. Boyd.      |
| <b>Cortez</b> .....              | Montezuma.     | C. W. Blackmer.      | At Dolores. Jno. J. Harris & Co.'s Bk. |                   |
| <b>Del Norte</b> .....           | Río Grande.    | E. F. Richardson.    | Bk. of Del Norte.                      | J. G. Huntington. |
| <b>Delta</b> .....               | Delta.         | King & Robertson.    | Delta Co. Bk.                          | E. L. Kellogg.    |
| <b>Denver</b> .....              | Arapahoe.      | Benedict & Phelps.   | American Natl. Bk.                     | H. Evans.         |
| <b>Durango</b> .....             | La Plata.      | Russell & Ritter.    | First Natl. Bk.                        | Wm. P. Vaile.     |
| <b>Fair Play</b> .....           | Park.          | Chas. A. Wilkin.     | At Alma, Bk. of Alma.                  | J. H. Singleton.  |
| <b>Fort Collins</b> .....        | Larimer.       | Robinson & Love.     | First Natl. Bk.                        | G. A. Webb.       |
| <b>Fort Morgan</b> .....         | Morgan.        | Wm. A. Hill.         | State Bk. of Ft. Morgan.               | Jno. T. Ross.     |
| <b>Georgetown</b> .....          | Clear Creek.   | A. D. Bullis.        | Bk. of Georgetown.                     | H. Seifried.      |
| <b>Glenwood Springs</b> .....    | Garfield.      | J. T. Shumate.       | First Natl. Bk.                        | J. H. Fessler.    |
| <b>Golden</b> .....              | Jefferson.     | W. A. Dier.          | Bk. of Woods.                          | Wilson & Rubey.   |
| <b>GRAND JUNCTION</b> .....      | Mesa.          | W. S. Wallace.       | First Natl. Bk.                        | J. F. McFarland.  |
| <b>Greeley</b> .....             | Weld.          | McCreery & Todd.     | Greeley Natl. Bk.                      | Chas. H. Wheeler. |
| <b>Gunnison</b> .....            | Gunnison.      | T. C. Brown.         | First Natl. Bk.                        | E. P. Shove.      |
| <b>Hahn's Peak</b> .....         | Rout.          | R. G. Wallace.       | At Craig, Bk. of Craig.                | C. A. Seymour.    |
| <b>Holyoke</b> .....             | Phillips.      | W. D. Keisley.       | Farmers & Merchants Bk.                | S. Z. Peck.       |
| <b>Hot Sulphur Springs</b> ..... | Grand.         | Morrison & Filius.   | See Georgetown.                        |                   |
| <b>Hugo</b> .....                | Lincoln.       | James Reeves.        | See Denver.                            |                   |
| <b>Julesburg</b> .....           | Sedgwick.      | J. S. Carnahan.      | Citizens' Bk.                          | E. D. Hamilton.   |
| <b>Kiowa</b> .....               | Elbert.        | See Castle Rock.     | See Denver.                            |                   |
| <b>Lake City</b> .....           | Hinsdale.      | Chas. McDougall.     | Miners & Merchants Bk.                 | Henry Derst.      |
| <b>La Junta</b> .....            | Otero.         | Fred. A. Sabin.      | La Junta State Bk.                     | M. Z. Farwell.    |
| <b>Lamar</b> .....               | Prowers.       | C. C. Goodale.       | First Natl. Bk.                        | W. C. Gould.      |
| <b>Las Animas</b> .....          | Bent.          | Allen M. Lambright.  | Bent Co. Bk.                           | P. G. Scott.      |
| <b>Leadville</b> .....           | Lake.          | John A. Ewing.       | Carbonate Natl. Bk.                    | Geo. W. Trimble.  |
| <b>Meeker</b> .....              | Río Blanco.    | M. T. Ryan.          | Bk. of Meeker.                         | A. C. Monilton.   |
| <b>Montrose</b> .....            | Montrose.      | Sherman & Twitchell. | First Natl. Bk.                        | E. L. Osborn.     |
| <b>Ouray</b> .....               | Ouray.         | Story & Stevens.     | Miners & Merchants Bk.                 | E. J. Bent.       |
| <b>PAGOSA SPRINGS</b> .....      | Archuleta.     | See Durango.         | See Durango.                           |                   |
| <b>Pueblo</b> .....              | Pueblo.        | Chas. E. Gast.       | First Natl. Bk.                        | R. F. Lytle.      |
| <b>Red Cliff</b> .....           | Eagle.         | C. K. Phillips.      | See Leadville.                         |                   |
| <b>Rico</b> .....                | Dolores.       | J. H. Pulliam.       | Rico State Bk.                         | T. F. Neeley.     |
| <b>Saguache</b> .....            | Saguache.      | Chas. B. Phillips.   | Saguache Co. Bk.                       | Chas. Tarbell.    |

## COLORADO—CONTINUED.

| <i>County Seat.</i>       | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i>                          | <i>Cashier.</i>   |
|---------------------------|----------------|----------------------|---|-------------------|
| <b>San Luis</b> .....     | Costilla.      | See Trinidad.        | See Walsenburg.                               |                   |
| <b>Sheridan Lake</b>      | Kiowa.         | J. S. Booker.        | Citizens Bk.                                  | J. H. Slater.     |
| <b>Silver Cliffs</b> .... | Custer.        | H. Townsend.         | At Westcliffe,<br>Bk. of H. H. Tompkins & Co. | G. B. Beardsley.  |
| <b>Silverton</b> .....    | San Juan.      | Edgar Buchanan.      | First Natl. Bk.                               | J. H. Werkheiser. |
| <b>Springfield</b> ....   | Baca.          | J. W. White.         | See Lamar.                                    |                   |
| <b>Sterling</b> .....     | Logan.         | H. D. Hinkley.       | Logan Co. Bk.                                 | L. T. Gillett.    |
| <b>Telluride</b> .....    | San Miguel.    | S. R. Fitzgerald.    | Bk. of Telluride.                             | W. E. Wheeler.    |
| <b>Trinidad</b> .....     | Las Animas.    | W. B. Morgan.        | First Natl. Bk.                               | H. J. Alexander.  |
| <b>Walsenburg</b> ....    | Huerfano.      | J. A. J. Valdes.     | Bk. of Fred. Walsen.                          | P. E. Moss.       |
| <b>Wason</b> .....        | Mineral.       | M. S. Beale.         | At Creede, First Natl. Bk.                    | J. E. Black.      |
| <b>Yuma</b> .....         | Yuma.          | Barnes & Muntzing.   | Bk. of Yuma.                                  | B. F. Durham.     |

## DIGEST OF COLORADO COMMERCIAL LAWS.

**Assignments.**—Assignments must be made for the benefit of all creditors. No preferences are allowed.

**Attachments.**—Suit may be brought by attachment on overdue accounts and overdue paper for the direct payment of money, and where the defendant is a non-resident of this State, and in certain other cases, and upon debts not yet due where fraud on the part of the defendant alleged and proven; but the plaintiff must give bond in double the amount claimed for all damages in case the suit was improvidently commenced.

**Bank Laws.**—Any number of persons, not less than three, may establish a bank of discount and deposit, and savings bank, or a trust, deposit and security association in this State under the general corporation laws of the State. Capital stock must not be less than \$30,000, fifty per cent. to be paid in before opening, and the balance within one year thereafter. Shareholders in all banks in this State are held individually liable for all obligations of the bank, in double the amount of the par value of the stock owned by them respectively.

**Exemptions.**—Every householder, being the head of a family, is entitled to a homestead exempt from execution and attachment, not exceeding the value of \$2,000. The homestead may consist of a house and lots in any town or city, or a farm of any number of acres not exceeding the homestead value. Also personal property, tools, etc., to the value of \$500; persons not heads of families are entitled to \$300 of tools, working animals and stock in trade.

**Interest.**—Legal rate is 8 per cent. per annum, but parties may contract for any other or higher rate. There are no usury laws.

**Legal Holidays.**—Sunday, January 1, February 22, May 30, July 4, December 25, Thanksgiving, Labor Day, and Saturday afternoons during June, July and August.

## COLORADO—CONTINUED.

**Limitation of Actions.**—All actions on contracts, judgments of courts of record, for arrears of rent, for waste or trespass on land, replevin, all actions which would have been on the case at common law, must be commenced within six years. Actions for a balance upon an open account in six years after the last item. Limitations apply to set off as well as demand. In actions accruing outside the State on contracts, sealed instruments or judgments more than six years before the commencement of the the action the statute of limitation may be pleaded in bar.

**Married Women.**—A married woman may acquire and hold real and personal property independently of her husband, and not subject to his debts. She may sue and be sued in her own name, and convey her separate estate without the husband joining in the deed. The right of dower is abolished.

**Notarial Fees.**—Protest, \$1.75, and for notices fifty cents each.

**Notes and Bills of Exchange.**—Bills of exchange, notes, etc., are assignable by indorsement, and the assignee may maintain the same kind of an action against the maker as could have the payee. A non-negotiable note cannot be made. No maker of any note, bond, etc., shall be allowed to allege payment to the payee made after notice of assignment as a defense against the assignee. Three days' grace on bills of exchange and notes by contract. None on sight drafts or checks. Paper maturing on holiday is payable the day previous. Protest necessary on bills of exchange drawn in this State upon non-residents. Damages for non-acceptance or non-payment, 10 per cent.

**Transfer of Corporation Stocks.**—The shares of stock shall not be less than \$1.00, nor more than \$100 each, and shall be deemed personal property, and transferable as such in the manner provided by the By-Laws. Transfers and pledges of stock must be entered upon the books of the company. The practice is to endorse transfer on back of stock, and also to note transfer on books of the company.



## CONNECTICUT.

| <i>County Seat.</i>     | <i>County.</i> | <i>Name of Atty.</i>   | <i>Name of Bank.</i>    | <i>Cashier.</i>  |
|-------------------------|----------------|------------------------|-------------------------|------------------|
| <b>Bridgeport</b> ..... | Fairfield.     | Hollister & Kelsey.    | First Natl. Bk.         | O. H. Brothwell. |
| <b>Brooklyn</b> .....   | Windham.       | H. C. Atwood.          | Brooklyn Savings Bk.    | C. A. Potter.    |
| <b>Hartford</b> .....   | Hartford.      | Hyde, Joslyn & Gilman. | Aetna Natl. Bk.         | A. Spencer, Jr.  |
| <b>Litchfield</b> ..... | Litchfield.    | Jno. T. Hubbard.       | First Natl. Bk.         | Chas. E. Wilson. |
| <b>Middletown</b> ...   | Middlesex.     | Arthur B. Calef, Jr.   | First Natl. Bk.         | E. G. Camp.      |
| <b>New Haven</b> ....   | New Haven.     | Morris & Tyler.        | Natl. Tradesmen's Bk.   | W. T. Fields.    |
| <b>New London</b> ..    | New London.    | Chas. W. Butler.       | Natl. Bk. of Commerce.  | Geo. B. Brest.   |
| <b>Tolland</b> .....    | Tolland.       | Edwin S. Argard.       | Savings Bk. of Tolland. | F. T. Newcomb.   |

## DIGEST OF CONNECTICUT COMMERCIAL LAWS.

**Assignments.**—Assignments in insolvency are made to an assignee.

**Attachments.**—Attachments are by mesne or foreign process. They are made upon the personal or real property of defendant, or upon his body if the cause of action permits it. Wages to the extent of \$50 are exempt from attachment.

**Bank Laws.**—Banks cannot be organized in this State except by special charter of the Legislature. There are two Bank Commissioners, appointed by the Governor, with the advice and consent of the Senate; and they have full power to at any time visit each bank and examine its affairs, and are required so to do twice in each year. These commissioners make annual reports to the Legislature concerning the condition of each bank.

**Exemptions.**—Homestead to the value of \$1,000 is exempt, if declaration to hold it as such is recorded. Of the property of any one person, his necessary apparel and bedding and household furniture necessary for supporting life; arms, military equipments, uniforms, or musical instruments owned by any member of the militia for military purposes; and pension moneys received from the United States, while in the hands of the pensioner; implements of the debtor's trade; his library; not exceeding \$500 in value; cattle, poultry, etc., not to exceed \$325 in value; certain specified family stores; the horse of any practicing physician or surgeon, of a value not exceeding \$200 and buggy; one boat used in the business of planting or taking oysters or clams, or shad, with the sails, tackle, rigging, and implements used in said business, not exceeding in value \$300; one sewing machine in use; one pew in church in use, and lots in burying ground, appropriated by its owner for the burial place of any person or family; so much of any debt which has accrued by reason of the personal services of the debtor as shall not exceed \$50.

**Interest.**—Legal rate is 6 per cent. No penalty for usury.

**Legal Holidays.**—Sunday, January 1, February 22, May 30, July 4, Labor Day, Thanksgiving, December 25, Fast Day.

**Limitation of Actions.**—Actions upon writings under seal, or non-negotiable promissory notes, must be brought within seventeen years; upon simple contract within six years. But persons legally incapable of bringing an action at the time of the

## CONNECTICUT—CONTINUED.

accruing of the right of action, may bring the same at any time, in the case of specialties, within four years, and in the case of simple contracts, within three years, after becoming legally capable. Actions founded on express contract (other than actions of book debt) not in writing, must be brought within three years. Actions upon negotiable notes, fraudulently obtained, must be brought within one year after notice of the fraud, or six months after maturity.

**Married Women.**—A married woman may make contracts in her own name, buy goods, and give notes in settlement for purchases which will be binding upon her separate estate, real or personal, if these contracts and purchases are made for the benefit for herself, her family, or her estate.

**Notarial Fees.**—Protest \$1.00 and twenty-five cents for each notice, also postage and travel.

**Notes and Bills of Exchange.**—Promissory notes made payable to order or bearer for the payment of money only, are negotiable. No days of grace, unless specified, are allowed on non-negotiable notes, or on paper payable at sight, or on demand. Paper maturing on a holiday becomes due the day preceding. A negotiable promissory note payable on demand is regarded as dishonored, if unpaid four months after date. Demand and reasonable notice are necessary to bind endorsers. Damages for protested bills, foreign, are from 2 to 8 per cent. according to location of state where protested. Protests of inland bills of exchange and promissory notes, protested without this state, shall be *prima facie* evidence of the facts therein stated.

**Transfer of Corporation Stocks.**—By endorsement on the back of stock, and by transfer on the books of the corporation. A transfer by simple endorsement would be good as between the parties, but until its transfer on the books of the corporation, it is liable to attachment in suit against the original holder.

## DELAWARE.

| <i>County Seat.</i> | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i> | <i>Cashier.</i> |
|---------------------|----------------|----------------------|----------------------|-----------------|
| Dover.....          | Kent.          | James Pennewill.     | First National Bk.   | J. H. Bateman.  |
| Georgetown...       | Sussex.        | E. R. Paynter.       | Farmers' Bk.         | W. F. Tunnell.  |
| Wilmington ..       | New Castle.    | L. C. Vandegrift.    | Union Natl. Bk.      | Jno. H. Danby.  |

## DIGEST OF DELAWARE COMMERCIAL LAWS.

**Assignments.**—Voluntary assignments for the benefit of creditors may be made. No preferences are allowed.

**Attachments.**—A writ of domestic attachment may issue against an inhabitant of this State when the defendant cannot be found and proof satisfactory to the court of the cause of action, or upon affidavit made by the plaintiff or some other credible person and filed with the prothonotary that the defendant is justly indebted to the plaintiff in a sum exceeding fifty dollars, and has absconded from the place of his usual abode or gone out of the State with intent to defraud his creditors or to elude process, as it is believed. A writ of foreign attachment may issue against any person not an inhabitant in this State after the return to a summons or *capias* issued or delivered to the sheriff or coroner ten days before the return thereof and showing that the defendant cannot be found and proof satisfactory to the court of the cause of action; or upon affidavit made by the plaintiff or some other credible person and filed with the prothonotary that the defendant resides out of the State, and is justly indebted to the said plaintiff in a sum exceeding fifty dollars.

**Bank Laws.**—There is no general banking act and but one State bank, which was chartered by the Legislature in 1807. There are no official examinations, and the bank is merely required to make a yearly report of its condition to the Governor of the State. Banking companies can only be formed by special act of the Legislature, and the holders of stock therein are taxed at the rate of one-fourth of one per centum on the cash value of each share of capital stock.

**Exemptions.**—No homestead law. Personal property, etc., to value of \$75 is exempt, depending upon the county in which the debtor resides. In addition to the above, personal property, not exceeding in value \$200, is exempt from execution process where debtor is the head of a family. In some of the counties the amount does not exceed \$150. Wages are exempt from execution attachment in New Castle county.

**Interest.**—Legal rate, 6 per cent. Usury forfeits principal and interest. If any bank incorporated by any law of this State shall engage in any transaction the amount of profit of which shall exceed the rate of 1 per cent. for sixty days, such bank shall be deemed and taken to have forfeited its charter, and the directors or managers of the bank shall be guilty of a misdemeanor, and shall be fined at the discretion of the court.

**Legal Holidays.**—Sunday, Christmas, January 1, February 22, July 4, May 30, Thanksgiving, Labor Day.



## DELAWARE—CONTINUED.

**Limitation of Actions.**—No action of trespass, replevin, detinue, no action of debt not found upon a record or specialty, no action of account, no action of assumpsit, nor action on the case can be brought after expiration of three years from the occurring of the cause of action. When the cause of action arises from a promissory note, bill of exchange or an acknowledgment of the party of a subsisting demand, the action may be commenced at any time within six years from the accruing of such action. All actions for the recovery of real property may be brought within twenty years from the occurring of such cause of action.

**Married Women.**—No special law.

**Notarial Fees.**—Protest \$1.25 and twenty cents each notice.

**Notes and Bills of Exchange.**—All checks, notes, drafts or inland bills of exchange, payable without time or at sight, are due and payable on presentation without grace. Three days grace is allowed on notes and bills, none on sight drafts. Notes due on a holiday must be paid the business day next preceding. To hold indorser, note must be duly presented, and notice of dishonor given to indorser.

**Stay of Execution.**—On judgments for want of affidavit of defense; six months if security be given within twenty days after judgment.

**Transfer of Corporation Stocks.**—Certificates of stock are deemed personal property, and are transferable on the books in such a manner as the by-laws provide. Transfers as collateral security must be so entered upon the books.

## DISTRICT OF COLUMBIA.

| <i>County Seat.</i> | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i> | <i>Cashier.</i> |
|---------------------|----------------|----------------------|----------------------|-----------------|
| Washington          | Washington.    | Gordon & Gordon.     | Central Natl. Bk.    | A. B. Ruff.     |

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## DIGEST OF DISTRICT OF COLUMBIA COMMERCIAL LAWS.

**Assignments.**—Voluntary assignments for the benefit of creditors may be made at common law, except that no preferences are allowed. No bankruptcy or involuntary assignment law in force.

**Attachments.**—Writs of attachment are issued when defendant is a non-resident of the District; or evades the service of ordinary process by concealing himself, or withdrawing from the District temporarily; or that he has removed, or is about to remove, some of his property from the District, so as to defeat just demand against him, or has assigned, disposed of, secreted, or is about to assign, dispose of, or secrete property with intent to defraud his creditors.

**Bank Laws.**—There is no statutory provision regulating banks, private or other, except that savings banks may be incorporated under the general statute, and when so incorporated they may continue for twenty years.

**Exemptions.**—No homestead law. In addition to wearing apparel, etc., household furniture to the value of \$300, implements of debtor's trade or business to the value of \$200, stock for carrying on business to amount of \$200, one horse, harness and cart, wagon or dray, and earnings of married men or heads of families, not to exceed \$100 per month.

**Interest.**—Six per cent. per annum is the legal rate; parties may agree in writing for any interest not exceeding 10 per cent. The penalty for usury is forfeiture of the whole of the interest, which may be recovered by corporation or person paying same by suit brought within a year after such unlawful interest has been paid.

**Legal Holidays.**—Sunday, January 1, February 22, July 4, Labor Day, Thanksgiving, Christmas, Inauguration Day, and every Saturday afternoon and Decoration Day.

**Limitation of Actions.**—Actions to recover usurious interests must be brought within one year; actions upon simple contract, book debt or account, detinue and replevin, and for trespass for injuries caused by negligence, must be brought within three years; actions on contracts under seal and on judgments must be brought within twelve years; to foreclose mortgage or deed of trust within twenty years.

**Notarial Fees.**—Protest, \$1.50, and twenty-five cents for each notice.

**Notes and Bills of Exchange.**—Law-merchant is in force as to presentation, indorsement, protest, etc. Three days' grace allowed on all commercial paper except checks and sight drafts. Paper maturing on a holiday is payable on business day previous. Inland bills of exchange and promissory notes, as well as foreign bills of exchange, may be protested by notaries public.

**Transfer of Corporation Stocks.**—By endorsement on the back of stock and by a transfer on the books of the corporation.

## FLORIDA.

| <i>County Seat.</i>                | <i>County.</i> | <i>Name of Atty.</i>    | <i>Name of Bank.</i>                           | <i>Cashier.</i>    |
|------------------------------------|----------------|-------------------------|--|--------------------|
| <b>Apalachicola</b> .....          | Franklin.      | W. F. Farley.           | See Tallahassee.                               |                    |
| <b>Arcadia</b> .....               | De Soto.       | E. B. Carlton.          | Bk. of Simmons, Carlton & Co.                  | R. E. Whidden.     |
| <b>Bartow</b> .....                | Polk.          | Wilson & Wilson.        | Polk Co. Natl. Bk.                             | Warren Taylor.     |
| <b>Blountstown</b> .....           | Calhoun.       | A. P. Higgins.          | See Marianna.                                  |                    |
| <b>Bristol</b> .....               | Liberty.       | W. B. Sheppard.         | See Marianna.                                  |                    |
| <b>Bronson</b> .....               | Levy.          | J. C. Sale.             | See Gainesville.                               |                    |
| <b>Brooksville</b> .....           | Hernando.      | W. S. Jennings.         | Brooksville State Bk.                          |                    |
| <b>Braidentown</b> .....           | Manatee.       | J. H. Humphries.        | At St. Petersburg,<br>St. Petersburg State Bk. | H. A. Bishop.      |
| <b>Cerro Gordo</b> .....           | Holmes.        |                         | See Vernon.                                    |                    |
| <b>Crawfordville</b> .....         | Wakulla.       | N. R. Walker.           | See Tallahassee.                               |                    |
| <b>Dade City</b> .....             | Pasco.         | J. A. Hendley.          | Bk. of Pasco Co.                               | W. I. Porter.      |
| <b>De Funlak<br/>Springs</b> ..... | Walton.        | D. Campbell.            | See Vernon.                                    |                    |
| <b>De Land</b> .....               | Volusia.       | Stewart & Bly.          | Volusia Co. Bk.                                | F. E. Bond.        |
| <b>Fernandina</b> .....            | Nassau.        | Baker & Drew.           | First Natl. Bk.                                | R. C. Cooley.      |
| <b>Gainesville</b> .....           | Alachua.       | Horatio Davis.          | First Natl. Bk.                                | H. E. Taylor.      |
| <b>Green Cove</b> .....            | Clay.          | P. C. Fisher.           | See Starke.                                    |                    |
| <b>Inverness</b> .....             | Citrus.        | A. C. Clark.            | See Ocala.                                     |                    |
| <b>Jacksonville</b> .....          | Duval.         | B. B. Archibald.        | Natl. Bk. St. of Florida.                      | T. P. Denham.      |
| <b>Jasper</b> .....                | Hamilton.      | B. B. Blackwell.        | Bk. of Blackwell & Co.                         |                    |
| <b>Key West</b> .....              | Monroe.        | E. O. Locke.            | First Natl. Bk.                                | Geo. L. Lowe.      |
| <b>Kissimmee</b> .....             | Osceola.       | E. G. Beggs.            | Osceola Co. State Bk.                          | P. A. Vans, Agnew  |
| <b>Lake City</b> .....             | Columbia.      | W. M. Ives.             | Bk. of Wm. R. Bush.                            |                    |
| <b>Live Oak</b> .....              | Suwannee.      | H. B. Blackwell.        | Live Oak Bk.                                   | H. M. Wood.        |
| <b>MacLenny</b> .....              | Baker.         | See Lake City.          | See Lake City.                                 |                    |
| <b>Madison</b> .....               | Madison.       | A. Patterson.           | See Monticello.                                |                    |
| <b>Marianna</b> .....              | Jackson.       | F. B. & J. H. Carter.   | Bk. of W. J. Daniel & Co.                      | W. H. Milton, Jr.  |
| <b>Miami</b> .....                 | Dade.          | See Palm Beach.         | At Palm Beach, Dade Co. St. Bk.                | Geo. L. Braming.   |
| <b>Milton</b> .....                | Santa Rosa.    | C. J. Perrenot.         | See Pensacola.                                 |                    |
| <b>Monticello</b> .....            | Jefferson.     | D. A. Finlayson.        | Jefferson Co. St. Bk.                          | R. F. Smith.       |
| <b>Myers</b> .....                 | Lee.           | R. Mickle.              | At Punta Gorda, Punta Gorda Bk.                | Jno. H. Farrington |
| <b>New Troy</b> .....              | Lafayette.     | John Miller.            | See Live Oak.                                  |                    |
| <b>Ocala</b> .....                 | Marion.        | W. S. Bullock.          | Merchants' Natl. Bk.                           | H. C. Wright.      |
| <b>Orlando</b> .....               | Orange.        | Beggs & Palmer.         | First Natl. Bk.                                | Jas. L. Giles.     |
| <b>Palatka</b> .....               | Putnam.        | R. W. Davis.            | East Florida S. & Tr. Co.                      | E. S. Crill.       |
| <b>Pensacola</b> .....             | Escambia.      | Wm. Fisher.             | First Natl. Bk.                                | J. S. Leonard.     |
| <b>Perry</b> .....                 | Taylor.        | Jno. M. Gornto.         | See Monticello.                                |                    |
| <b>Quincy</b> .....                | Gadsden.       | P. W. White.            | Quincy State Bk.                               | Geo. D. Munroe.    |
| <b>St. Augustine</b> .....         | St. Johns.     | W. W. Dewhurst.         | First Natl. Bk.                                | H. Gaillard.       |
| <b>Starke</b> .....                | Bradford.      | L. R. Rhodes.           | Bradford Co. Bk.                               | N. W. Hackett.     |
| <b>Sumterville</b> .....           | Sumter.        | J. C. Longley.          | At Leesburg, Bk. of Leesburg.                  | Yager Bros.        |
| <b>Tallahassee</b> .....           | Leon.          | Henderson & Raney.      | First Natl. Bk.                                | W. C. Lewis.       |
| <b>Tampa</b> .....                 | Hillsboro'.    | P. O. Knight.           | Exchange Natl. Bk.                             | J. B. Anderson.    |
| <b>Tavares</b> .....               | Lake.          | Alex. St. Clair Abrams. | Bk. of Tavares.                                | C. H. Newell.      |
| <b>Titusville</b> .....            | Brevard.       | Minor S. Jones.         | Indian River State Bk.                         | Wm. M. Brown.      |
| <b>Vernon</b> .....                | Washington.    | Wm. B. Jones.           | See Marianna.                                  |                    |



## FLORIDA—CONTINUED.

## DIGEST OF FLORIDA COMMERCIAL LAWS.

**Assignments.**—Assignments may be made by deed and recorded in the clerk's office of the county in which the property is situated. Not valid unless in writing and providing for an equal disposition of all assignor's property, both real, personal or mixed, except such as is by law exempt from levy and sale among his creditors.

**Attachments.**—Attachments may issue when defendant is removing or about to remove either himself or his property without the limits of the State or the judicial circuit in which he resides, or lives without the limits of the State, or is secreting or fraudulently disposing of his property, or that he will fraudulently dispose of his property before judgment can be obtained against him, or conceals himself so as to avoid service of process.

**Bank Laws.**—Banking corporations may be established by five or more persons, in any incorporated town or city having 3,000 or more inhabitants with a capital of not less than \$50,000. In towns of not less than 3,000 inhabitants the capital may, with the Comptroller's approval, be not less than \$15,000. Savings banks may not have less than \$20,000 capital. Banks are formed as other corporations are, and cannot begin business until authorized by the Comptroller. The Comptroller of the State may inspect and supervise the business of the bank, and inspect and examine its books, papers, documents, minutes, and everything pertaining to the acts of the bank. Banks are required to make a semi-annual return to the State Comptroller of resources and liabilities, and advertise in January of each year amount of stock, property and contractual indebtedness. Before organization 50 per cent. of the capital stock must be paid in cash; 10 per cent. each month thereafter. Stockholders are individually liable to the extent of their stock at the par value thereof, in addition to the amount invested in said shares. Directors must be citizens of the United States and own ten shares of stock of \$100 per share. The Comptroller with the aid of the courts, winds up the affairs of insolvent banks.

**Exemptions.**—Real property to the extent of not exceeding 160 acres outside of any incorporated town or city, and not to exceed one-half an acre within the limits of any such town or city, is exempt from forced sale, together with \$1,000 worth of personal property to every person who is the head of a family residing in this State; and money due to such person for personal labor or services is exempt from garnishment or attachment.

**Interest.**—Legal rate is 8 per cent., but parties can stipulate for any rate not exceeding ten. Usury forfeits entire interest.

**Legal Holidays.**—Sunday, January 1, February 22, July 4, Labor Day, December 25, any General Election Day, Thanksgiving, June 3.

**Limitation of Actions.**—For the recovery of real estate within seven years of the commencement of the adverse possession of the defendant. Upon a judgment or decree of any court of record of Florida within twenty years; upon foreign judgments within seven years, and upon any contract, obligation or liability upon a writing under seal. Within five years upon any writing not under seal; within three years upon an action upon a liability created by statute other than a penalty or a forfeiture. For trespass to real property; for taking, detaining or injuring any goods or chattels, and for the specific recovery of personal property; an action for relief on the ground of fraud; an action upon a contract, obligation or liability not founded upon an instrument of writing, except an action upon an open account for

## FLORIDA—CONTINUED.

goods, wares and merchandise, within two years. On an open account for goods, wares and merchandise sold and delivered, and for an article charged in a store account shall not be barred until four years.

**Notarial Fees.**—Protest \$2.00.

**Notes and Bills of Exchange.**—Notes and bills of exchange are subject to rules of the common law generally, except that maker and indorser cannot be sued in one action, nor can acceptor and drawer. Three days' grace are allowed on all paper except sight drafts. Paper maturing on holidays is payable business day preceding. Five per cent. damages are allowed on protested foreign commercial paper.

**Transfer of Corporation Stocks.**—Transfers are governed by the By laws of each corporation.

## GEORGIA.

| <i>County Seat.</i> | <i>County.</i> | <i>Name of Atty.</i>      | <i>Name of Bank.</i>                        | <i>Cashier.</i>   |
|---------------------|----------------|---------------------------|---|-------------------|
| Abbeville .....     | Wilcox.        | E. F. Strozler.           | At Cordele, 1st Natl. Bk.                   | F. J. Bivins.     |
| Albany.....         | Dougherty.     | Wooten & Wooten.          | First Natl. Bk.                             | J. S. Davis.      |
| Alpharetta.....     | Milton.        | Thomas L. Lewis.          | See Canton.                                 |                   |
| Americus .....      | Sumter.        | Jas. Dodson.              | Bk. of Sumter.                              | W. C. Furlow.     |
| Appling.....        | Columbia.      | D. C. Moore.              | See Augusta.                                |                   |
| Athens.....         | Clarke.        | Erwin & Cobb.             | Natl. Bk. of Athens.                        | James White.      |
| Atlanta .....       | Fulton.        | B. F. & C. A. Abbott.     | Atlanta Natl. Bk.                           | C. E. Currier.    |
| Augusta.....        | Richmond.      | Jos. R. Lamar.            | Georgia R. R. Bk.                           | C. G. Goodrich.   |
| Bainbridge ....     | Decatur.       | Donaldson & Hawes.        | Bainbridge State Bk.                        | E. J. Perry.      |
| Baxley.....         | Appling.       | J. I. Carter.             | See Jesup.                                  |                   |
| Blackshear....      | Pierce.        | A. B. Estes, Jr.          | Blackshear Bk.                              | A. P. Brandy.     |
| Blairsville.....    | Union.         | W. E. Chandler.           | See Morganton.                              |                   |
| Blakely.....        | Early.         | R. H. Powell & Son.       | Bk. of Blakely.                             | Jno. W. Wade.     |
| Brunswick ...       | Glynn.         | Goodyear, Kay & Brantley. | Natl. Bk. of Brunswick.                     | J. H. Smith.      |
| Buchanan.....       | Haralson.      | W. P. Robinson.           | At Bremen.<br>Bk. of G. R. Hamilton & Co.   |                   |
| Buena Vista...      | Marion.        | Geo. P. Munro.            | Buena Vista Loan & Sav. Bk.                 | J. W. Roberts.    |
| Butler.....         | Taylor.        | W. E. Steed.              | Peoples Bkg. Co.                            | T. H. Frierson.   |
| Calhoun.....        | Gordon.        | W. R. Rankin.             | Bk. of Calhoun.                             | O. U. Starr.      |
| Camilla.....        | Mitchell.      | Spence & Bennett.         | Bk. of Camilla.                             | C. R. Twitty.     |
| Canton.....         | Cherokee.      | Geo. R. Brown.            | Bk. of Canton.                              | Jno. B. Richards. |
| Carnesville ...     | Franklin.      | W. R. Little.             | See Hartwell.                               |                   |
| Carrollton.....     | Carroll.       | Adamson & Jackson.        | Carrollton Bk.                              | J. B. E. Brown.   |
| Cartersville....    | Bartow.        | Jno. W. Akin.             | First Natl. Bk.                             | J. H. Vivion.     |
| Cedartown.....      | Polk.          | Irwin & Bunn.             | Commercial Bk.                              | R. O. Pitts.      |
| Clarksville ...     | Habersham.     | C. H. Sutton.             | See Demorest, Bk. of Demorest.              | A. Hampton.       |
| Clayton.....        | Rabun.         | J. W. Merritt.            | See Demorest, Bk. of Demorest.              | A. Hampton.       |
| Cleveland.....      | White.         | J. J. Kimsey.             | See Demorest, Bk. of Demorest.              | A. Hampton.       |
| Clinton.....        | Jones.         | R. V. Hardeman.           | See Macon.                                  |                   |
| Clyde.....          | Bryan.         | A. P. Smith.              | See Savannah.                               |                   |
| Colquitt .....      | Miller.        | C. C. Bush.               | See Blakely.                                |                   |
| Columbus.....       | Muscogee.      | C. E. Battle.             | Third Natl. Bk.                             | J. W. Murphy.     |
| Conyers.....        | Rockdale.      | Gleaton & Maddox.         | Bk. of Jno. H. Almand.                      | W. J. Eakes.      |
| Covington.....      | Newton.        | J. M. Pace.               | Clark Banking Co.                           | J. G. Lester.     |
| Crawfordville.      | Taliaferro.    | H. M. Holden.             | See Greensboro'.                            |                   |
| Cumming.....        | Forsyth.       | H. L. Patterson.          | At Flowery Branch,<br>Bk. of G. H. Stidham. |                   |
| Cusseta ...         | Chattahoochee. | Z. A. Littlejohn.         | See Columbus.                               |                   |
| Cuthbert.....       | Randolph.      | Arthur Hood.              | Bk. of Cuthbert.                            | Ed. McDonald.     |
| Dahlonega ....      | Lumpkin.       | Price & Charters.         | See Morganton.                              |                   |
| Dallas .....        | Paulding.      | W. K. Fielder.            | See Atlanta.                                |                   |
| Dalton.....         | Whitfield.     | R. J. & J. McCamy.        | First Natl. Bk.                             | Price Peak.       |
| Danielsville...     | Madison.       | R. H. Kimbrew.            | See Jefferson.                              |                   |
| Darien .....        | McIntosh.      | F. S. Bander.             | Darien Bk.                                  | F. S. Bander.     |
| Dawson .....        | Terrell.       | J. G. Parks.              | Dawson Natl. Bk.                            | F. E. Clark.      |
| Dawsonville ..      | Dawson.        | James M. Bishop.          | See Canton.                                 |                   |
| Decatur.....        | DeKalb.        | H. C. Jones.              | See Atlanta.                                |                   |



## GEORGIA—CONTINUED.

| <i>County Seat.</i>      | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i>            | <i>Cashier.</i>  |
|--------------------------|----------------|----------------------|---------------------------------|------------------|
| <b>Douglas</b> .....     | Coffee.        | M. O'Brien.          | See Way Cross.                  |                  |
| <b>Douglasville</b> ..   | Douglas.       | W. T. Roberts.       | Douglasville Bkg. Co.           | H. T. Cooper.    |
| <b>Dublin</b> .....      | Laurens.       | P. L. Wade.          | Dublin Bkg. Co.                 | Jas. H. Finn.    |
| <b>Eastman</b> .....     | Dodge.         | E. A. Smith.         | Citizens' Bkg. Co.              | J. B. Caldwell.  |
| <b>Eatonton</b> .....    | Putnam.        | W. B. Wingfield.     | Middle Georgia Bk.              | B. W. Hunt.      |
| <b>Elberton</b> .....    | Elbert.        | Jos. N. Worley.      | Bk. of Elberton.                | L. M. Heard.     |
| <b>Ellaville</b> .....   | Schley.        | Chas. R. McCrory.    | See Americus.                   |                  |
| <b>Ellijay</b> .....     | Gilmer.        | J. C. Allen.         | See Morganton.                  |                  |
| <b>Fairburn</b> .....    | Campbell.      | Roan & Golightly.    | See Atlanta.                    |                  |
| <b>Fayetteville</b> ..   | Fayette.       | R. T. Dorsey.        | See Atlanta.                    |                  |
| <b>Forsyth</b> .....     | Monroe.        | Berner & Bloodworth. | W. H. Head Bkg. Co.             | R. P. Brooks.    |
| <b>Fort Gaines</b> ..    | Clay.          | John D. Rambo.       | Bk. of Ft. Gaines.              | J. E. Paulin.    |
| <b>Franklin</b> .....    | Heard.         | W. H. Daniel.        | At Hogansville, Mer. & Far. Bk. | J. F. Mobley.    |
| <b>Gainesville</b> ..    | Hall.          | H. H. Dean.          | State Bkg. Co.                  | W. S. Williams.  |
| <b>Georgetown</b> ..     | Quitman.       | Jno. W. Lee.         | See Cuthbert.                   |                  |
| <b>Gibson</b> .....      | Glascokk.      | B. F. Walker.        | See Sandersville.               |                  |
| <b>Greenville</b> ..     | Merriweather.  | Terrell & Terrell.   | Greenville Bkg. Co.             | Wm. T. Revill.   |
| <b>Greensboro</b> ..     | Greene.        | Jas. B. Park, Jr.    | Bk. of E. A. Copelan.           | C. E. Monfort.   |
| <b>Griffin</b> .....     | Spaulding.     | J. S. Boynton.       | City Natl. Bk.                  | J. G. Rhea.      |
| <b>Hamilton</b> .....    | Harris.        | See Columbus.        | See Columbus.                   |                  |
| <b>Hartwell</b> .....    | Hart.          | A. G. McCurry.       | Hartwell Bk.                    | S. W. Peck.      |
| <b>Hawkinsville</b> ..   | Pulaski.       | A. C. Pate.          | Hawkinsville Bk. & Tr. Co.      | E. J. Henry.     |
| <b>Hiwassee</b> ...      | Towns.         | W. G. Blackwell.     | See Morganton.                  |                  |
| <b>Hinesville</b> ..     | Liberty.       | Ben. A. Way.         | See Savannah.                   |                  |
| <b>Homer</b> .....       | Banks.         | A. C. Moss.          | See Gainesville.                |                  |
| <b>Homerville</b> ..     | Clinch.        | R. W. Yates.         | See Way Cross.                  |                  |
| <b>Irwinton</b> .....    | Wilkinson.     | J. W. Lindsey.       | See Macon.                      |                  |
| <b>Irwinville</b> ..     | Irwin.         | Wooten & Wooten.     | At Cordele, First Natl. Bk.     | F. J. Bivins.    |
| <b>Isabella</b> .....    | Worth.         | J. G. Polhull.       | See Albany.                     |                  |
| <b>Jackson</b> .....     | Butts.         | Wright & Beck.       | Jackson Bkg. Co.                | L. D. Watson.    |
| <b>Jasper</b> .....      | Pickens.       | J. W. Henley.        | See Canton.                     |                  |
| <b>Jefferson</b> .....   | Jackson.       | J. C. Turner.        | Jefferson Bkg. Co.              | J. C. Turner.    |
| <b>Jeffersonville</b> .. | Twiggs.        | J. D. Jones.         | See Macon.                      |                  |
| <b>Jesup</b> .....       | Wayne.         | S. R. Harris.        | Merchants & Farmers Svgs. Bk.   | W. H. Whaley.    |
| <b>Jonesboro</b> ..      | Clayton.       | C. W. Hodnett.       | See Atlanta.                    |                  |
| <b>Knoxville</b> ..      | Crawford.      | W. S. Blasingome.    | At Fort Valley, Ex. Bk.         | A. D. Skellie.   |
| <b>La Fayette</b> ..     | Walker.        | Copeland & Drew.     | See Summerville.                |                  |
| <b>La Grange</b> ..      | Troup.         | F. M. Longley.       | La Grange Bkg. & Tr. Co.        | J. T. Johnson    |
| <b>LAWRENCEVILLE</b> ..  | Gwinnett.      | S. J. Winn & Son.    | See Atlanta.                    |                  |
| <b>Leesburg</b> .....    | Lee.           | H. L. Long & Son.    | See Albany.                     |                  |
| <b>Lexington</b> ..      | Oglethorpe.    | W. M. Howard.        | Bk. of Arnold & Stewart.        | Chas. M. Hunter. |
| <b>Lincolnton</b> ..     | Lincoln.       | C. R. Strother.      | See Augusta.                    |                  |
| <b>Louisville</b> ..     | Jefferson.     | Phillips & Phillips. | Bk. of Louisville.              | L. R. Farmer.    |
| <b>Lumpkin</b> ..        | Stewart.       | R. F. Watts.         | Bk. of Stewart Co.              | W. L. Madre.     |
| <b>Macon</b> ..          | Bibb.          | Bacon & Miller.      | Exchange Bank.                  | J. W. Cabaniss.  |
| <b>Madison</b> .....     | Morgan.        | Foster & Butler.     | Bk. of Madison.                 | H. T. Shaw.      |
| <b>Marietta</b> .....    | Cobb.          | Sessions & Sessions. | Marietta Tr. & Bk. Co.          | J. T. Anderson.  |
| <b>McDonough</b> ..      | Henry.         | Wm. T. Dicken.       | See Jackson.                    |                  |
| <b>McRae</b> .....       | Telfair.       | Eason & Swain.       | See Eastman.                    |                  |

## GEORGIA—CONTINUED.

| <i>County Seat.</i>   | <i>County.</i> | <i>Name of Atty.</i>         | <i>Name of Bank.</i>                    | <i>Cashier.</i>    |
|-----------------------|----------------|------------------------------|---|--------------------|
| <b>Milledgeville.</b> | Baldwin.       | Chas. P. Crawford.           | Milledgeville Bkg. Co.                  | B. T. Bethune.     |
| <b>Monroe.</b>        | Walton.        | B. S. Walker.                | Bk. of Monroe.                          | J. R. Radford.     |
| <b>Monticello</b>     | Jasper.        | J. D. Kilpatrick.            | Bk. of Monticello.                      | M. S. Benton.      |
| <b>Morgan</b>         | Calhoun.       | J. J. Beck.                  | Bk. of J. J. Beck.                      |                    |
| <b>Morganton</b>      | Fannin.        | O. R. Dupree.                | Bk. of B. Crawford.                     |                    |
| <b>Moultrie</b>       | Colquitt.      | E. A. Milligan.              | See Quiltman.                           |                    |
| <b>MOUNT VERNON</b>   | Montgomery.    | H. W. Carswell.              | See Savannah.                           |                    |
| <b>Nashville</b>      | Berrien.       | Peeples & Alexander.         | See Way Cross.                          |                    |
| <b>Newnan</b>         | Coweta.        | Freeman & Wright.            | Newnan Natl. Bk.                        | J. S. Hollinshead. |
| <b>Newton</b>         | Baker.         | Wooten & Wooten.             | See Albany.                             |                    |
| <b>Oglethorpe</b>     | Macon.         | Edwards & Grier.             | Bk. of Lofley, Greer & Co.              |                    |
| <b>Perry</b>          | Houston.       | C. C. Duncan.                | Perry Loan & Savgs. Bk.                 | J. D. Martin.      |
| <b>Preston</b>        | Webster.       | J. B. Hudson.                | At Richland, Bk. of Richland.           | O. V. Lamar.       |
| <b>Quitman</b>        | Brooks.        | C. M. Hitch.                 | Bk. of Quitman.                         | C. M. Hitch.       |
| <b>Reidsville</b>     | Tattall.       | H. J. McGee.                 | See Savannah.                           |                    |
| <b>Ringold</b>        | Catoosa.       | A. T. Hackett.               | See Dalton.                             |                    |
| <b>Rome</b>           | Floyd.         | Fouche & Fouche.             | First Natl. Bk.                         | B. I. Hughes.      |
| <b>Sandersville</b>   | Washington.    | Evans & Evans.               | Bkg. House of Louis Cohen.              | H. Bashinsky.      |
| <b>Savannah</b>       | Chatham.       | Charlton, MacKall & Anderson | Southern Bk., State of Georgia.         | James Sullivan.    |
| <b>Sparta</b>         | Hancock.       | Robert H. Lewis.             | Bk. of R. A. Graves.                    | Jno. D. Walker.    |
| <b>Springfield</b>    | Effingham.     | S. S. Pitman.                | See Savannah.                           |                    |
| <b>Spring Place</b>   | Murray.        | C. W. King.                  | See Dalton.                             |                    |
| <b>Statenville</b>    | Echols.        | W. S. West.                  | See Valdosta.                           |                    |
| <b>Statesboro'</b>    | Bullock.       | Groover & Johnston.          | Bk. of Statesboro'.                     | H. S. Blitch.      |
| <b>St. Mary's</b>     | Camden.        | Goodyear, Kaly & Brantley.   | See Savannah.                           |                    |
| <b>Summerville</b>    | Chatooga.      | Jas. M. Bellah.              | Bk. of Commerce.                        | N. K. Bitting.     |
| <b>Swainsboro'</b>    | Emanuel.       | Williams & Brannen.          | See Louisville.                         |                    |
| <b>Sylvania</b>       | Screven.       | W. V. Taylor.                | At Millen, Bk. of Millen.               | H. E. Cary.        |
| <b>Talbotton</b>      | Talbot.        | J. M. Matthews.              | Peoples' Bk.                            | C. W. Kimbrough.   |
| <b>Thomaston</b>      | Upson.         | J. A. Cotton.                | Farmers' & Mer. Bk.                     | T. M. Matthews.    |
| <b>Thomasville</b>    | Thomas.        | MacIntyre & MacIntyre.       | Bk. of Thomasville.                     | B. H. Wright.      |
| <b>Thomson</b>        | McDuffie.      | John T. West.                | Bk. of Thomson.                         | Jas. T. Neal.      |
| <b>Traders Hill</b>   | Charlton.      | See Way Cross.               | See Way Cross.                          |                    |
| <b>Trenton</b>        | Dade.          | J. G. & D. H. Clark.         | See Chattanooga, Tenn.                  |                    |
| <b>Valdosta</b>       | Lowndes.       | W. H. Griffin.               | Citizens' Bk. of Valdosta.              | C. W. Lamar.       |
| <b>Vienna</b>         | Dooly.         | Handerson & Harvard.         | Bk. of Vienna.                          | W. C. Hamilton.    |
| <b>Warrenton</b>      | Warren.        | James Whitehead.             | Bk. of Warrenton.                       | J. A. Allen.       |
| <b>Washington</b>     | Wilkes.        | M. M. & M. P. Reese.         | Washington Ex. Bk.                      | J. R. Dyson.       |
| <b>Watkinsville</b>   | Oconee.        | R. M. Jackson.               | See Athens.                             |                    |
| <b>Way Cross</b>      | Ware.          | Leon A. Wilson.              | First Natl. Bk.                         | J. E. Wadley.      |
| <b>Waynesboro'</b>    | Burke.         | Lawson & Scales.             | Bk. of Waynesboro'.                     | W. E. Jones.       |
| <b>Wrightsville</b>   | Johnson.       | A. F. Daley.                 | At Tennille, Farm. & Merch. Bk.         | Jno. A. McCrary.   |
| <b>Zebulon</b>        | Pike.          | J. S. Pope.                  | At Barnesville,<br>New South Savgs. Bk. | G. E. Huguley.     |



## GEORGIA—CONTINUED.

## DIGEST OF GEORGIA COMMERCIAL LAWS.

**Assignments.**—Transfers or assignments of real or personal property by insolvent debtors are fraudulent and null and void as against creditors, where any trust or benefit is reserved to the assignor or any person for him.

**Attachments.**—Attachments may issue where the debtor resides out of the State ; or where he is actually removing, or is about to remove, without the limits of the county ; or where he absconds ; or where he conceals himself ; or where he resists legal arrest ; or where he is causing his property to be removed beyond the limits of the State ; or where he is disposing of, or threatens to dispose of, or conceal his property liable to the payment of his debts, or make a fraudulent lien thereon to avoid the payment of his debts.

**Bank Laws.**—State banks must be chartered by legislative enactment. There is a general law for their incorporation, approved October 21, 1891. Their stockholders are liable for all their debts to the extent of unpaid subscriptions, but are further and additionally liable to depositors in an amount equal to the face value of their respective shares of stock. In some special charters passed before the general law, the "double liability clause" is made to apply to all the debts of the bank. The State Treasurer is *ex-officio* examiner of State banks, and it is the duty of this officer to examine all State banks at least once a year. All State banks must make quarterly statements under oath to the State bank examiner and publish same in local papers at their own expense.

**Exemptions.**—The head of every family, or the guardian or trustee of a family of minor children, every aged or infirm person, or person having the care and support of dependent females of any age, is entitled to have a homestead set apart on realty or personalty, or both, to the value, in the aggregate, of \$1,600. No judgment, execution or decree may be enforced against the property so set apart as a homestead, including improvements made thereon, from time to time, except for taxes, for the purchase money of the same, for labor done thereon, for material furnished therefor, or for the removal of encumbrances thereon. The right of homestead may be waived in writing as against any particular debt, except as to wearing apparel and \$300 worth of household and kitchen furniture and provisions. The homestead may not be alienated or incumbered, but it may be sold by the debtor and his wife, if any, jointly, with the sanction of the Judge of the Superior Court where the debtor resides, or the land is situated, the proceeds to be re-invested upon the same uses.

**Interest.**—Legal rate, except on contracts specifying another rate, is 7 per cent. and no more than 8 per cent. per annum may be contracted for, even by written instrument. The penalty in cases where usury is contracted for, is the forfeit of the excess above legal interest, and where the title to any property has been conveyed as security for the usurious debt, such title is absolutely void.

**Legal Holidays.**—Sunday, February 22, April 26, July 4, Labor Day, December 25, Thanksgiving, General Lee's Birthday, January 1 and 19.

**Limitation of Actions.**—Suits on bonds and other instruments under seal, should be brought within twenty years from the accrual of the right of action. Suits on promissory notes and other similar contracts in writing must be brought within seven years from maturity of such contract. Suits on open accounts, contracts not in writing, should be brought within four months.



## GEORGIA—CONTINUED.

**Married Women.**—All property of the wife in possession at the time of marriage, or afterwards acquired by her, is her separate property, and not liable for the payment of any debts, defaults, or contracts of the husband.

**Notarial Fees.**—Protest, \$3.00.

**Notes and Bills of Exchange.**—Bills of exchange and promissory notes made for the purpose of negotiation, or intended to be negotiated at any chartered bank, and which are not paid at maturity, must be protested in order to bind the endorser. Notice of non-payment and of protest, or non-payment, or non-acceptance, must be given to the endorser within a reasonable time, either personally, or by post. It will not be necessary to protest in order to bind the endorser, except in the following cases: Where the paper is made payable on its face, at a bank or banker's office. Where it is discounted at a bank or banker's office. Where it is left at a bank or banker's office for collection. In all such cases, days of grace must be allowed, and the last day of grace is the day of maturity. No days of grace are allowed on sight papers. When paper matures on a holiday, it is payable the day before, unless two holidays come together, when paper due on the second one becomes due the day after. Accommodation endorsers, sureties and endorsers, may be sued in the same county and in the same action, with the maker, drawer or acceptor. Bills of exchange must be accepted in writing to bind acceptor. In this State a contract to pay attorney's fees cannot be collected unless a defense is filed and not sustained.

**Stay of Executions.**—Execution issued from the Superior Court may be stayed for sixty days upon good security.

**Transfer of Corporation Stocks.**—Transfer on the back of stock is good between the parties and those taking with notice. Transfer on the books of the corporation binds all parties regardless of notice.

## IDAHO.

| <i>County Seat.</i> | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i>                | <i>Cashier.</i> |
|---------------------|----------------|----------------------|-------------------------------------|-----------------|
| Albion .....        | Cassia.        | Chas. Cobb.          | See Pocatello.                      |                 |
| Bellevue.....       | Logan.         | V. Blerbower.        | See Halley.                         |                 |
| Blackfoot .....     | Bingham.       | Stewart & Dietrich.  | Bk. of C. Bunting & Co.             |                 |
| Boise City.....     | Ada.           | Geo. H. Stewart.     | Boise City Natl. Bk.                | Alfred Eoff.    |
| Caldwell.....       | Canyon.        | Jno. C. Rice.        | First Natl. Bk.                     | W. R. Sebree.   |
| Challis .....       | Custer.        | L. H. Johnston.      | At Halley.                          |                 |
| Halley .....        | Alturas.       | R. F. Butler.        | First Natl. Bk.                     | F. H. Parsons.  |
| Idaho City.....     | Boise.         | W. H. Dunton.        | Boise County Bk.                    | E. W. Barry.    |
| Lewiston .....      | Nez Perces.    | Jas. E. Babb.        | First Natl. Bk.                     | E. W. Eaves.    |
| Malad City .....    | Oncida.        | D. C. McDougall.     | Bk. of J. N. Ireland & Co.          | C. Jones.       |
| Mount Idaho..       | Idaho.         | J. H. Forney.        | At Grangeville, Bk. of Grangeville. | W. Scott.       |
| Moscow .....        | Latah.         | R. T. Morgan.        | First Natl. Bk.                     | F. N. Gilbert.  |
| MOUNTAIN HOME..     | Elmore.        | W. C. Howie.         | Elmore Co. Bk.                      | J. W. Campbell. |
| Murray .....        | Shoshone.      | H. S. Gregory.       | Bk. of North Idaho.                 | Albert Johnson. |
| Paris .....         | Bear Lake.     | Robert S. Spence.    | At Montpellier, Bk. of Montpellier. | G. C. Gray.     |
| Pocatello.....      | Bannock.       | Eden & Warner.       | First Natl. Bk.                     | M. C. Senter.   |
| Rathdrum .....      | Kootenai.      | Henry Melder.        | Exchange Bk.                        | W. A. Hart.     |
| Salmon City...      | Lemhi.         | R. P. Quarles.       | See Dillon, Montana.                |                 |
| Silver City.....    | Owyhee.        | C. M. Hayes.         | See Mountain Home.                  |                 |
| St. Anthony...      | Fremont.       | P. Averlitt.         | First Bk. of Fremont Co.            | S. R. Findley.  |
| Weiser.....         | Washington.    | J. W. Ayers.         | Bk. of Weiser.                      | C. J. Selwyn.   |

## DIGEST OF IDAHO COMMERCIAL LAWS.

**Assignments.**—An insolvent debtor owing debts exceeding \$300, and having been resident of county for six months, may be discharged of his debts by executing an assignment of all his property, real and personal. No preferences are allowed.

**Attachments.**—Attachment may issue on affidavit stating that defendant is indebted to plaintiff (specifying net amount) and that plaintiff is non-resident of State and that the attachment is not sought and the action is not prosecuted to hinder, delay or defraud any creditor of the defendant.

**Bank Laws.**—There is no statute law relating to banks. No charters can be granted to banks except by the Legislature and no provision is made for the supervision of banks or bankers by any State official or otherwise.

**Exemptions.**—The homestead, consisting of a quantity of land and a dwelling house thereon, with its appurtenances, not exceeding the value of \$5,000, to be selected by the husband or wife, or both, or by other head of a family, and not exceeding \$1,000 if claimant is not the head of a family. Office furniture and library, \$100, necessary household and kitchen furniture, and provisions for family for three months; certain farm animals, etc., with food for three months; tools and implements of husbandry up to \$200. Libraries of professional men, and team used by a laborer or teamster, are also exempt.

## IDAHO—CONTINUED.

**Interest.**—Legal rate 10 per cent. Parties may agree in writing for 18-per cent. Above that rate usurious. Usury penalty, forfeiture of 10 per cent. per year of the principal to the school fund and loss of all interest.

**Legal Holidays.**—Sunday, January 1, February 22, May 30, July 4, December 25, Thanksgiving, General Territorial Election, or Special Election held by the Governor.

**Limitation of Actions.**—Six years on actions on judgments and to recover mesne profits. Five years on action for real estate and on written contracts. Four years on actions on contracts not in writing and accounts. Three years on actions for trespass on real property, taking, detaining or injuring goods or chattels, for recovery of personal property, and for relief on account of fraud or mistake and for statutory penalty.

**Married Women.**—No special law.

**Notarial Fees.**—Protest \$3, recording 50 cents, and \$1 for each notice.

**Notes and Bills of Exchange.**—Commercial paper becomes negotiable by being executed and delivered, and is made negotiable by endorsement, what is called "in blank." The protest of a notary, under his hand and official seal, of a bill of exchange or promissory note, for non-acceptance or non-payment, stating the presentment for acceptance or payment and the non-acceptance or non-payment thereof, the service of and mode of giving notice to parties, and the reputed residence of the parties, is made by our statute *prima facie* evidence of the facts contained therein. Damages for protested bills: Domestic, 15 per cent.; foreign, 30 per cent. Days of grace are not allowed on either bills or notes. Paper maturing on a holiday becomes payable the day previous.

**Transfer of Corporation Stocks.**—Whenever the capital stock of any corporation is divided into shares, and certificates therefor are issued, such shares of stock are personal property, and may be transferred by endorsement, by the signature of the proprietor, or his attorney or legal representative, and delivery of the certificate; but such transfer is not valid except between the parties thereto until the same is so entered upon the books of the corporation, so as to show the name of the parties by and to whom transferred, the number and designation of the shares, and the date of the entry. Corporations may, by by-laws, provide that no transfer of its stock shall be made upon its books until all indebtedness to the corporation of the person in whose name the stock stands, whether for assignment, calls or otherwise, is paid.



## ILLINOIS.

| <i>County Seat.</i>        | <i>County.</i> | <i>Name of Atty.</i>                    | <i>Name of Bank.</i>                     | <i>Cashier.</i>                 |
|----------------------------|----------------|---|--|---------------------------------|
| <b>Albion</b> .....        | Edwards.       | H. J. Strawn.                           | Edwards Co. Bk.                          | E. M. Pace.                     |
| <b>Aledo</b> .....         | Mercer.        | Pepper & Scott.                         | Bk. of A. M. Byers & Co.                 | Wm. N. Graham.                  |
| <b>Belleville</b> .....    | St. Clair.     | Barthel & Farmer.                       | First Natl. Bk.                          | Casimir Andel.                  |
| <b>Belvidere</b> .....     | Boone.         | R. W. Wright.                           | Peoples Bk.                              | John Greenlee.                  |
| <b>Benton</b> .....        | Franklin.      | Spiller & Hart.                         | Exchange Bk.                             | W. R. Ward.                     |
| <b>Bloomington</b> .....   | McLean.        | Livingston & Bacb.                      | National State Bk.                       | A. B. Hoblit.                   |
| <b>Cairo</b> .....         | Alexander.     | Green & Gilbert.                        | City Natl. Bk.                           | J. S. Aisthorpe.                |
| <b>Cambridge</b> .....     | Henry.         | Turner & Street.                        | First Natl. Bk.                          | Henry White.                    |
| <b>Carlinville</b> .....   | Macoupin.      | M. L. Keplinger.                        | Bk. of C. H. C. Anderson.                | John C. Anderson                |
| <b>Carlyle</b> .....       | Clinton.       | P. W. Brown.                            | Schlafley Bros.                          | J. F. Keshner.                  |
| <b>Carmi</b> .....         | White.         | P. A. Pearce.                           | First Natl. Bk.                          | T. W. Hall.                     |
| <b>Carrollton</b> .....    | Greene.        | Henry T. Rainey.                        | Greene Co. Natl. Bk.                     | Ornem Pierson.                  |
| <b>Carthage</b> .....      | Hancock.       | Sharp & Berry Bros.                     | Hancock Co. Natl. Bk.                    | Chas. S. De Hart.               |
| <b>Charleston</b> .....    | Coles.         | A. J. Fryer.                            | Second Natl. Bk.                         | Felix Johnston.                 |
| <b>Chester</b> .....       | Randolph.      | H. Clay Horner.                         | First Natl. Bk.                          | John D. Gerlach.                |
| <b>Chicago</b> .....       | Cook.          | Ferguson & Goodnow.<br>Runyan & Runyan. | The Bankers Natl. Bk.<br>First Natl. Bk. | John C. Craft.<br>R. J. Street. |
| <b>Clinton</b> .....       | De Witt.       | Moore & Warner.                         | De Witt Co. Natl. Bk.                    | E. S. Nixon.                    |
| <b>Danville</b> .....      | Vermillion.    | Edwin Winter.                           | First Natl. Bk.                          | C. L. English.                  |
| <b>Decatur</b> .....       | Macon.         | Albert G. Webber.                       | Natl. Bk. of Decatur.                    | D.O. McReynolds.                |
| <b>Dixon</b> .....         | Lee.           | A. K. Truesdell.                        | Dixon Natl. Bk.                          | C. H. Hughes.                   |
| <b>Edwardsville</b> .....  | Madison.       | C. N. Travous.                          | J. A. Brickett & Son.                    | H. E. Brickett.                 |
| <b>Effingham</b> .....     | Effingham.     | Wright Bros.                            | First Natl. Bk.                          | J. Partridge, Jr.               |
| <b>ELIZABETHTOWN</b> ..... | Hardin.        | J. Q. A. Ledbetter.                     | Warford's Bk.                            | Wm. P. Warford.                 |
| <b>Fairfield</b> .....     | Wayne.         | R. D. Adams.                            | Bank of Fairfield.                       | E. E. Creps.                    |
| <b>Freeport</b> .....      | Stephenson.    | H. C. Hyde.                             | First Natl. Bk.                          | A. Bidwell.                     |
| <b>Galena</b> .....        | Jo Daviess.    | E. L. Bedford.                          | Galena Natl. Bk.                         | Walter Ford.                    |
| <b>Galesburg</b> .....     | Knox.          | Williams, Lawrence &<br>Williams        | Galesburg Natl. Bk.                      | J. H. Losey.                    |
| <b>Geneva</b> .....        | Kane.          | W. J. Brown.                            | Bk. of Geneva.                           | Gaunt & Field.                  |
| <b>Golconda</b> .....      | Pope.          | Rose & Sloan.                           | Pope Co. Bk.                             | E. B. Clark.                    |
| <b>Greenville</b> .....    | Bond.          | Thomas G. Parker.                       | Holles & Sons.                           |                                 |
| <b>Hardin</b> .....        | Calhoun.       | Thomas J. Selby.                        | See Grafton, Grafton Bk.                 | E. Meysenburg.                  |
| <b>Harrisburgh</b> .....   | Saline.        | Boyer & Thompson.                       | First Natl. Bk.                          | F. T. Joyner.                   |
| <b>Havana</b> .....        | Mason.         | Wallace & Lazey.                        | Havana Natl. Bk.                         | N. C. King.                     |
| <b>Hennepin</b> .....      | Putnam.        | William H. Casson.                      | Putnam Co. Bk.                           | W. C. Patterson.                |
| <b>Hillsborough</b> .....  | Montgomery.    | Edward Lane.                            | Hillsborough Natl. Bk.                   | Luther M. Beck.                 |
| <b>Jacksonville</b> .....  | Morgan.        | Charles A. Barnes.                      | Jacksonville Natl. Bk.                   | C. W. Fultzimmons               |
| <b>Jerseyville</b> .....   | Jersey.        | Joseph S. Carr.                         | Natl. Bk. of Jerseyville.                | Edward Cross.                   |
| <b>Joliet</b> .....        | Will.          | John T. Donahoe.                        | Joliet Natl. Bk.                         | Robert T. Kelly.                |
| <b>Jonesboro</b> .....     | Unlon.         | Karraker & Lingle.                      | Bank of Jonesboro.                       | H. W. Karraker.                 |
| <b>Kankakee</b> .....      | Kankakee.      | Wheeler & Hunter.                       | The City Natl. Bk.                       | H. M. Stone.                    |
| <b>Lacon</b> .....         | Marshall.      | Barnes & Barnes.                        | First Natl. Bk.                          | W. H. Ford.                     |

## ILLINOIS—CONTINUED.

| <i>County Seat.</i> | <i>County.</i> | <i>Name of Atty.</i>        | <i>Name of Bank.</i>            | <i>Cashier.</i>    |
|---------------------|----------------|-----------------------------|---------------------------------|--------------------|
| LAWRENCEVILLE       | Lawrence.      | Gee & Barnes.               | Lawrenceville Bk.               | McCleave & Barnes. |
| Lewiston            | Fulton.        | H. W. Masters.              | Lewiston Natl. Bk.              | W. H. Rhodes.      |
| Lincoln             | Logan.         | James T. Hoblid.            | Lincoln Natl. Bk.               | P. E. Kuhl.        |
| Louisville          | Clay.          | J. A. Barnes.               | Farmers & Merchants Bk.         | G. B. McCollum.    |
| Macomb              | McDonough.     | Sherman & Tunncliff.        | Union Natl. Bk.                 | B. F. McLean.      |
| Marion              | Williamson.    | Clemens & Warder.           | Bk. of Marion.                  | O. H. Burnett.     |
| Marshall            | Clark.         | Graham & Tibbs.             | Dulaney Natl. Bk.               | H. B. Dulaney.     |
| McLEANSBORO'        | Hamilton.      | T. M. Eckley.               | Peoples Bk.                     | J. H. Miller.      |
| Metamora            | Woodford.      | A. R. Rich.                 | Metamora Bk.                    | P. & D. Schertz.   |
| METROPOLIS CITY     | Massac.        | R. W. McCartney.            | First Natl. Bk.                 | W. H. Armstrong.   |
| Monmouth            | Warren.        | Grier & Stewart.            | Natl. Bk. of Monmouth.          | W. B. Young.       |
| Monticello          | Piatt.         | C. A. Tatman.               | First Natl. Bk.                 | O. W. Moore.       |
| Morris              | Grundy.        | E. Sanford.                 | Grundy Co. Natl. Bk.            | J. C. Carr.        |
| Morrison            | Whiteside.     | F. D. Ramsay.               | First Natl. Bk.                 | A. J. Jackson.     |
| Mound City          | Pulaski.       | L. M. Bradley.              | First State Bk.                 | J. A. Waugh.       |
| Mt. Carmel          | Wabash.        | S. R. Putgame.              | First Natl. Bk.                 | H. T. Goddard.     |
| Mt. Carroll         | Carroll.       | R. E. Eaton.                | First Natl. Bk.                 | O. P. Miles.       |
| Mt. Sterling        | Brown.         | E. S. Parry.                | First Natl. Bk.                 | C. H. Turner.      |
| Mt. Vernon          | Jefferson.     | Charles H. Patton.          | Mt. Vernon Bk.                  | C. D. Ham & Co.    |
| MURPHYSBORO'        | Jackson.       | J. H. Martin.               | City Natl. Bk.                  | John G. Hardy.     |
| Nashville           | Washington.    | Forman & Watts.             | Washington Co. Bk.              | Louis Krughoff.    |
| Newton              | Jasper.        | T. J. Fithian.              | Peoples Bk.                     | O. S. Scott.       |
| Olney               | Richland.      | R. B. Witcher.              | Olney Bank.                     | J. H. Sensenan.    |
| Ogawka              | Henderson.     | Ross Cooper.                | Bk. of Robert Molr & Co.        | Charles Schneider  |
| Oregon              | Ogle.          | H. A. Smith.                | First Natl. Bank.               | E. C. Allen, Jr.   |
| Ottawa              | La Salle.      | D. McDougall.               | Natl. City Bank.                | R. G. Sutherland.  |
| Paris               | Edgar.         | R. L. McKinlay.             | First Natl. Bk.                 | A. S. Bushnell.    |
| Paxton              | Ford.          | F. L. Cook.                 | First Natl. Bk.                 | C. H. Turner.      |
| Pekin               | Tazewell.      | Graff & Rider.              | Farmers Natl. Bk.               | G. H. Littlewood.  |
| Peoria              | Peoria.        | McCulloch & McCulloch.      | Merchants Natl. Bk.             | J. M. Robbins.     |
| Petersburgh         | Menard.        | S. H. Blane.                | First Natl. Bk.                 | Allen Ozburn.      |
| Pineknayville       | Perry.         | W. K. Murphy.               | Murphy, Wall & Co.              | Ross Matthews.     |
| Plittsfield         | Pike.          | Matthews, Higbee & Grigsby. | Farmers State Bk.               | Joseph Spiro.      |
| Pontiac             | Livingston.    | George Torrence.            | Natl. Bk. of Pontiac.           | H. C. Roberts.     |
| Princeton           | Bureau.        | R. M. Skinner.              | First Natl. Bk.                 | George E. Ricker.  |
| Quincy              | Adams.         | Hamlion & Woods.            | Ricker Natl. Bk.                | C. H. Steel.       |
| Robinson            | Crawford.      | Jones & Newlln.             | Robinson Bk.                    | W. F. Woodruff.    |
| Rockford            | Winnebago.     | William Lathrop.            | Rockford Natl. Bk.              | C. Hellpenstell.   |
| Rock Island         | Rock Island.   | Sweeney & Walker.           | Peoples Natl. Bk.               | J. M. Patterson.   |
| Rushville           | Schnyler.      | P. E. Mann.                 | Bank of Schuyler Co.            | Thos. S. Marshall  |
| Salem               | Marion.        | L. M. Kagy.                 | Salem Natl. Bk.                 | Wm. D. Phile.      |
| Shawneetown         | Gallatin.      | Carl Roedel.                | First Natl. Bk.                 | J. W. Powers.      |
| Shelbyville         | Shelby.        | Moulton, Chafee & Headen.   | First Natl. Bk.                 | Howard K. Weber    |
| Springfield         | Sangamon.      | Pattou & Hamilton.          | First Natl. Bk.                 | James A. Steele.   |
| Sullivan            | Montrie.       | W. G. Cochran.              | Merchants and Farmers State Bk. | Charles E. Walker  |
| Sycamore            | DeKalb.        | Carnes & Dunton.            | Sycamore Natl. Bk.              | E. R. Wright.      |
| Taylorville         | Christian.     | W. M. Provine.              | First Natl. Bk.                 | Willis Bros.       |
| Toledo              | Cumberland.    | W. S. Everhart.             | Bk. of Toledo                   |                    |

## ILLINOIS—CONTINUED.

| <i>County Seat.</i>    | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i>         | <i>Cashier.</i>   |
|------------------------|----------------|----------------------|------------------------------|-------------------|
| <b>Toulon</b> .....    | Stark.         | Miles A. Fuller.     | Exchange Bk.                 | Burge & Dewey.    |
| <b>Tuscola</b> .....   | Douglas.       | C. Eckhart.          | First Natl. Bank.            | W. H. Land.       |
| <b>Urbana</b> .....    | Champaign.     | White & Dobbins.     | First Natl. Bk.              | A. F. Fay.        |
| <b>Vandalia</b> .....  | Fayette.       | W. M. Fogler.        | Farmers & Merchants Bk.      | Edward L. Wahl.   |
| <b>Vienna</b> .....    | Johnson.       | William A. Samm.     | First Natl. Bk.              | D.W. Whittenberg  |
| <b>Virginia</b> .....  | Cass.          | R. W. Mills.         | Farmers Natl. Bk.            | J. T. Robertson.  |
| <b>Waterloo</b> .....  | Monroe.        | J. W. Rickert.       | State Bk. of Waterloo.       | George Pinkel.    |
| <b>Watsika</b> .....   | Iroquois.      | Kay & Kay.           | First Natl. Bk.              | Geo.C.Harrington  |
| <b>Waukegan</b> ....   | Lake.          | Francis E. Clarke.   | First Natl. Bk.              | Charles F. Wiard. |
| <b>Wheaton</b> .....   | DuPage.        | E. H. Gary.          | See Geneva.                  |                   |
| <b>Winchester</b> .... | Scott.         | J. M. Riggs.         | Bk. of Neat, Condit & Croup. |                   |
| <b>Woodstock</b> ....  | McHenry.       | D. T. Smiley.        | Farmers Exchange Bk.         | M. D. Hoy & Son.  |
| <b>Yorkville</b> ..... | Kendall.       | John Fitzgerald.     | Yorkville Bk.                | R. N. Newton.     |

## DIGEST OF ILLINOIS COMMERCIAL LAWS.

**Assignments.**—Any debtor may make an assignment for the benefit of his creditors. No preferences are allowed.

**Attachments.**—Attachment may issue where the debtor is a non-resident of the State ; conceals himself so that he cannot be served with process, has left the State, or is about to depart from the State with the intention of having his effects removed, or is about to remove his property from the State, or has, within two years preceding the filing of the affidavit required, fraudulently conveyed, or assigned, his effects, or a part thereof, or has, within two years prior to the filing of such affidavit, fraudulently concealed or disposed of his property, or is about fraudulently to conceal, assign or otherwise dispose of his property, or where the debt sued for was fraudulently contracted on the part of the debtor, provided the statements of the debtor, which constitute the fraud, have been reduced to writing and signed by the debtor.

**Bank Laws.**—Associations may be formed to do a general banking business (except the issuing of bills to circulate as money), including loans on personal and real estate security, and accepting and executing trusts. The capital required is, in cities of 5,000 population or under, \$25,000 ; between 5,000 and 10,000 population, \$50,000 ; between 10,000 and 50,000 population, \$100,000 ; 50,000 population and upwards, \$200,000. Impairment of capital must be made good on notice from the State Auditor. The stock being fully subscribed, a meeting of the stockholders on not less than three days' notice, shall be held, at which the number of directors shall be determined, and they elected. The directors thereupon organize and elect officers, make by-laws, and arrange for the transaction of business. They are required to take an oath of fealty to the association and observance of the Banking Act. Upon complying with these provisions, the auditor makes examination, and if satisfied that capital has been paid in, issues a certificate of organization upon payment of reasonable expenses. This certificate must be filed in the office of Recorder of Deeds of the county where the bank is organized, and upon recording such certifi-



## ILLINOIS—CONTINUED.

cate the association may proceed to business. Stockholders are severally liable for all engagements of the association to an amount equal to their respective stock-holdings, at par value, in addition to the amount invested in their share of stock. Reports under oath of president or cashier shall be made on call of the auditor at least once in three months, showing resources and liabilities in detail, which reports shall be published in some newspaper of the place where the bank is located. At least once a year the auditor shall cause an examination of the bank to be made by a suitable person not a stockholder, officer, or employee of the bank, who shall make a detailed report of his examination, and shall have power to examine officers, employees, or agents on oath. There is no provision of law for the inspection of private banking firms not organized under the statutes.

**Exemptions.**—Every householder having a family is entitled to a homestead, valued at \$1,000, and such exemption continues to the survivor after the death of husband or wife, so long as he or she occupies it, and to the children until the youngest is twenty-one years old. In addition, there is allowed to every person, necessary wearing apparel, etc., and \$100 worth of other property selected by the debtor. If the debtor is the head of a family, and resides with the same, he is allowed \$300 worth in addition, to be selected by him. But such selection cannot be made from any money or wages due. Of wages there are \$50 exempt from garnishment to any one who is the head of a family residing with the same. Wages to amount of \$50 earned within six months are preferred debts in cases of insolvency of debtor owing such wages.

**Interest.**—Legal rate is 5 per cent. 7 per cent. may be contracted for on all written contracts. The penalty for usury is forfeiture of the entire interest.

**Legal Holidays.**—Sunday, January 1, February 12, February 22, May 30, July 4, Election Day, Labor Day, December 25, Thanksgiving.

**Limitation of Actions.**—All actions for the recovery of possession of real property must be commenced within twenty years. Actions on unwritten contracts, express or implied, or on awards of arbitration, or for recovery of damages for an injury done to property, real or personal, or to recover the possession of personal property or for damages for the detention or conversion thereof, and in all civil actions not otherwise provided for must be commenced within five years next after the cause of action accrued. Actions on bond, promissory notes, bills of exchange, written leases, written contracts or other evidences of indebtedness in writing, must be commenced within ten years after the cause of action accrued.

**Married Women.**—May contract, sue, and be sued as feme sole; may hold property, personal and real, in their own name and right, and not subject to husband's debts; may employ husband as agent to transact their business.

**Notarial Fees.**—Protest \$1.50, with twenty-five cents per notice additional.

**Notes and Bills of Exchange.**—Any note, bond, bill or other instrument in writing made payable to any person named as payee therein, shall be assignable by indorsement thereon, under the hand of such person, and of his assignees, in the same manner as bills of exchange are, so as to absolutely transfer and vest the property thereof in each and every assignee successively. It is essential to the negotiability of promissory notes, bills, bonds and other instruments in writing for the payment of money or other articles of personal property by endorsement, that they be payable absolutely and unconditionally—not depending on any contingency, either in

## ILLINOIS—CONTINUED.

regard to the use of the fund out of which payment is to be made, or as to the parties by whom or to whom the payment is to be made. Any note, bond, bill or other instrument in writing made payable to the bearer, may be transferred by delivery thereof, and an action may be maintained thereon in the name of the holder thereof ; every endorser of such instrument shall be held as a guarantor of payment unless otherwise expressed in the endorsement. Whenever any bill of exchange, drawn or endorsed within this State, and payable without the United States, is duly protested the drawer or endorser thereof shall pay said bill, with legal interest, from the time such bill ought to have been paid, and 10 per cent. damages in addition, together with the costs and charges of protest. If any bill of exchange, drawn upon any person or body politic or corporate, out of this State, but within the United States, for the payment of money, shall be duly presented for acceptance or payment, and protested, it shall be payable, with legal interest from the time such bill ought to have been paid, until paid, together with costs and charges of protests. No promissory note, check, draft, bill of exchange, order, or other negotiable or commercial instrument payable at sight or on demand, or on presentment, shall be entitled to days of grace. Notes maturing on holidays are payable the day previous. All other bills of exchange, drafts, or promissory notes, shall be entitled to the usual days of grace.

**Stay of Execution.**—No stay laws, only such as the court orders.

**Transfer of Corporation Stocks.**—By transfer on the books of the corporation.

## INDIAN TERRITORY.

| <i>County Seat.</i>         | <i>County.</i> | <i>Name of Atty.</i>           | <i>Name of Bank.</i> | <i>Cashier.</i>    |
|-----------------------------|----------------|--------------------------------|----------------------|--------------------|
| <b>Ardmore</b> .....        | Chickasaw.     | Johnson, Cruce & Cruce.        | First Natl. Bk.      | Don Lacy.          |
| <b>Atoka</b> .....          | Creek.         | Merrill & John.                | See South McAllister |                    |
| <b>Chickasha</b> .....      | Pickens.       | Chas. M. Fehheimer.            | Bk. of Chickasha     | J. A. Bohart.      |
| <b>Chickasaw</b> .....      | Chickasaw.     | See Chickasha.                 | See Chickasha.       |                    |
| <b>Duncan</b> .....         | Pickens.       | Wolverton & Rodgers.           | Duncan Bk.           | J. T. Jeanes.      |
| <b>Marlow</b> .....         | Pickens.       | See Ardmore.                   |                      |                    |
| <b>Minco</b> .....          | Pontotoc.      | E. E. Wilson.                  | Bk. of Minco         | H. B. Johnson.     |
| <b>Muscogee</b> .....       | Creek.         | Shepherd, Grove & Shackelford. | First Natl. Bk.      | C. H. Warth.       |
| <b>Paul's Valley</b> .....  | Pickens.       | L. C. Andrews.                 | Bk. of Paul's Valley | J. D. Imboden, Jr. |
| <b>Purcell</b> .....        | Pontotoc.      | J. F. Sharp.                   | Chickasaw Natl. Bk.  | A. D. Hawk.        |
| <b>Ryan</b> .....           | Chickasaw.     | See Duncan.                    | Bk. of Ryan          | J. E. Ledbetter.   |
| <b>So. McAllister</b> ..... | Chickasaw.     | Fannin & Fannin.               | South McAllister Bk. | Joe Hillman.       |
| <b>Tahlequah</b> .....      | Cherokee.      | Wm. F. Rasmus.                 | Bk. of Tahlequah     | L. C. Ross.        |
| <b>Vinita</b> .....         | Cherokee.      | W. H. Kornegay.                | First Natl. Bk.      | H. C. Cook.        |
| <b>Wynnewood</b> .....      | Pontotoc.      | J. T. Planton.                 | Bk. of Wynnewood     | J. F. Beeler.      |

## DIGEST OF INDIAN TERRITORY COMMERCIAL LAWS.

**Assignments.**—Assignments can be made of all the property or a part thereof. Any creditor or creditors may be preferred.

**Attachments.**—Attachments may be made when the action is against one absent from the Territory for more than four months when his residence is in the Territory; has left his residence to avoid the service of summons; is about to, or has removed his property, or a material part thereof, out of the Territory, not leaving enough therein to satisfy plaintiff's claim; conceals himself; has sold his property with the fraudulent intent to cheat, hinder, or delay his creditors in the collection of their debts, or is about to do so.

**Bank Laws.**—No bank laws.

**Exemptions.**—The personal property of any resident of the Indian Territory who is not married or the head of a family, in specific articles to be selected by such resident, not exceeding in value the sum of \$200 in addition to his wearing apparel, provided that no property shall be exempt from execution for debts contracted for the purchase money therefor while in the hands of vendee. Of a married person or head of a family, in specific articles to be selected by such resident, not exceeding in value the sum of \$500 in addition to his or her wearing apparel and that of his or her family, shall be exempt on debt or contract.

**Interest.**—Legal rate, 6 per cent. By contract, not exceeding 10 per cent. Contracts in excess of 10 per cent. are void as to principal and interest.

**Legal Holidays.**—Sunday, January 1, February 22, July 4, Thanksgiving, Christmas, Fast Day, Birthday of Lee.



## INDIAN TERRITORY—CONTINUED.

**Limitation of Actions.**—All actions of debt founded on contract or liability not in writing; all actions of account, and the like, founded on any contract or liability, expressed or implied, three years. Action on promissory notes and other instruments in writing not under seal, must be commenced within five years, and not after; actions on bonds, writings under seal and judgments and decrees, must be commenced within ten years.

**Notarial Fees.**—Protest, seventy-five cents. Noting, fifty cents. Registration, forty cents. Certificate, fifty cents. Each notice, fifty cents.

**Notes and Bills of Exchange.**—Bills and notes are governed by the law-merchant. The general rules of commercial law on these subjects prevail. Notes to be negotiable must be expressed to be for value received. A stipulation for fixed attorney's fees does not render paper non-negotiable; but are not recoverable. Paper maturing on a holiday becomes payable the day before. Protests are the common form, and are made by notaries public. Acceptances must be made in writing. If the drawee destroy or retain the bill, is taken as having accepted it. The statutes fix in detail the damages to be awarded the holder of a bill in case of non-acceptance or non-payment. Protested bills bear interest at the rate of ten per cent. per annum.

**Transfer of Corporation Stocks.**—No law.

## INDIANA.

| <i>County Seat.</i>         | <i>County.</i> | <i>Name of Atty.</i>       | <i>Name of Bank.</i>     | <i>Cashier.</i>    |
|-----------------------------|----------------|----------------------------|--------------------------|--------------------|
| <b>Albion</b> .....         | Noble.         | Levi W. Welker.            | Bk. of Albion            | F. B. Clapp.       |
| <b>Anderson</b> .....       | Madison.       | Chipman, Keltner & Hendee. | Natl. Exchange Bk.       | J. L. Forkner.     |
| <b>Angola</b> .....         | Stauben.       | Croxtton & Powers.         | Stauben Co. Bk.          | H. K. Scott.       |
| <b>Auburn</b> .....         | De Kalb.       | D. Y. Husselman.           | Farmers Bk.              | A. C. Robbins.     |
| <b>Bedford</b> .....        | Lawrence.      | W. H. Martin.              | Citizens Bk.             | J. R. Vorls.       |
| <b>Bloomfield</b> .....     | Greene.        | Cavins & Cavins.           | Bloomfield Bk.           | O. W. Shryer.      |
| <b>Bloomington</b> .....    | Monroe.        | Duncan & Batman.           | First Natl. Bk.          | W. E. Woodburn.    |
| <b>Bluffton</b> .....       | Wells.         | Wilson & Todd.             | Studebaker Bk.           | J. S. Gilliland.   |
| <b>Boonville</b> .....      | Warrick.       | Hatfield & Hemenway.       | Boonville Natl. Bk.      | J. P. Weyerbacher. |
| <b>Brazil</b> .....         | Clay.          | George A. Knight.          | First Natl. Bk.          | C. S. Andrews.     |
| <b>Brookville</b> .....     | Franklin.      | Jones & Jones.             | Brookville Bk.           | Goodwin & Shirk.   |
| <b>Brownstown</b> .....     | Jackson.       | Applewhite & Applewhite.   | Peoples State Bk.        | H. A. Burrel.      |
| <b>Cannelton</b> .....      | Perry.         | Chas. A. Weathers.         | Commercial Bk.           | S. L. May.         |
| <b>COLUMBIA CITY</b> .....  | Whitley.       | James S. Collins.          | Bk. of F. H. Foust & Co. |                    |
| <b>Columbus</b> .....       | Bartholomew.   | Stansifer & Baker.         | First Natl. Bk.          | L. K. Ong.         |
| <b>Connorsville</b> .....   | Fayette.       | McKee, Little & Frost.     | First Natl. Bk.          | Q. A. Mount.       |
| <b>Corydon</b> .....        | Harrison.      | W. N. & R. J. Tracewell.   | Bk. of Corydon           | W. B. Slemmons.    |
| <b>Covington</b> .....      | Fountain.      | Nebeker & Simms.           | Citizens State Bk.       | Sampson Reed.      |
| <b>CRAWFORDSVILLE</b> ..... | Montgomery.    | Brush & Snyder.            | Citizens Natl. Bk.       | C. Goltra.         |
| <b>Crown Point</b> .....    | Lake.          | J. Kopelike.               | First Natl. Bk.          | W. C. Murphey.     |
| <b>Danville</b> .....       | Hendricks.     | Cofer & Hadley.            | First Natl. Bk.          | M. Carter.         |
| <b>Decatur</b> .....        | Adams.         | R. K. Irwin.               | Old Adams Co. Bk.        | R. K. Allison.     |
| <b>Delphi</b> .....         | Carroll.       | Gould & Eldridge.          | Citizens Bk.             | J. A. Shirk.       |
| <b>Evansville</b> .....     | Vanderburgh    | Alex. Gilchrist.           | Old National Bk.         | Henry Reis.        |
| <b>Fort Wayne</b> .....     | Allen.         | John F. Rodabaugh.         | Hamilton Natl. Bk.       | John Mohr, Jr.     |
| <b>Fowler</b> .....         | Benton.        | Fraser & Isham.            | Bk. of Benton Co.        | Lee Dinwiddie.     |
| <b>Frankfort</b> .....      | Clinton.       | J. C. Farber.              | Farmers Bk.              | D. A. Coulder.     |
| <b>Franklin</b> .....       | Johnson.       | T. W. Woollen.             | Franklin Natl. Bk.       | E. C. Miller.      |
| <b>Goshen</b> .....         | Elkhart.       | W. L. Stonex.              | City Natl. Bk.           | C. J. Garvin.      |
| <b>Greencastle</b> .....    | Putnam.        | Silas A. Hays.             | Central Natl. Bk.        | M. D. Bridges.     |
| <b>Greenfield</b> .....     | Hancock.       | S. A. Wray.                | Greenfield Bkg. Co.      | M. Chandler.       |
| <b>Greensburg</b> .....     | Decatur.       | William A. Moore.          | Third Natl. Bk.          | W. W. Bonner.      |
| <b>Hartford City</b> .....  | Blackford.     | J. A. Bonham.              | Citizens Bk.             | E. M. Stahl.       |
| <b>Huntington</b> .....     | Huntington.    | I. G. Smith.               | First Natl. Bk.          | Sarah F. Dick.     |
| <b>Indianapolis</b> .....   | Marion.        | Robert N. Lamb.            | Indiana Natl. Bk.        | Edward B. Porter.  |
| <b>Jasper</b> .....         | Dubois.        | Wm. A. Traylor.            | Dubois Co. State Bk.     | Frank Joseph.      |
| <b>JEFFERSONVILLE</b> ..... | Clark.         | M. Z. Stannard.            | First Natl. Bk.          | H. E. Heaton.      |
| <b>Kendland</b> .....       | Newton.        | Cummings & Darroch.        | Bk. of Kendland          | Smart & Rider.     |
| <b>Knox</b> .....           | Stark.         | H. A. Woodward.            | Farmers Bk.              | F. P. Whitson.     |
| <b>Kokomo</b> .....         | Howard.        | Blackledge & Shirley.      | Citizens Natl. Bk.       | G. E. Bruner.      |
| <b>La Fayette</b> .....     | Tippecanoe.    | J. D. Gougar.              | Merchants Natl. Bk.      | C. Murdock.        |
| <b>La Grange</b> .....      | La Grange.     | O. L. Ballou.              | Natl. Bk. of La Grange   | J. I. Norris.      |
| <b>La Porte</b> .....       | La Porte.      | S. E. Williams.            | First Natl. Bk.          | R. E. Morrison.    |
| <b>LAWRENCEBURGH</b> .....  | Dearborn.      | Thompson & Colt.           | Citizens Natl. Bk.       | W. D. H. Hunter.   |
| <b>Leavenworth</b> .....    | Crawford.      | J. H. Weathers.            | Citizens Bk.             | R. H. Willett.     |
| <b>Lebanon</b> .....        | Boone.         | Dutch & Higgins.           | Lebanon Natl. Bk.        | E. T. Lane.        |
| <b>Liberty</b> .....        | Union.         | L. H. Stanford.            | Union Co. Natl. Bk.      | H. Husted.         |

## INDIANA—CONTINUED.

| <i>County Seat.</i>     | <i>County.</i> | <i>Name of Atty.</i>  | <i>Name of Bank.</i>    | <i>Cashier.</i>      |
|-------------------------|----------------|-----------------------|-------------------------|----------------------|
| <b>Logansport</b> ....  | Cass.          | Winfield & Taber.     | Logansport State Bk.    | W. C. Thomas.        |
| <b>Madison</b> .....    | Jefferson.     | Vanosdal & Francisco. | First Natl. Bk.         | Thos. A. Pogue.      |
| <b>Marion</b> .....     | Grant.         | George G. Wharton.    | First Natl. Bk.         | A. B. Morrison.      |
| <b>Martinsville</b> ... | Morgan.        | Jordan & Matthews.    | Citizens Natl. Bk.      | W. D. Frazier.       |
| <b>Monticello</b> ....  | White.         | Chas. C. Spencer.     | Citizens Bk.            | W. E. McLean.        |
| <b>Mount Vernon</b>     | Posey.         | E. M. Spencer.        | Mt. Vernon Bkg. Co.     | E. D. Owen.          |
| <b>Muncie</b> .....     | Delaware.      | C. E. Shipley.        | Delaware Co. Natl. Bk.  | C. H. Church.        |
| <b>Nashville</b> .....  | Brown.         | See Columbus.         |                         |                      |
| <b>New Albany</b> ...   | Floyd.         | Alex. Dowling.        | First Natl. Bk.         | J. A. Hutton.        |
| <b>New Castle</b> ....  | Henry.         | John M. Morris.       | Citizens State Bk.      | D. W. Kinsey.        |
| <b>Newport</b> .....    | Vermillion.    | Conley & Sawyer.      | Bk. of R. H. Nixon      |                      |
| <b>Noblesville</b> .... | Hamilton.      | Shirts & Kilbourne.   | Citizens State Bk.      | E. Shirts.           |
| <b>Paoli</b> .....      | Orange.        | W. J. Throop.         | Orange Co. Bk.          | A. B. Ham.           |
| <b>Peru</b> .....       | Miami.         | Milchell & McClintic. | First Natl. Bk.         | R. A. Edwards.       |
| <b>Petersburgh</b> ..   | Pike.          | E. P. Richardson.     | Citizens State Bk.      | Byron Prenton.       |
| <b>Plymouth</b> ....    | Marshall.      | Chas. P. Drummond.    | First Natl. Bk.         | Jas. A. Gilmore.     |
| <b>Portland</b> .....   | Jay.           | S. W. Haynes.         | Peoples Bk.             | W. M. Haynes.        |
| <b>Princeton</b> ....   | Gibson.        | Buskirk & Brady.      | Peoples Natl. Bk.       | W. P. Welborn.       |
| <b>Rensselaer</b> ....  | Jasper.        | M. F. Chilcote.       | Bk. of A. McCoy & Co.   | E. L. Hollingsworth. |
| <b>Richmond</b> ....    | Wayne.         | R. A. Jackson.        | Second Natl. Bk.        | J. B. Dougan.        |
| <b>Rising Sun</b> ....  | Ohio.          | Coles & Hall.         | Natl. Bk. of Rising Sun | J. N. Perkins.       |
| <b>Rochester</b> ....   | Fulton.        | Holman & Stephenson.  | Rochester Bk.           | A. C. Copeland.      |
| <b>Rockport</b> ....    | Spencer.       | E. L. Boyd.           | Farmers Bk.             | E. M. Payne.         |
| <b>Rockville</b> ....   | Parke.         | Maxwell & Maxwell.    | Park Bk.                | F. H. Stark.         |
| <b>Rushville</b> ....   | Rush.          | Smith & Cambren.      | Rushville Natl. Bk.     | Edwin Payne.         |
| <b>Salem</b> .....      | Washington.    | Alspaugh & Lawler.    | Bk. of Salem            | J. F. Persise.       |
| <b>Scottsburgh</b> ..   | Scott.         | Jewett & Shea.        | Scott Co. Bk.           | W. M. Whitson.       |
| <b>Shelbyville</b> ...  | Shelby.        | Love & Morrison.      | First Natl. Bk.         | John A. Young.       |
| <b>Shoals</b> .....     | Martin.        | R. L. Ross.           | Martin Co. Bk.          | J. L. Passel.        |
| <b>South Bend</b> ...   | St. Joseph.    | Lucius Hubbard.       | First Natl. Bk.         | C. A. Kimball.       |
| <b>Spencer</b> .....    | Owen.          | J. H. Fowler.         | Exchange Bk.            | F. H. Freeland.      |
| <b>Sullivan</b> .....   | Sullivan.      | John T. Hays.         | Farmers State Bk.       | Wake Giles.          |
| <b>Terre Haute</b> ...  | Vigo.          | Harry J. Baker.       | First Natl. Bk.         | B. McCormick.        |
| <b>Tipton</b> .....     | Tipton.        | Gifford & Gifford.    | Tipton Co. Bk.          | E. H. Shirk.         |
| <b>Valparaiso</b> ....  | Porter.        | A. D. Bartholomew.    | Farmers Natl. Bk.       | G. F. Bartholomew    |
| <b>Vernon</b> .....     | Jennings.      | Benjamin F. Tweedy.   | First Natl. Bk.         | John S. Morris.      |
| <b>Versailles</b> ....  | Ripley.        | F. M. Thompson.       | Versailles Bk.          | F. M. Laws.          |
| <b>Vevay</b> .....      | Switzerland.   | G. S. Pleasants.      | First Natl. Bk.         | Albert G. Craig.     |
| <b>Vincennes</b> ....   | Knox.          | L. A. Meyer.          | German Natl. Bk.        | George R. Alsop.     |
| <b>Wabash</b> .....     | Wabash.        | W. G. Sayre.          | First Natl. Bk.         | F. W. Morse.         |
| <b>Warsaw</b> .....     | Kosciusko.     | John D. Wideman.      | Lake City Bk.           | S. Bitner.           |
| <b>Washington</b> ..    | Daviess.       | J. W. Ogden.          | Peoples Natl. Bk.       | R. C. Davis.         |
| <b>Williamsport</b>     | Warren.        | C. V. McAdams.        | Warren Co. Bk.          | A. H. Haun.          |
| <b>Winamac</b> .....    | Pulaski.       | Spangler & Son.       | Bk. of Winamac          | W. S. Huddleston     |
| <b>Winchester</b> ...   | Randolph.      | J. W. Thompson.       | Farmers & Merchants Bk. | T. F. Moorman.       |



## INDIANA—CONTINUED.

## DIGEST OF INDIANA COMMERCIAL LAWS.

**Assignments.**—Any debtor may make a general assignment of all property in trust for the benefit of *bona fide* creditors. The assignor is not forbidden to make preferences to *bona fide* creditors, provided the preferences be made before the deed of assignment and in no way co-ordinate with it. The assignor is not relieved from his debts.

**Attachments.**—Attachment may issue where the defendant is a foreign corporation or a non-resident ; where the defendant is secretly leaving the State, or has left it, with intent to defraud his creditors ; where the defendant so conceals himself that summons cannot be served upon him ; where he is removing, or about to remove, his property subject to execution, or a material part thereof, out of the State, not leaving enough to satisfy the plaintiff's claim ; where he has sold or otherwise disposed of his property subject to execution, or suffered or permitted it to be sold with the fraudulent intent to cheat, hinder, or delay his creditors ; where he is about to sell, convey, or otherwise dispose of his property subject to execution with such intent.

**Bank Laws.**—Any number of persons, not less than five, may entitle themselves to a charter as a bank of discount and deposit. The capital stock must not be less than \$25,000 divided into shares of the value of \$100 each. There must not be less than three directors, elected by the stockholders. These directors shall elect one of their number as president, and shall also elect a cashier, who must give bond for the faithful discharge of his duties. A corporation so formed may begin business as soon as 50 per cent. of its capital stock shall have been actually paid in ; and it shall have all the powers incident to the business of banking, except the issuing of bank notes. A bank may purchase such real estate as may be necessary for use in its business, or which may be taken by mortgage or conveyance in payment of debts ; but all property not required in transacting its business must be resold within five years. Stockholders are individually liable for the debts of the bank to the extent of the par value of the stock. The auditor of the State with the approval of the governor, shall, as often as he deems proper, appoint a suitable person, or more than one, to make an examination of the affairs of all banks established under the general banking law. The examiner so appointed must make a full detailed report of the condition of each bank to the State Auditor. Banks must also make at least five reports annually to the Auditor of State, verified by the president, or cashier or other managing agent, showing, in detail, the resources and liabilities of the institution.

**Exemptions.**—There is no homestead law. An exemption of \$600 on any contract liability is allowed to resident householders. One month's wages is exempt from garnishment and on proceedings supplemental to execution while the employment lasts. There is no exemption as against mechanic's liens, purchase money liens and taxation. The right of exemption cannot be waived by contract.

**Interest.**—Legal rate is 6 per cent., but parties may contract in writing for 8 per cent. Where a contract calls for usurious interest, it is void only as to the interest in excess of 6 per cent.

**Legal Holidays.**—Sunday, January 1, February 23, May 30, July 4, December 25, public fast, Thanksgiving, National and State Election Days, and Labor Day.

## INDIANA—CONTINUED.

**Limitation of Actions.**—On accounts and contracts not in writing : for use, rents and profits of real property, and relief against frauds, six years; upon promissory notes, bills of exchange and other written contracts for the payment of money, ten years; upon contracts in writing other than those for the payment of money on judgments of courts of record, and for the recovery of the possession of real estate, twenty years.

**Married Women.**—By a recent act a married woman may (since May 31, 1879) buy, sell or transfer her separate personal property, as if sole; may carry on any trade, business or service, and her separate personal property is liable for the same.

**Notarial Fees.**—Protest, \$1.25, and twenty-five cents for each notice.

**Notes and Bills of Exchange.**—Promissory notes payable to order or bearer at a bank in this State, and bills of exchange, are governed by the law-merchant. Promissory notes not payable at a bank are subject to any set off maker may have against payee, or any subsequent holder, accruing before notice of assignment. On these, maker must be exhausted before endorser can be sued. Protest is not necessary to hold endorsers of such notes; but, to hold them, maker must be sued at first term of court after maturity, unless it can be shown that he was insolvent at the time of such maturity. Three days of grace are allowed on all bills of exchange payable within the State, whether sight or time bills. Paper maturing on a holiday becomes payable the day preceding. Damages for protest on bills upon any person at any place out of this State, but within the United States, 5 per cent.; on bills drawn upon any person at any place without the United States, 10 per cent.

**Stay of Executions.**—On sums of six dollars, thirty days; over six and under twelve dollars, sixty days; over twelve and under twenty dollars, ninety days; over twenty and under forty dollars, one hundred and twenty days; over forty and under one hundred dollars, one hundred and fifty days; over one hundred dollars, one hundred and eighty days.

**Transfer of Corporation Stocks.**—By transfer on the books only for bridge, canal, insurance and steam packet companies. In all other corporations stock is transferred in any manner provided by the by-laws.

## IOWA.

| <i>County Seat.</i> | <i>County.</i> | <i>Name of Atty.</i>   | <i>Name of Bank.</i>      | <i>Cashier.</i>     |
|---------------------|----------------|------------------------|---------------------------|---------------------|
| Adel                | Dallas.        | White & Clark.         | Adel State Bk.            | T. J. Caldwell.     |
| Afton               | Unlon.         | Sullivan & Sullivan.   | Citizens Bk.              | L. W. McLennan.     |
| Albia               | Monroe.        | J. C. Mabry.           | First Natl. Bk.           | T. D. Lockman.      |
| Algona              | Kossuth.       | George E. Clark.       | First Natl. Bk.           | Wm. K. Ferguson.    |
| Allison             | Butler.        | Craig, Ray & Hyde.     | Bk. of Allison.           | J. W. Ray.          |
| Anamosa             | Jones.         | Sheean & McCarn.       | Anamosa Natl. Bk.         | C. S. Millard.      |
| Atlantic            | Cass.          | Willard & Willard.     | Atlantic Natl. Bk.        | F. M. Nichols.      |
| Audubon             | Audubon.       | Nash & Phelps.         | First Natl. Bk.           | F. S. Watts.        |
| Bedford             | Taylor.        | Jackson & Miller.      | Bedford Bk.               | Ed. E. Cass.        |
| Bloomfield          | Davis.         | Carruthers & Rominger. | State Bk. of Bloomfield   | John R. Wallace.    |
| Boone               | Boone.         | S. R. Dyer.            | City Bk.                  | C. J. A. Ericson.   |
| Burlington          | Des Moines.    | Blake & Blake.         | Natl. State Bk.           | John J. Fleming.    |
| Carroll             | Carroll.       | W. R. Lee.             | First Natl. Bk.           | R. E. Coburn.       |
| Centerville         | Appanoose.     | Vermilion & Valentine. | First Natl. Bk.           | J. A. Bradley.      |
| Chariton            | Lucas.         | J. A. Penick.          | First Natl. Bk.           | F. R. Crocker.      |
| Charles City        | Floyd.         | Reiniger & Lloyd.      | Citizens Natl. Bk.        | F. B. Miner.        |
| Cherokee            | Cherokee.      | M. Wakefield.          | Cherokee State Bk.        | E. D. Huxford.      |
| Clarinda            | Page.          | H. E. Parslow.         | Clarinda Natl. Bk.        | H. R. Spry.         |
| Clarion             | Wright.        | Ladd & Rogers.         | First Natl. Bk.           | U. B. Tracy.        |
| Clinton             | Clinton.       | George B. Phelps.      | Clinton Natl. Bk.         | C. C. Coan.         |
| Concord             | Hancock.       | John F. Thompson.      | See Britt, Commercial Bk. | E. P. Healy.        |
| Corning             | Adams.         | W. S. Helling.         | First Natl. Bk.           | Chas. C. Norton.    |
| Corydon             | Wayne.         | Miles & Steele.        | Farmers & Merchants Bk.   | F. M. Smith.        |
| COUNCIL BLUFFS.     | Pottaw'tamie   | Finley Burke           | Citizens State Bk.        | Chas. R. Hannan.    |
| Cresco              | Howard.        | H. T. Reed             | First Natl. Bk.           | C. A. Crawford.     |
| Dakotah             | Humboldt.      | P. Finch               | See Humboldt, Peoples Bk. | J. W. Foster.       |
| Davenport           | Scott.         | J. A. Hanley           | Citizens Natl. Bk.        | E. S. Carl.         |
| Decorah             | Winneshiok.    | R. F. B. Portman       | First Natl. Bk.           | E. R. Baker.        |
| Denison             | Crawford.      | Shaw & Kuehne          | Bk. of Denison.           | W. R. Barber.       |
| Des Moines          | Polk.          | Park & Odell           | Valley Natl. Bk.          | R. A. Crawford.     |
| Dubuque             | Dubuque.       | R. W. Stewart          | First Natl. Bk.           | U. E. Guernsey.     |
| Eldora              | Hardin.        | Huff & Ward            | Hardin Co. Bk.            | Ellis D. Robb.      |
| Elkader             | Clayton.       | D. D. Murphy           | Elkader State Bk.         | Chas. Johnson.      |
| Emmettsburg         | Palo Alto.     | Kelly & Kelly          | Palo Alto Co. Bk.         | W. J. Brown.        |
| Estherville         | Emmet.         | C. W. Crim             | First Natl. Bk.           | J. P. Kirby.        |
| Fairfield           | Jefferson.     | Leggett & McKemy       | First Natl. Bk.           | B. S. McElhinny.    |
| Forrest City        | Winnebago.     | C. L. Nelson           | First Natl. Bk.           | W. O. Hanson.       |
| Fort Dodge          | Webster.       | Robert M. Wright       | First Natl. Bk.           | E. H. Rich.         |
| Fort Madison        | Lee.           | Casey & Stewart        | German American Bk.       | H. D. McCoom.       |
| Glenwood            | Mills.         | E. B. Woodruff         | Mills Co. Natl. Bk.       | A. C. Sabin.        |
| Greenfield          | Adair.         | J. A. Storey           | Citizens Bk.              | A. P. Littleton.    |
| Grundy Centre       | Grundy.        | Rea & Wood             | Grundy Co. Natl. Bk.      | H. S. Beckman.      |
| Guthrie Centre      | Guthrie.       | E. R. Sayles           | Guthrie State Bk.         | E. C. Lane.         |
| Hampton             | Franklin.      | John W. Luke           | Citizens State Bk.        | T. J. B. Robinson   |
| Harlan              | Shelby.        | Byers & Lockwood       | Shelby Co. Bk.            | M. K. Campbell.     |
| Ida Grove           | Ida.           | Warren & Johnston      | Ida Co. Savings Bk.       | C. J. Seldensticker |
| Independence        | Buchanan.      | Lake & Harmon          | First Natl. Bk.           | R. M. Campbell.     |
| Indianola           | Warren.        | Lacy & Hatfield        | Warren Co. Bk.            | Wm. Buxton, Jr.     |



## IOWA—CONTINUED.

| <i>County Seat.</i>        | <i>County.</i> | <i>Name of Atty.</i>           | <i>Name of Bank.</i>          | <i>Cashier.</i>   |
|----------------------------|----------------|--------------------------------|-------------------------------|-------------------|
| <b>Iowa City</b> .....     | Johnson.       | Baker & Ball                   | Citizens Saving & Trust Co.   | Geo. W. Koontz.   |
| <b>Jefferson</b> .....     | Greene.        | Russell & Toliver              | Greene Co. State Bk.          | M. M. Head.       |
| <b>Keosauqua</b> .....     | Van Buren.     | Mitchell & Sloan               | Keosauqua State Bk.           | Jno. L. Therme.   |
| <b>Knoxville</b> .....     | Marion.        | J. D. Gamble                   | Marion Co. Natl. Bk.          | O. L. Wright.     |
| <b>Le Mars</b> .....       | Plymouth.      | Strubble Bros. & Hart          | First Natl. Bk.               | G. L. Veruli.     |
| <b>Leon</b> .....          | Decatur.       | Harvey & Parrish               | Exchange Bk.                  | J. N. Clark.      |
| <b>Logan</b> .....         | Harrison.      | L. R. Bolter & Sons            | State Savings Bk.             | W. H. Johnson.    |
| <b>Manchester</b> .....    | Delaware.      | Morris & Dunham                | First Natl. Bk.               | M. F. Le Roy.     |
| <b>Maquoketa</b> .....     | Jackson.       | W. C. Gregory                  | Exchange Bk.                  | John L. Sloane.   |
| <b>Marengo</b> .....       | Iowa.          | Hedges & Rumble                | First Natl. Bk.               | Q. P. Reno.       |
| <b>Marion</b> .....        | Linn.          | D. E. Voris                    | Farmers & Merchants State Bk. | E. J. Esgate.     |
| <b>Marshalltown</b> .....  | Marshall.      | Binford & Snelling             | First Natl. Bk.               | T. J. Fletcher.   |
| <b>Mason City</b> .....    | Cerro Gordo.   | Blythe, Markley & Smith        | City Natl. Bk.                | A. H. Gale.       |
| <b>Montezuma</b> .....     | Poweshiek.     | W. R. Lewis                    | First Natl. Bk.               | G. W. Kierulff.   |
| <b>Mount Ayr</b> .....     | Ringgold.      | R. H. Spencer                  | Citizens Bk.                  | Clyde Dunning.    |
| <b>Mt. Pleasant</b> .....  | Henry.         | W. S. Withrow                  | Natl. State Bk.               | Jas. T. Whiting.  |
| <b>Muscatine</b> .....     | Muscatine.     | Richman & Burk                 | Hershey State Bk.             | L. G. Burnett.    |
| <b>Nevada</b> .....        | Story.         | George W. Dyer                 | First Natl. Bk.               | W. F. Swayze.     |
| <b>New Hampton</b> .....   | Chickasaw.     | J. R. Bane                     | First Natl. Bk.               | T. Donovan.       |
| <b>Newton</b> .....        | Jasper.        | A. M. Harrah                   | First Natl. Bk.               | E. E. Lyday.      |
| <b>Northwood</b> .....     | Worth.         | J. R. Smith                    | Worth Co. State Bk.           | Henry T. Toye.    |
| <b>Onawa</b> .....         | Monona.        | Oliver Bros. & Tillson         | Onawa State Bk.               | C. H. Huntington. |
| <b>Orange City</b> .....   | Sioux.         | Wm. Hutchinson                 | Northwestern State Bk.        | A. Van der Meide. |
| <b>Osage</b> .....         | Mitchell.      | Eaton & Clyte                  | Osage Natl. Bk.               | J. W. Annis.      |
| <b>Osceola</b> .....       | Clark.         | John Chaney                    | Towa State Bk.                | F. W. Haskins.    |
| <b>Oskaloosa</b> .....     | Mahaska.       | George C. Morgan               | Oskaloosa Natl. Bk.           | E. K. Himes.      |
| <b>Ottumwa</b> .....       | Wapello.       | Wm. McNett                     | First Natl. Bk.               | M. B. Hutchinson  |
| <b>Pocahontas</b> .....    | Pocahontas.    | W. C. Rolston                  | State Bk. of Pocahontas       | T. F. McCartan.   |
| <b>Primghar</b> .....      | O'Brien.       | O. H. Montzheimer              | First Natl. Bk.               | Geo. R. Slocum.   |
| <b>Red Oak</b> .....       | Montgomery.    | J. McJunkin                    | Red Oak Natl. Bk.             | Paul P. Clark.    |
| <b>Rock Rapids</b> .....   | Lyon.          | E. C. Roach                    | First Natl. Bk.               | E. L. Partch.     |
| <b>Rockwell City</b> ..... | Calhoun.       | Stevenson & Lavender           | Security Bk.                  | Edw. W. Burch.    |
| <b>Sac City</b> .....      | Sac.           | W. H. Hart                     | First Natl. Bk.               | H. H. Allison.    |
| <b>Sibley</b> .....        | Osceola.       | G. W. Lister                   | First Natl. Bk.               | H. L. Emmert.     |
| <b>Sidney</b> .....        | Fremont.       | George E. Draper               | Metelman & Frazer             | W. T. Frazer.     |
| <b>Sigourney</b> .....     | Keokuk.        | C. H. Mackey                   | Keokuk Co. State Bk.          | S. W. Brunt.      |
| <b>Sioux City</b> .....    | Woodbury.      | J. H. & C. M. Swan             | Security Natl. Bk.            | F. M. Case.       |
| <b>Spencer</b> .....       | Clay.          | Richardson, Buck & Kirkpatrick | First Natl. Bk.               | David Painter.    |
| <b>Spirit Lake</b> .....   | Dickinson.     | A. W. Osborne                  | First Natl. Bk.               | John W. Cravens.  |
| <b>Storm Lake</b> .....    | Buena Vista.   | Henry F. Galpin                | First Natl. Bk.               | A. H. Weiss.      |
| <b>Tipton</b> .....        | Cedar.         | S. S. Wright                   | First Natl. Bk.               | W. J. Moore.      |
| <b>Toledo</b> .....        | Tama.          | Struble & Stlger               | Toledo State Bk.              | W. A. Dexter.     |
| <b>Vinton</b> .....        | Benton.        | Whipple & Zollinger            | Farmers Loan & Trust Co.      | C. O. Harrington. |
| <b>Wapello</b> .....       | Louisa.        | H. O. Weaver                   | Wapello State Sav. Bk.        | W. H. Colton.     |
| <b>Washington</b> .....    | Washington.    | C. C. Patterson                | Washington Natl. Bk.          | John A. Young.    |
| <b>Waterloo</b> .....      | Black Hawk.    | Franklin C. Platt              | First Natl. Bk.               | F. J. Eighmey.    |
| <b>Waukon</b> .....        | Allamakee.     | J. F. Dayton                   | Citizens State Bk.            | W. E. Beddow.     |

## IOWA—CONTINUED.

| <i>County Seat.</i>    | <i>County.</i> | <i>Name of Atty.</i>  | <i>Name of Bank.</i> | <i>Cashier.</i> |
|------------------------|----------------|-----------------------|----------------------|-----------------|
| <b>Waverly</b> .....   | Bremer.        | Gipson & Dawson       | State Bk.            | Louis Case.     |
| <b>Webster City</b> .. | Hamilton.      | George Wambach        | Farmers Natl. Bk.    | J. H. Shipp.    |
| <b>West Union</b> ...  | Fayette.       | Einsworth & Einsworth | Bk. of West Union    | F. Y. Whitmore. |
| <b>Winterset</b> ..... | Madison.       | Steele & Robbins      | Citizens Natl. Bk.   | W. J. Cornell.  |

## DIGEST OF IOWA COMMERCIAL LAWS.

**Assignments.**—No general assignment of property by an insolvent, or in contemplation of insolvency, for the benefit of creditors, shall be valid unless it be made for the benefit of all his creditors in proportion to the amount of their respective claims. No preference is allowed to any creditor.

**Attachments.**—Attachments may issue when the defendant is a foreign corporation, or acting as such, or is a non-resident of the State; or is about to remove his property out of the State without leaving sufficient remaining for the payment of his debts; or has disposed of his property, in whole or in part, with intent to defraud his creditors; or is about to dispose of his property with intent to defraud his creditors; or has absconded, so that the ordinary process cannot be served upon him; or is about to remove permanently out of the county, and has property therein not exempt from execution, and that he refuses to pay or secure the plaintiff; or is about to remove permanently out of the State, and refuses to pay or secure the debt due the plaintiff; or is about to remove his property, or a part thereof, out of the county with intent to defraud his creditors; or is about to convert his property, or a part thereof, into money for the purpose of placing it beyond the reach of his creditors; or has property or rights in action which he conceals; or the debt is due for property obtained under false pretences.

**Bank Laws.**—Any number of persons may be incorporated for the transaction of the banking business, under the general incorporation laws of the State, but such association must have the word "State" incorporated and made a part of the name of the corporation, and any association not incorporated, partnership or individual, engaged in banking business, is prohibited from embracing or including in the name of such association, partnership or individual, the word "State." The capital of such banks must not be less than \$50,000, except in cities or towns having a population of 3,000 or less, where they may be organized with a paid up capital of not less than \$25,000. Stockholders are responsible to the amount of their stock over the stock held. In case of insolvency, bill holders are to be preferred. Suspension of specie payment is not permitted. The General Assembly, by a two-thirds vote, may amend or appeal any law, and no special or exclusive privileges may be given. A full and accurate statement, verified by the oath of the president or vice-president, or cashier, or two directors, must be made quarterly to the Auditor of the State. The Auditor may cause to be made four examinations per year of each bank. Corporations, to be known as savings banks, may be formed under acts applying only to such banks, for the purpose of receiving on deposit the savings and funds of others, and preserving and safely investing the same, and paying interest or dividends thereon; and any number of persons, not less than five, may



## IOWA—CONTINUED.

organize such savings banks with a paid up capital stock of not less than \$10,000 in cities or towns of 10,000 inhabitants or under, and a paid up capital stock of not less than \$50,000 in cities of over 10,000 inhabitants.

**Exemptions.**—The homestead must embrace the house used as a home by the owner thereof ; and if he has two or more houses thus used by him at different times and places he may select which he may retain as his homestead. It may contain one or more lots or tracts of land, with the buildings thereon, and other appurtenances, subject to the limitations below set forth, but must in no case embrace different lots and tracts unless they are contiguous, or unless they are habitually and in good faith used as a part of the same homestead. If within a town plat it must not exceed one-half acre in extent, and if not within a town plat, it must not embrace in the aggregate more more than forty acres. When thus limited, if in either case its value be less than \$500, it may be enlarged until its value reaches that amount. It must not embrace more than one dwelling house, or any other buildings except such as are properly appurtenant to the homestead as such ; but a shop or other building situated thereon, and really used and occupied by the owner in the prosecution of his own ordinary business, and not exceeding \$300 in value, may be deemed appurtenant to such homestead. It is liable for taxes accruing thereon, is subject to mechanics' liens, for work, labor or material done or furnished exclusively for the improvement of the same, and may, after all other property is exhausted, be sold on execution for debts contracted prior to its acquisition, except when purchased with pension money. A conveyance or encumbrance of a homestead by the owner is of no validity unless the husband or wife, if the owner be married, concur in and sign the same joint instrument. Personal property exempt includes tools, instruments, library, necessary team, etc., of mechanic, farmer, teacher, or professional man ; wearing apparel, household and kitchen furniture, \$200 ; certain farm animals and necessary food for six months. Foregoing relates only to residents being heads of families ; unmarried persons and non-residents being only entitled to retain their own clothing and trunks, save and except pensioners. Where debtor is a printer, the printing press and types, furniture and material up to \$1,200 are exempt. Earnings of debtor within ninety days of levy are exempt.

**Interest.**—Legal rate is 6 per cent. Parties may contract in writing for 8 per cent. Usury forfeits all interest and costs and 10 per cent of contract to school fund.

**Legal Holidays.**—Sunday, January 1, May 30, July 4, the first Monday in September, December 25, Thanksgiving, and Labor Day.

**Limitation of Actions.**—On unwritten contracts, those brought for injuries to property, or for relief on the ground of fraud in cases heretofore solely cognizable in a court of chancery, and all other actions not otherwise provided for in this respect, within five years. Those founded on written contracts, on judgment of any courts except those courts provided for in the next subdivision, and those brought for the recovery of real property, within ten years. Those founded on judgments of a court of record, whether of this State or any of the United States, or of the federal courts of the United States, within twenty years.

**Married Women.**—A married woman may own property in her own right, and manage, sell, convey and devise the same to the same extent as the husband can property belonging to him. Neither husband or wife are liable for the separate debts of



## IOWA—CONTINUED.

each other ; with the expenses of the family and education of the children are chargeable upon the property of both husband and wife, or either of them, and in relation thereto they may be sued jointly or separately.

**Notarial Fees.**—Protest \$1.75 and twenty-five cents additional for each notice.

**Notes and Bills of Exchange.**—Upon all negotiable bills or notes payable within the State, grace is allowed, and notice of non-acceptance, or non-payment, or both, is required according to the rules of commercial law. Paper falling due on holidays is payable the preceding day. Damages allowed on protested paper, 3 to 5 per cent. To hold indorser, note must be duly presented, payment refused, and indorser notified. Open accounts are assignable. Defense to non-negotiable paper and accounts accrued after notice in writing of assignment to maker invalid as against assignee, providing that if negotiable paper be obtained by fraud, the holder thereof shall recover no greater sum than he paid with interest and cost.

**Stay of Executions.**—On sums of less than \$100 including costs, three months ; over \$100, six months. All judgments on which stay is taken shall bear interest at the rate of 10 per cent. per annum.

**Transfer of Corporation Stocks.**—The transfer of shares is not valid, except as between the parties thereto, until it is regularly entered on the books of the company, so as to show the name of the person by and to whom transferred, the numbers or other designation of the shares and the date of the transfer ; but such transfer shall not in any way exempt the person making it from any liability of said corporation created prior thereto. The books of the company must be so kept as to show intelligibly the original stockholders, their respective interests, the amount paid on their shares and all transfers thereof ; and such books, or a correct copy thereof, so far as the items mentioned in this section are concerned, shall be subject to the inspection of any person desiring the same.

## KANSAS.

| <i>County Seat.</i>               | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank,</i>          | <i>Cashier.</i>         |
|-----------------------------------|----------------|----------------------|-------------------------------|-------------------------|
| <b>Abilene</b> .....              | Dickinson.     | C. S. Crawford       | Citizens Bk.                  | T. H. Malott.           |
| <b>Alma</b> .....                 | Wabaunsee.     | J. B. Barnes         | Alma State Bk.                | L. Palenske.            |
| <b>Anthony</b> .....              | Harper.        | George R. Snelling   | First Natl. Bk.               | P. G. Walton.           |
| <b>Ashland</b> .....              | Clark.         | H. J. Bone           | Farmers & Stockgrowers Bk.    | A. M. Van<br>Laningham. |
| <b>Atchison</b> .....             | Atchison.      | Henry Elliston       | First Natl. Bk.               | S. A. Frazier.          |
| <b>Atwood</b> .....               | Rawlins.       | J. C. Cole           | Rawlins Co. Bk.               | B. D. Hensley.          |
| <b>Belleville</b> .....           | Republic.      | T. M. Noble          | Natl. Bk. of Belleville.      | D. D. Bramwell.         |
| <b>Beloit</b> .....               | Mitchell.      | A. E. Ellis          | Beloit State Bk.              | M. M. Rowley.           |
| <b>Burlington</b> .....           | Coffee.        | G. E. Manchester     | Peopels Natl. Bk.             | A. P. Brigham.          |
| <b>Cimarron</b> .....             | Gray.          | T. H. Reeve          | Cimarron Bk.                  | C. S. Warner.           |
| <b>Clay Center</b> .....          | Clay.          | F. L. Williams       | First Natl. Bk.               | P. P. Kehoe.            |
| <b>Colby</b> .....                | Thomas.        | Joseph A. Gill       | Thomas. Co. Bk.               | W. S. Ferguson.         |
| <b>Coldwater</b> .....            | Comanche.      | W. J. Jackson        | Comanche Co. State Bk.        | J. M. Lobangh.          |
| <b>Columbus</b> .....             | Cherokee.      | W. R. Cowley         | Cherokee Co. Bk.              | H. A. La Rue.           |
| <b>Concordia</b> .....            | Cloud.         | Caldwell & Ellis     | First Natl. Bk.               | W. W. Bowman.           |
| <b>Cottonwood<br/>Falls</b> ..... | Chase.         | Johnston Bros.       | Chase Co. Natl. Bk.           | W. W. Sanders.          |
| <b>Council Grove</b> .....        | Morris.        | Bertram & Nicholson  | Farmers & Drovers Bk.         | A. Moser, Jr.           |
| <b>Dighton</b> .....              | Lane.          | J. S. Simmons        | First Natl. Bk.               | F. W. King.             |
| <b>Dodge City</b> .....           | Ford.          | M. W. Sutton         | Bk. of Dodge City.            | E. F. Kellogg.          |
| <b>Eldorado</b> .....             | Butler.        | Reddem & Schumacher  | Farmers & Merchants Natl. Bk. | E. C. Ellet.            |
| <b>Ellsworth</b> .....            | Ellsworth.     | Ira E. Lloyd         | Central Natl. Bk.             | G. T. Tremble.          |
| <b>Emporia</b> .....              | Lyon.          | L. B. Kellogg        | First Natl. Bk.               | D. M. Davis.            |
| <b>Erle</b> .....                 | Neosho.        | J. L. Denison        | Bk. of Erie.                  | C. C. Dutton.           |
| <b>Eureka</b> .....               | Greenwood.     | W. S. Marlin         | First Natl. Bk.               | Ira P. Nye.             |
| <b>Fort Scott</b> .....           | Bourbon.       | Perry & Crain        | Bk. of Ft. Scott.             | C. F. Martin.           |
| <b>Fredonia</b> .....             | Wilson.        | S. S. Kirkpatrick    | Wilson Co. Bk.                | J. D. Allen.            |
| <b>Garden City</b> .....          | Finney.        | H. F. Mason          | First Natl. Bk.               | D. R. Menke.            |
| <b>Garnett</b> .....              | Anderson.      | Walter Latimer       | First Natl. Bk.               | Ed. L. Foster.          |
| <b>Girard</b> .....               | Crawford.      | Brown & Russel       | First Natl. Bk.               | J. T. Leonard.          |
| <b>Gove</b> .....                 | Gove.          | R. C. Jones          | Exchange Bk.                  | G. A. Jones.            |
| <b>Goodland</b> .....             | Sherman.       | Hoyt Andrews         | Sherman Co. Bk.               | J. M. Jordan.           |
| <b>Great Bend</b> .....           | Barton.        | Swartz & Smith       | J. V. Brinkman Co. Bk.        | Louis Zutavern.         |
| <b>Greensburg</b> .....           | Kiowa.         | T. E. Dempey         | See Pratt.                    |                         |
| <b>Hays City</b> .....            | Ellis.         | A. J. Bryant         | Bk. of Hays City.             | L. G. Little.           |
| <b>Hiawatha</b> .....             | Brown.         | James Falloon        | Morrill & Janes Bk.           | C. D. Lamme.            |
| <b>Hill City</b> .....            | Graham.        | H. M. Baldwin        | Farmers & Merchants Bk.       | H. W. Robinson.         |
| <b>Holton</b> .....               | Jackson.       | J. H. Lowell         | State Bk. of Holton.          | A. Dunn, Jr.            |
| <b>Howard</b> .....               | Elk.           | John Marshall        | First Natl. Bk.               | C. F. Plowman.          |
| <b>Hoxie</b> .....                | Sheridan.      | M. A. Chambers       | Sheridan Co. Bk.              | P. G. Walker.           |
| <b>Hugoton</b> .....              | Stevens.       | Wm. O'Conner         | See Meade.                    |                         |
| <b>Hutchinson</b> .....           | Reno.          | Hettinger Bros.      | First Natl. Bk.               | E. L. Meyer.            |
| <b>Independence</b> .....         | Montgomery.    | Ziegler & Ziegler    | Commercial Natl. Bk.          | G. T. Gnerney.          |
| <b>Iola</b> .....                 | Allen.         | Campbell & Hawkins   | Bk of Allen Co.               | H. M. Miller.           |
| <b>Jetmore</b> .....              | Hodgeman.      | W. S. Kenyon         | First State Bk.               | C. E. Wilson.           |
| <b>Johnson</b> .....              | Stanton.       | A. B. Reeves         | See Syracuse                  |                         |
| <b>Junction City</b> .....        | Geary.         | Humphrey & Laundry   | First Natl. Bk.               | C. W. Strickland.       |
| <b>Kansas City</b> .....          | Wyandotte.     | Miller & Morris      | Wyandotte Natl. Bk.           | C. W. Trickett.         |

## KANSAS—CONTINUED.

| <i>County Seat.</i>         | <i>County.</i> | <i>Name of Atty.</i>         | <i>Name of Bank.</i>       | <i>Cashier.</i>    |
|-----------------------------|----------------|------------------------------|----------------------------|--------------------|
| <b>Kingman</b> .....        | Kingman.       | Hay & Hay                    | First Natl. Bk.            | A. C. Tredick.     |
| <b>Kinsley</b> .....        | Edwards.       | F. D. Smith                  | Kinsley Bk.                | F. B. Hine.        |
| <b>La Crosse</b> .....      | Rush.          | H. L. Anderson               | First Natl. Bk.            | H. L. Baker.       |
| <b>Lakin</b> .....          | Kearney.       | M. G. Kelso                  | Kearney Co. Bk.            | B. B. Bacon.       |
| <b>Larned</b> .....         | Pawnee.        | W. H. Vernon                 | First Natl. Bk.            | O. F. Norwood.     |
| <b>Lawrence</b> .....       | Douglass.      | S. O. Thacher                | Lawrence Natl. Bk.         | W. L. Howe.        |
| <b>Leavenworth</b> .....    | Leavenworth.   | W. C. Hook                   | Leavenworth Natl. Bk.      | Edward Carroll.    |
| <b>Leoti</b> .....          | Wichita.       | J. S. Caldwell               | First State Bk.            | I. B. Martin.      |
| <b>Lincoln</b> .....        | Lincoln.       | C. B. Daughters              | Lincoln State Bk.          | Frank F. Chase.    |
| <b>Lyndon</b> .....         | Osage.         | J. H. Stavely                | Peoples State Bk.          | A. L. Wilson.      |
| <b>Lyons</b> .....          | Rice.          | Jones & Jones                | Lyons Exchange Bk.         | J. H. Eble.        |
| <b>McPherson</b> .....      | McPherson.     | Grattam & Grattam            | First Natl. Bk.            | A. E. Dwelle.      |
| <b>Manhattan</b> .....      | Riley.         | John E. Hessin               | First Natl. Bk.            | G. S. Murphy.      |
| <b>Mankato</b> .....        | Jewell.        | G. H. Bailey                 | Bk. of Mankato             | J. P. Fair.        |
| <b>Marion</b> .....         | Marion.        | H. A. McLean.                | First State Bk.            | C. H. Curtis.      |
| <b>Marysville</b> .....     | Marshall.      | J. A. Broughten              | Exchange Bk.               | Chas. D. Schmidt.  |
| <b>Meade</b> .....          | Meade.         | Bodle & Bodle                | Stockgrowers & Farmers Bk. | O. Hamilton.       |
| <b>MEDICINE LODGE</b> ..... | Barbour.       | G. M. Martin                 | Citizens State Bk.         | F. B. Chapin.      |
| <b>Minneapolis</b> .....    | Ottawa.        | Rees & Tomlinson             | Citizens Natl. Bk.         | J. W. Smith.       |
| <b>Mound City</b> .....     | Linn.          | James D. Snoddy              | Farmers & Merchants Bk.    | H. C. Reese.       |
| <b>Ness City</b> .....      | Ness.          | Thomas Berry                 | First Natl. Bk.            | C. L. Rogers.      |
| <b>Newton</b> .....         | Harvey.        | Bowman & Bucher              | First Natl. Bk.            | A. B. Gilbert.     |
| <b>Norton</b> .....         | Norton.        | L. H. Wilder                 | First Natl. Bk.            | F. S. Hazelton.    |
| <b>Oakley</b> .....         | Logan.         | K. E. Wilcockson             | Bk. of Oakley.             | H. F. Greesler.    |
| <b>Oberlin</b> .....        | Decatur.       | Bertram & McElroy            | Oberlin Natl. Bk.          | Otis L. Benton.    |
| <b>Olathe</b> .....         | Johnson.       | Parker & Hamilton            | First Natl. Bk.            | J. L. Price.       |
| <b>Osborne</b> .....        | Osborne.       | Robnson & McBride            | First Natl. Bk.            | Grover Walker.     |
| <b>Oskaloosa</b> .....      | Jefferson.     | Marshall Gephard             | Jefferson Co. Bk.          | M. L. Critchfield. |
| <b>Oswego</b> .....         | Labette.       | Nelson Case                  | Labette Co. Bk.            | J. M. Berry.       |
| <b>Ottawa</b> .....         | Franklin.      | Wm. H. Clark.                | Peoples Natl. Bk.          | Peter Shlras.      |
| <b>Paola</b> .....          | Miami.         | John C. Sheridan             | Miami Co. Natl. Bk.        | Wm. Crowell.       |
| <b>PHILLIPSBURGH</b> .....  | Phillips.      | C. L. Lewis                  | First Natl. Bk.            | W. D. Granger.     |
| <b>Pratt</b> .....          | Pratt.         | Thompson & Apt               | First Natl. Bk.            | G. Carlander.      |
| <b>Richfield</b> .....      | Morton.        | G. P. Craddock               | See Meade                  |                    |
| <b>Russell</b> .....        | Russell.       | Sutton & Russell             | Russell State Bk.          | Albert Yoxall.     |
| <b>Salina</b> .....         | Saline.        | Milliken & Musser.           | Natl. Bk. of America       | Frank Hageman.     |
| <b>Santa Fe</b> .....       | Haskell.       |                              | See Cimarron               |                    |
| <b>Scott</b> .....          | Scott.         | Travis Morse                 | Bk. of Scott City          | S. C. Grable.      |
| <b>Sedan</b> .....          | Chautauqua.    | Hill, Fitzpatrick & McGuire. | First Natl. Bk.            | J. T. Bradley.     |
| <b>Seneca</b> .....         | Nemaha.        | S. K. Woodworth              | State Bk. of Seneca        | John A. Gilchrist. |
| <b>Sharon Springs</b> ..... | Wallace.       | W. S. Roark                  | Bk. of Sharon Springs      |                    |
| <b>Smith Center</b> .....   | Smith.         | L. C. Uhl                    | First Natl. Bk.            | J. D. Mossman.     |
| <b>Springfield</b> .....    | Seward.        | W. A. Flush                  | See Meade                  |                    |
| <b>St. Francis</b> .....    | Cheyenne.      | Thomas F. Eagan              | Bk. of St. Francis         | W. C. Willits.     |
| <b>St. John</b> .....       | Stafford.      | Moseley & Dixon              | St. John State Bk.         | Howard Gray.       |
| <b>Stockton</b> .....       | Roks.          | W. B. Ham                    | Exchange Bk.               | E. J. Williams.    |
| <b>Syracuse</b> .....       | Hamilton.      | George Getty                 | Bk. of Syracuse            | W. F. Reed & Co.   |
| <b>Topeka</b> .....         | Shawnee.       | J. D. McFarland              | Bk. of Topeka              | J. W. Thurston.    |
| <b>Tribune</b> .....        | Greeley.       | W. M. Glenn                  | Bk. of Tribune             | C. E. Wightman.    |



## KANSAS—CONTINUED.

| <i>County Seat.</i>     | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i>      | <i>Cashier.</i> |
|-------------------------|----------------|----------------------|---------------------------|-----------------|
| <b>Troy</b> .....       | Doniphan.      | C. C. Camp           | Bk. of Troy               | H. L. Boder.    |
| <b>Ulysses</b> .....    | Grant.         | J. W. Jordan         | At Lakin, Kearney Co. Bk. | B. B. Bacon.    |
| <b>Wa Keeney</b> ....   | Trego.         | W. E. Saum           | Wa Keeney State Bk.       | R. C. Wilson.   |
| <b>Washington</b> ..    | Washington.    | Charles Smith        | Washington Natl. Bk.      | J. S. Alsbaugh. |
| <b>Wellington</b> ....  | Sumner.        | W. W. Schwinn        | Wellington Natl. Bk.      | W. H. Burks.    |
| <b>Westmoreland</b>     | Pottawatomie   | Smith & Badgley      | First Natl. Bk.           | Warren Anthony. |
| <b>Wichita</b> .....    | Sedgwick.      | Campbell & Dyer      | Fourth Natl. Bk.          | J. M. Moore.    |
| <b>Winfield</b> .....   | Cowley.        | J. C. Pollock        | Winfield Natl. Bk.        | Wm. E. Otis.    |
| <b>Yates Center</b> ... | Woodson.       | J. E. Wirick         | Yates Center Bk.          | H. H. Winter.   |

## DIGEST OF KANSAS COMMERCIAL LAWS.

**Assignments.**—Assignments may be made for the benefit of all creditors, without preference.

**Attachments.**—An attachment will be issued when the defendant is a foreign corporation or a non-resident of the State (but in this case for no other claim than a demand arising upon contract, judgment or decree, unless the cause of action arose wholly within the limits of this State); where the defendant has absconded with the intent of defrauding his creditors; where the defendant has left the county of his residence to avoid the service of his summons; or so conceals himself that a summons cannot be served upon him; or is about to remove his property, or a part thereof, out of the jurisdiction of the court; or is about to convert his property, or a part thereof, into money for the purpose of placing it beyond the reach of his creditors; or has property or rights in action which he conceals; or has assigned, removed or disposed of, or is about to dispose of his property, or a part thereof; or fraudulently contracted the debt or incurred the debt, liability or obligation.

**Bank Laws.**—Any five or more persons in this State may organize themselves into a banking association, and shall be permitted to carry on the business of receiving money on deposit and to allow interest thereon, giving to the person depositing credit therefor; and of buying and selling exchange, gold, silver, coin, bullion, uncurrent money, bonds of the United States, of the State of Kansas, and of the city, county and school district in which any association shall be organized; of loaning money on real estate and personal security, at a rate of interest not to exceed the legal rate allowed to banks; and of discounting negotiable notes and notes not negotiable. The name selected for such bank shall not be the name of any other bank doing business in the State. The capital stock shall not be less than \$50,000, of which half must be paid in before commencing business and not less than 10 per cent. each month thereafter until all is paid. Capital may be increased, the increase to be paid in full. Twenty per cent. of deposits must be kept on hand or on deposit with solvent banks, at least half of which must be in cash on hand. Not more than 12 per cent. of capital and surplus shall be loaned to one debtor. Officers criminally liable for receiving deposits when bank is insolvent. Dividends can only be paid out of net profits after deducting bad debts. Private banks are subjected to the provisions of the law. The Bank Commissioner or deputy must make examination of each bank at least once a year. Four reports per annum are required and the Commissioner may call for others. The reports are practically the same as those required of national banks. Refusal to comply with the law forfeits charter.

## KANSAS—CONTINUED.

**Exemptions.**—One hundred and sixty acres farming land or one acre in incorporated city, with all improvements thereon, while occupied by family of owner, cannot be alienated, except by joint consent of husband and wife. No exemption for purchase money or for improvements erected on homestead. Every person being the head of a family shall have exempt personal property not exceeding \$500; cattle, implements, etc., not exceeding \$300; grain, meat, vegetables, groceries, etc., for the family for one year; the tools and implements of any mechanic, minor, or other person, and in addition thereto stock-in-trade not exceeding \$400 in value, library, implements, and office furniture of any professional man. Residents, not the head of a family, have tools, implements, and stock-in-trade up to \$400 exempt from execution.

**Interest.**—Six per cent. May contract in writing for 10; if more than 10 per cent. is contracted for, double the excess of 10 per cent. is forfeited. Usury does not affect *bona fide* holder of negotiable paper without notice, but after payment double the excess paid may be recovered back of person originally exacting the usury, if suit be brought within ninety days after maturity of such paper.

**Legal Holidays.**—Sunday, January 1, May 30, July 4, December 25, Public Fast and Thanksgiving, Labor Day.

**Limitation of Actions.**—An action upon any agreement, contract or promise in writing, within five years. An action on a contract not in writing, express or implied, on a liability created by statute other than a forfeiture or a penalty, within three years. An action for trespass upon real property for taking, detaining or injuring personal property, including replevin, for injury to the rights of another, not hereinafter enumerated, for relief on the ground of fraud, within two years; in case of fraud, cause of action does not accrue until discovery of the fraud.

**Married Women.**—The property, real and personal, which any woman in this State may own at the time of her marriage, or which may come to her otherwise than by her husband, shall remain her sole and separate property, and not to be subject to the disposal of her husband or liable for his debts. A woman may, while married, sue and be sued in the same manner as if she were unmarried.

**Notarial Fees.**—Protest, \$1.50.

**Notes and Bills of Exchange.**—All bonds, notes, and bills of exchange, foreign and inland, drawn for any sum or sums of money, and made payable to any person or bearer shall be negotiable by indorsement thereon if payable to order, and by delivery if payable to bearer, so as to absolutely transfer and vest the property thereof in each and every indorsee or holder, successively. No person or persons, bank or body corporate, residing or doing business within the limits of this State, can be held liable for protest damages on any bond, note or bill protested for non-acceptance or non-payment. All bonds, notes and bills of exchange, except bank checks and sight drafts made negotiable, shall be entitled to three days' grace. Paper maturing on a holiday becomes due on the day previous.

**Stay of Executions.**—In Justice Courts, by filing bond, on twenty dollars and under, thirty days; twenty to fifty dollars, sixty days; fifty to one hundred dollars, ninety days; over one hundred dollars, one hundred and twenty days.

**Transfer of Corporation Stocks.**—Shares of stock may be transferred by endorsement, on the books of the company, or as prescribed by the by-laws. The mere assignment and delivery of stock certificates does not divest the transferor of individual liability until the stock sold has been transferred on the books of the corporation.



## KENTUCKY.

| <i>County Seat.</i>        | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i>              | <i>Cashier.</i>  |
|----------------------------|----------------|----------------------|-----------------------------------|------------------|
| <b>Albany</b> .....        | Clinton.       | S. C. Hardin         | See Somerset                      |                  |
| <b>Barboursville</b> ..... | Clay.          | John Dishman         | Bk. of John A. Black              |                  |
| <b>Bardstown</b> .....     | Nelson.        | John D. Wickliffe    | Bk. of Wilson & Muir              | Eugene Wilson.   |
| <b>Bardwell</b> .....      | Carlisle.      | J. A. Ray            | Bardwell Deposit Bk.              | H. H. Loving.    |
| <b>Beattyville</b> ....    | Lee.           | G. W. Gourley        | See Richmond                      |                  |
| <b>Bedford</b> .....       | Trimble.       | W. F. Peak           | Bedford Loan & Dep. Bk.           | W. R. Logan.     |
| <b>Benton</b> .....        | Marshall.      | J. W. Dyens          | Bk. of Benton                     | Solon L. Palmer. |
| <b>Booneville</b> ....     | Owsley.        | J. M. Sebastien      | See Richmond                      |                  |
| <b>BOWLING GREEN</b> ..    | Warren.        | John M. Galloway     | Potters Bk.                       | J. E. Potter.    |
| <b>BRANDENBURGH</b> ...    | Meade.         | J. W. Lewis          | Meade Co. Deposit Bk.             | J. L. Fairleigh. |
| <b>Brookville</b> ....     | Bracken.       | H. P. Willis         | Bracken Co. Bk.                   | Y. Alexander.    |
| <b>Brownsville</b> ....    | Edmundson.     | A. A. Sturgeon       | Bk. at Smiths Grove, Deposit Bk.  | E. Bland.        |
| <b>Burkesville</b> ....    | Cumberland.    | M. O. Allen          | Bk. of Cumberland                 | J. A. Dixon.     |
| <b>Burlington</b> ....     | Boone.         | F. Riddell           | Bocne Co. Dep. Bk.                | J. C. Revlll.    |
| <b>Cadis</b> .....         | Trigg.         | R. A. Burnett        | Trigg Co. Farmers Bk.             | E. R. Street.    |
| <b>Calhoun</b> .....       | McLean.        | Wm. B. Noe           | Bk. of Calhoun                    | A. L. Moseley.   |
| <b>CAMPBELLSVILLE</b> ..   | Taylor.        | J. R. Robinson       | Bk. of Campbellsville             | John N. Turner.  |
| <b>Campton</b> .....       | Wolfe.         | Joseph C. Lyklms     | At Clay City, Clay City Natl. Bk. | J. F. Cox.       |
| <b>Carlisle</b> .....      | Nicholas.      | H. Kennedy           | Deposit Bk.                       | F. E. Congleton. |
| <b>Carrollton</b> ....     | Carroll.       | E. C. Smith          | First Natl. Bk.                   | John M. Giltner. |
| <b>Cattlesburgh</b> ..     | Boyd.          | Thomas R. Brown      | Cattlesburgh Natl. Bk.            | James Trimble.   |
| <b>Clinton</b> .....       | Hickman.       | George W. Griffey    | Clinton Bk.                       | J. M. Ringo.     |
| <b>Columbia</b> .....      | Adair.         | H. B. Miller         | Bk. of Columbia.                  | J. Coffey.       |
| <b>Covington</b> ....      | Kenton.        | Chas. S. Furber      | Citizens Natl. Bk.                | Wm. G. Allen.    |
| <b>Cynthiana</b> ....      | Harrison.      | Blanton & Berry      | Natl. Bk. of Cynthiana            | J. S. Withers.   |
| <b>Danville</b> .....      | Boyle.         | R. P. Jacobs         | Boyle Natl. Bk.                   | H. G. Sanifer.   |
| <b>Dixon</b> .....         | Webster.       | F. M. Baker          | Dixon Bk.                         | C. A. Davis.     |
| <b>Eddyville</b> .....     | Lyon.          | T. J. Watkins        | Farmers Bk.                       | M. P. Molloy.    |
| <b>Edmonton</b> ....       | Metcalf.       | J. C. Muncie         | See Columbia                      |                  |
| <b>ELIZABETHTOWN</b> ..    | Hardin.        | S. H. Bush           | Bk. of Elizabethtown              | W. C. Montgomery |
| <b>Elkton</b> .....        | Todd.          | H. G. Petrie         | Farmers & Merchants Bk.           | S. H. Perkins.   |
| <b>Falmouth</b> .....      | Pendleton.     | L. T. Applegate      | Falmouth Dep. Bk.                 | J. E. Bohannon.  |
| <b>Flemingburg</b> ..      | Fleming.       | W. G. Dearing        | Fleming Co. Farmers Bk.           | John W. Heflin.  |
| <b>Frankfort</b> ....      | Franklin.      | John W. Rodman       | State Natl. Bk.                   | C. E. Hoge.      |
| <b>Franklin</b> .....      | Simpson.       | Walker & Walker      | Simpson Co. Bk.                   | A. T. Bradley.   |
| <b>Frenchburg</b> ...      | Menifee.       | J. H. Williams       | See Mt. Sterling                  |                  |
| <b>Georgetown</b> ..       | Scott.         | James Y. Kelly       | First Natl. Bk.                   | W. G. Abbett.    |
| <b>Glasgow</b> .....       | Barren.        | Boles & Duff         | First Natl. Bk.                   | W. B. Smith.     |
| <b>Grayson</b> .....       | Carter.        | Frank Powers         | Commercial Bk.                    | A. T. Henderson. |
| <b>Greensburgh</b> ..      | Green.         | Jeff. Henry          | Greensburgh Dep. Bk.              | B. W. Penick.    |
| <b>Greenup</b> .....       | Greenup.       | B. E. Roe            | Farmers & Merchants Bk.           | J. E. Pollock.   |
| <b>Greenville</b> ....     | Muhlenburgh.   | W. A. Wickliffe      | First Natl. Bk.                   | Edgar D. Martin. |
| <b>HARDINSBURGH</b> ...    | Breckenridge.  | Morris Eskridge      | Bk. of Hardinsburgh               | M. H. Beard.     |
| <b>Harlan</b> .....        | Harlan.        | W. F. Hall           | See Pineville                     |                  |
| <b>Harrodsburg</b> ..      | Mercer.        | Bell & Bell          | First Natl. Bk.                   | H. C. Bohom.     |
| <b>Hartford</b> .....      | Ohio.          | Taylor & McHenry     | Bk. of Hartford                   | John C. Riley.   |
| <b>Hawesville</b> ....     | Hancock.       | T. B. White          | Hancock Dep. Bk.                  | W. S. Thomas.    |



## KENTUCKY—CONTINUED.

| <i>County Seat.</i>      | <i>County.</i> | <i>Name of Atty.</i>      | <i>Name of Bank.</i>              | <i>Cashier.</i>   |
|--------------------------|----------------|---------------------------|-----------------------------------|-------------------|
| <b>Hazard</b> .....      | Perry.         | J. H. Combes              | See Manchester                    |                   |
| <b>Henderson</b> ....    | Henderson.     | Yeaman & Lockett          | Planters State Bk.                | David Banks.      |
| <b>Hickman</b> .....     | Fulton.        | B. T. Davis.              | Hickman Bk.                       | W. C. Johnson.    |
| <b>Hindman</b> .....     | Knott.         | Tyne & Adams              | See Pikeville                     |                   |
| <b>Hodgenville</b> ...   | La Rue.        | D. H. Smith               | La Rue Co. Dep. Bk.               | J. W. Muir, Jr.   |
| <b>Hopkinsville</b> ..   | Christian.     | Petree & Downer           | City Bk.                          | W. T. Tandy.      |
| <b>Hyden</b> .....       | Leslie.        | John L. Dixon             | See Manchester                    |                   |
| <b>Inez</b> .....        | Martin.        | J. S. Patton              | See Pikeville.                    |                   |
| <b>Irvine</b> .....      | Estill.        | V. P. Smith               | See Richmond                      |                   |
| <b>Jackson</b> .....     | Brethitt.      | D. S. Hobson              | At Clay City, Clay City Natl. Bk. | J. F. Cox.        |
| <b>Jamestown</b> ...     | Russell.       | Jas. F. Montgomery        | See Columbia                      |                   |
| <b>La Grange</b> ....    | Oldham.        | A. T. Ladd                | Oldham Bk.                        | J. T. Wilson.     |
| <b>Lancaster</b> .....   | Garrard.       | Wm. Hearndon              | Citizens Natl. Bk.                | B. F. Hudson.     |
| <b>LAWRENCEBURGH</b>     | Anderson.      | F. R. Feland              | Lawrenceburgh Bk.                 | J. M. Johnson.    |
| <b>Lebanon</b> .....     | Marion.        | Sam. T. Spaulding         | Marion Natl. Bk.                  | J. M. Knott.      |
| <b>Leitchfield</b> ..    | Grayson.       | G. W. Stone               | Grayson Co. Bk.                   | G. W. Long.       |
| <b>Lexington</b> ....    | Fayette.       | Thornton & Kerr           | Phoenix Natl. Bk.                 | J. W. Rodes.      |
| <b>Liberty</b> .....     | Casey.         | Silas Adams               | See Campbellsville                |                   |
| <b>London</b> .....      | Laurel.        | W. S. Jackson             | First Natl. Bk.                   | R. M. Jackson.    |
| <b>Louisa</b> .....      | Lawrence.      | Alex. Lackey              | Bk. of Louisa                     | G. R. Vinson.     |
| <b>Louisville</b> ....   | Jefferson.     | Barnett, Miller & Barnett | Union Natl. Bk.                   | L. O. Cox.        |
| <b>McKee</b> .....       | Jackson.       | W. H. Clark               | See Richmond                      |                   |
| <b>Madisonville</b> ..   | Hopkins.       | Waddill & Nunn            | Bk. of John G. Morton             | W. C. Morton.     |
| <b>Manchester</b> ...    | Clay.          | J. H. Garrard             | Bk. of Manchester                 | R. C. Ford.       |
| <b>Marion</b> .....      | Crittenden.    | James & James             | Marlon Bk.                        | Thos. J. Yandell. |
| <b>Mayfield</b> .....    | Graves.        | W. W. Robertson           | Bk. of Mayfield                   | R. A. Mayes.      |
| <b>Maysville</b> .....   | Mason.         | Cochran & Sons            | First Natl. Bk.                   | W. W. Ball.       |
| <b>Monticello</b> ....   | Wayne.         | Joseph Bertram            | Monticello Bkg. Co.               | W. L. Baker.      |
| <b>Morehead</b> .....    | Rowan.         | John R. Powers            | See Mt. Sterling                  |                   |
| <b>Morganfield</b> ...   | Union.         | Adair & Morton            | Peoples Bk.                       | W. M. Morgan.     |
| <b>Morgantown</b> ..     | Butler.        | W. A. Helm                | Morgantown Dep. Bk.               | John M. Carson.   |
| <b>Mt. Olivet</b> .....  | Robertson.     | J. J. Osborne             | Mt. Olivet Dep. Bk.               | A. S. Rice.       |
| <b>Mount Sterling</b>    | Montgomery.    | J. Grand, R. H. Winn      | Mt. Sterling Natl. Bk.            | Pierce Winn.      |
| <b>Mount Vernon</b>      | Rock Castle.   | C. C. Williams            | See Stanford                      |                   |
| <b>Munfordville</b> ..   | Hart.          | H. W. Curle               | Hart Co. Dep. & Tr. Co.           | George D. McIntz. |
| <b>Murry</b> .....       | Calloway.      | T. P. Cook                | Bk. of Murry.                     | W. P. Gatlin.     |
| <b>New Castle</b> ....   | Henry.         | J. D. Carroll             | Bk. of New Castle.                | J. W. Mathews.    |
| <b>Newport</b> .....     | Campbell.      | Will H. Lyons             | First Natl. Bk.                   | T. B. Youtsey.    |
| <b>Nicholasville</b> ..  | Jesamine.      | J. S. Bronaugh & Son      | Farmers Ex. Bk.                   | B. M. Arnett.     |
| <b>Owensboro</b> ' ..... | Daviess.       | Sweeney, Ellis & Sweeney  | Owensboro' Natl. Bk.              | Lawson Reno.      |
| <b>Owenton</b> .....     | Owen.          | E. E. Settle              | Farmers Natl. Bk.                 | J. Holbrook.      |
| <b>Owingsville</b> ...   | Bath.          | R. Gudgeon & Son          | Farmers Bk.                       | H. S. Goodpaster. |
| <b>Paducah</b> .....     | McCracken.     | Greer & Reed              | First Natl. Bk.                   | T. A. Baker.      |
| <b>Paintsville</b> ....  | Johnson.       | J. P. Wells               | See Louisa                        |                   |
| <b>Paris</b> .....       | Bourbon.       | Mann & Ashbrook           | Agricultural Bk.                  | Henry Spears.     |
| <b>Pikeville</b> .....   | Pike.          | Connolly & Connolly       | Bk. of Pikeville                  | L. J. Williamson  |
| <b>Pineville</b> .....   | Bell.          | D. B. Logan               | First Natl. Bk.                   | J. R. Rice.       |
| <b>Prestonburg</b> ..    | Floyd.         | F. A. Hopkins             | The Bk. of Josephine              | A. J. Davidson.   |

## KENTUCKY—CONTINUED.

| <i>County Seat.</i> | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i>   | <i>Cashier.</i>   |
|---------------------|----------------|----------------------|------------------------|-------------------|
| Princeton .....     | Caldwell.      | Wm. Marble           | First Natl. Bk.        | Edward Garrett.   |
| Richmond .....      | Madison.       | J. A. Sullivan       | Madison Natl. Bk.      | C. D. Chenault.   |
| Russelville ....    | Logan.         | S. R. Crewdson       | Logan Co. Bk.          | H. B. Caldwell.   |
| Salyersville ....   | Magoffin.      | T. J. Arnett         | See Prestonburg        |                   |
| Sandy Hook ...      | Elliott.       | M. M. Redwine        | See Louisa             |                   |
| Scottsville .....   | Allen.         | J. J. Gatewood       | See Franklin           |                   |
| Shelbyville ....    | Shelby.        | T. J. Beard          | Citizens Bk.           | J. C. Burnett.    |
| SHEPHERDSVILLE.     | Bullitt.       | J. F. Combs          | Bullitt Co. Bk.        | C. F. Troutman.   |
| Smitland .....      | Livingston.    | J. W. Bush           | See Paducah            |                   |
| Somerset .....      | Pulaski.       | O. H. Waddle         | First Natl. Bk.        | J. A. McGee.      |
| Springfield ....    | Washington.    | Thomas W. Simms, Jr. | First Natl. Bk.        | A. C. McElroy.    |
| Stanford .....      | Lincoln.       | J. B. Paxton         | First Natl. Bk.        | J. J. McRoberts.  |
| Stanton .....       | Powell.        | John D. Atkinson     | See Winchester         |                   |
| Taylorsville ...    | Spencer.       | L. B. Brown          | Bk. of Taylorsville    | H. H. Mathis.     |
| TOMPKINSVILLE..     | Monroe.        | M. T. Flippin        | Dep. Bk. of Monroe Co. | J. H. Richardson. |
| Vanceburgh ...      | Lewis.         | Thomas & Pugh        | Deposit Bk.            | Thomas S. Clark.  |
| Versailles .....    | Woodford.      | E. M. Wallace        | Bk. of J. Amsden & Co. | J. P. Amsden.     |
| Warsaw .....        | Gallatin.      | D. E. Castleman      | Warsaw Dep. Bk.        | J. E. Mountjoy.   |
| West Liberty ...    | Morgan.        | S. J. Saylor         | See Grayson            |                   |
| Whitesburgh .       | Letcher.       | J. P. Mares          | See Pikeville          |                   |
| Wickliffe .....     | Ballard.       | White & White        | See Bardwell           |                   |
| WILLIAMSBURGH..     | Whitley.       | R. D. Hill           | Bk. of Williamsburgh   | John W. Siler.    |
| WILLIAMSTOWN...     | Grant.         | A. G. Dejarnette     | Grant Co. Dep. Bk.     | C. C. Nespitt.    |
| Winchester ...      | Clark.         | Beckner & Jouett     | Clark Co. National Bk. | B. F. Curtis.     |

## DIGEST OF KENTUCKY COMMERCIAL LAWS.

**Assignments.**—Voluntary assignments for the benefit of all creditors are governed by common law rules, the State having no statute regulating the same. Disposing of property by an insolvent debtor for the purpose of preference or defrauding creditors, operates under statute as an assignment for the benefit of all creditors.

**Attachments.**—Grounds of attachment: Non-residence of the defendant or foreign corporation; or has been absent from the State four months; or has departed this State with intent to defraud creditors; or has left the county of his residence to avoid service of summons, or conceals himself to avoid service of summons; or is about to remove, or has removed his property, or a material part thereof, out of this State, not leaving enough to satisfy plaintiff's claim; or has sold or disposed of his property with intent to defraud, hinder or delay creditors; or is about to sell, convey, or otherwise dispose of his property with such intent.

**Bank Laws.**—State banks are only chartered by the Legislature. There is no supervision of banks by the State authorities, but such banks are required to make and publish semi-annually, on the first of January and July, a statement of their condition, verified under oath, and a copy of this statement must also be filed with the State Auditor. Minors and married women may make deposits in their own names, and draw checks on the same as if of full age or unmarried.

## KENTUCKY—CONTINUED.

**Exemptions.**—Homestead not to exceed in value \$1,000, is exempt to the head of the family when occupied by the family, and can be conveyed by joint deed of husband or wife.

**Interest.**—Legal rate is 6 per cent. All usurious contracts are void to the extent of the usury. Usury paid to assignee of the lender may be recovered of the lender. Usury paid may be recovered.

**Legal Holidays.**—Sunday, January 1, February 22, July 4, December 25, Public Fast and Thanksgiving, Decoration Day and Labor Day.

**Limitation of Actions.**—On judgments, notes and bonds, fifteen years; contracts not in writing, five years; for personal injuries, by railroads and other companies, seduction, slander, etc., one year. For the recovery of real estate the action is barred ordinarily in fifteen years from the accruing of the action.

**Marrried Women.**—Can bind her general real estate for her husband's debt only by mortgage, executed by herself; and husband cannot bind her general estate by note or otherwise, except by a lease for a term not exceeding three years, may be empowered by a Court of Equity to trade as a *femme sole*.

**Notarial Fees.**—Protest \$1.25 and twenty-five cents for each endorser.

**Notes and Bills of Exchange.**—All bills of exchange are negotiable, but notes are only made so when "payable and negotiable at a bank." Non-negotiable instruments are assignable so as to vest a right of action in the assignee, but any defense good against the payee and arising before notice of the assignment is good against the assignee. Indorsers of non-negotiable notes can only be held after suit and return of "no property" against the maker commenced and prosecuted with due diligence. Three days of grace are allowed by custom. Paper maturing on a holiday becomes due the day preceding. Protest should be made upon the last day of grace. It is essential to a recovery against indorsers on foreign bills of negotiable notes placed in their rank, but an inland bill is not required by law to be protested, nor is a certificate of a notary of such protest evidence of itself of dishonor.

**Stay of Executions.**—An execution may be replevied for three months at any time before sale by defendant giving good security.

**Transfer of Corporation Stocks.**—Transferable on the books of the corporation.



## LOUISIANA.

| <i>County Seat.</i>       | <i>County.</i>   | <i>Name of Atty.</i> | <i>Name of Bank.</i>       | <i>Cashier.</i>    |
|---------------------------|------------------|----------------------|----------------------------|--------------------|
| <b>Abbeville</b> .....    | Vermillion.      | W. W. Edwards.       | Bk. of Abbeville           | L. O. Droussard.   |
| <b>Alexandria</b> ....    | Rapides.         | White & Thornton     | Rapides Bk.                | Charles Owen.      |
| <b>Amite City</b> .....   | Tangipahoa.      | Wm. B. Kemp          | At Hammond, Bk. of Hammond | Arthur Tong.       |
| <b>Arcadia</b> .....      | Bienville.       | J. E. Reynolds       | Bk. of North Louisiana     | S. W. Smith, Jr.   |
| <b>Bastrop</b> .....      | Morehouse.       | Bussey & Naft        | Bastrop State Bk.          | Alex. B. Markx.    |
| <b>Baton Rouge</b> ..     | Baton Rouge      | Kernan & Laycock     | Bk. of Baton Rouge         | Joseph Gebelin.    |
| <b>Bayou Sara</b> ...     | W. Feliciana.    | S. McLawason         | Bk. of West Feliciana      | E. J. Buck.        |
| <b>Benton</b> .....       | Bossier.         |                      | See Shreveport             |                    |
| <b>Cameron</b> .....      | Cameron.         | Alexandre Dupuis     | See Lake Charles           |                    |
| <b>Clinton</b> .....      | E. Feliciana.    | W. F. Kernen         | See Bayou Sara             |                    |
| <b>Colfax</b> .....       | Grant.           | W. C. Roberts        | See Alexandria             |                    |
| <b>Columbia</b> .....     | Caldwell.        | S. H. Gilbert        | See Monroe                 |                    |
| <b>Convent</b> .....      | St. James.       | Sims & Poche         | See Donaldsonville         |                    |
| <b>Conshatta</b> .....    | Red River.       | J. C. Eagan          | See Minden                 |                    |
| <b>Covington</b> .....    | St. Tammany.     | F. F. Guyot          | See New Orleans            |                    |
| <b>Crowley</b> .....      | Acadia.          | P. J. Chappin        | Crowley State Bk.          | W. E. Ellis.       |
| <b>DONALDSONVILLE</b> ..  | Ascension.       | Paul Leche           | Bk. of Donaldsonville      | W. D. Park.        |
| <b>Edgard</b> .....       | St. J. Baptiste. |                      | See New Orleans            |                    |
| <b>Farmersville</b> ..    | Union.           | Dawkins & Dawkins    | See Ruston                 |                    |
| <b>Floyd</b> .....        | West Carroll.    | R. J. Loudon         | See Bastrop                |                    |
| <b>Franklin</b> .....     | St. Mary's.      | P. H. Mentz          | First Natl. Bk.            | H. S. Palfrey.     |
| <b>Franklinton</b> ..     | Washington.      |                      | At Hammond, Bk. of Hammond | Arthur Tong.       |
| <b>Greensburg</b> ....    | St. Helena.      | Wright & Lea         | See Bayou Sara             |                    |
| <b>Gretna</b> .....       | Jefferson.       | A. E. Billings       | See New Orleans            |                    |
| <b>Hahnville</b> .....    | St. Charles.     | Charles Baquie       | See New Orleans            |                    |
| <b>HARRISONBURGH</b> ..   | Catahoula.       | D. N. Thompson       | See Alexandria             |                    |
| <b>Homer</b> .....        | Claiborne.       | J. W. Holbert        | Homer Natl. Bk.            | C. O. Ferguson.    |
| <b>Homna</b> .....        | Terre Bonne.     | Winchester & Bryant  | Bk. of Homna               | Joseph H. Pullen.  |
| <b>Lafayette</b> .....    | Lafayette.       | C. Deballlon         | Peoples State Bk.          | Crow Girard.       |
| <b>Lake Charles</b> ..    | Calcasieu.       | D. B. Gorham         | First Natl. Bk.            | A. L. Williams.    |
| <b>LAKE PROVIDENCE</b> .. | E. Carroll.      | Ransdell & Ransdell  | See Bastrop                |                    |
| <b>Leesville</b> .....    | Vernon.          | D. Seaborough        | See Alexandria             |                    |
| <b>Mansfield</b> .....    | De Soto.         | E. W. Sutherland     | Bk. of Mansfield           | Oscar M. Nilson.   |
| <b>Many</b> .....         | Sabine.          | Ponder & Sorrelle    | See Natchitoches           |                    |
| <b>Marksville</b> ....    | Avoyelles.       | J. M. Edwards        | See Alexandria             |                    |
| <b>Minden</b> .....       | Webster.         | L. K. Watkins        | Bk. of Minden              | Robert H. Miller.  |
| <b>Monroe</b> .....       | Ouachita.        | Stubbs & Russell     | Ouachita Natl. Bk.         | J. J. Jordan.      |
| <b>Napoleonville</b> ..   | Assumption.      | Pugh, Pugh & Marx    | See Thibodeaux             |                    |
| <b>Natchitoches</b> ..    | Natchitoches.    | John M. Tucker       | Exchange Bk.               | J. C. Trichel, Jr. |
| <b>New Iberia</b> ....    | Iberia.          | Foster & Droussard   | New Iberia Natl. Bk.       | P. L. RenouDET.    |
| <b>New Orleans</b> ..     | Orleans.         | Branch K. Miller     | Whitney Natl. Bk.          | J. M. Pagaud, Jr.  |
| <b>New Roades</b> ...     | Point Coupee.    | Yaist & Clabone      | See Bayou Sara             |                    |
| <b>Oplousas</b> .....     | St. Landry.      | Kenneth Baillio      | St. Landry State Bk.       | J. T. Skipper.     |
| <b>Plaquemine</b> ...     | Iberville.       | Alex. Herbert        | Bk. of Plaquemine          | J. M. McClure.     |
| <b>POINTE LA HACHE</b> .. | Plaquemines.     |                      | See New Orleans            |                    |
| <b>Port Allen</b> ....    | W. Baton Rouge.  | J. E. Le Blanc, Jr.  | See Baton Rouge            |                    |

LOUISIANA—CONTINUED.

| <i>County Seat.</i>     | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i>   | <i>Cashier.</i> |
|-------------------------|----------------|----------------------|------------------------|-----------------|
| <b>Port Vincent.</b>    | Livingston.    | See Baton Rouge      |                        |                 |
| <b>Rayville.</b>        | Richland.      | Wells & Wells        | See Bastrop            |                 |
| <b>Ruston.</b>          | Lincoln.       | E. M. Graham         | Ruston State Bk.       | E. H. Maifield. |
| <b>Shreveport</b>       | Caddo.         | Wise & Herndon       | Commercial Natl. Bk.   | J. H. Ross.     |
| <b>St. Bernard</b>      | St. Bernard.   | See New Orleans      |                        |                 |
| <b>St. Joseph.</b>      | Tensas.        | Clinton & Ganett     | See Port Gibson, Miss. |                 |
| <b>ST. MARTINVILLE.</b> | St. Martin.    | R. Martin            | Bk. of St. Martinville | A. Bienvenu.    |
| <b>Tallulah.</b>        | Madison.       | W. M. Murphy         | See Vicksburg, Miss.   |                 |
| <b>Thibodeaux</b>       | La Fourche.    | T. A. Bodeaux        | Bk. of Thibodeaux      | C. P. Shaver.   |
| <b>Vernon.</b>          | Jackson.       | N. M. Smith          | See Rouston            |                 |
| <b>Vidalia.</b>         | Concordia.     | York & Young         | See Natches, Miss.     |                 |
| <b>Winnfield.</b>       | Winn.          | S. M. Brian          | See Alexandria         |                 |
| <b>WINNSBOROUGH</b>     | Franklin.      | C. L. Berry          | See Bastrop            |                 |

DIGEST OF LOUISIANA COMMERCIAL LAWS.

**Assignments.**—An insolvent debtor may make surrender of property to creditors, or an involuntary surrender may be forced by any creditor who shall issue an execution which is returned unsatisfied.

**Attachments.**—Attachment issued whenever the debtor resides out of the State; has, or is about permanently to leave it, conceals himself in order to avoid service of citation; when he has mortgaged, assigned or disposed of, or is about to mortgage, assign or dispose of his property, rights or credits, or some part thereof, with intent to defraud his creditors, or give an undue preference to some of them; when he has converted, or is about to convert, his property into money or evidences of debt, with intent to place his property beyond the reach of his creditors. Whenever the debtor is about to remove his property out of the State before the debt becomes due, non-resident creditors are entitled to the writ to enforce their claims same as resident creditors.

**Bank Laws.**—Banking corporations must be organized under the general free banking laws. The number of persons organizing must exceed five. No special acts of incorporation can be passed. There are no laws requiring savings banks to invest in any particular class of bonds. There are seven banks in the City of New Orleans still doing business under State charters. Charters are granted for a period not exceeding ninety-nine years. Notes for circulation, secured by public bonds deposited with State Auditor, may be issued. Banks must make and publish quarterly statements. Stockholders are liable for the par value of stock only. Savings, safe deposit and trust banks may be organized without power to issue bank notes.

**Exemptions.**—To head of family, real estate, if owned and occupied as a residence, together with certain furniture, stock, implements, provisions, etc., the property not to exceed \$2,000, and no exemption if wife has separate property worth over \$2,000.

## LOUISIANA—CONTINUED.

**Interest.**—Legal rate is 5 per cent., but 8 per cent. may be agreed upon. If higher than 8 per cent. be charged, such charge forfeits entire interest. If paid it may be sued for and recovered within twelve months. But a higher rate may be recovered if included in the principal of the note.

**Legal Holidays.**—Sunday, January 1, January 8, February 22, Mardi-Gras, July 4, November 25 (Labor Day), December 25, Good Friday, Thanksgiving Day, designated by the President and every Saturday from noon until midnight, March 4, in New Orleans, November 1.

**Limitation of Actions.**—Open accounts are prescribed in three years; closed acknowledged accounts in ten years; notes in five.

**Married Women.**—In the absence of ante-nuptial contract, all property acquired in the marriage belongs to the "Community of gains," and all debts contracted during the same period must be discharged by the "community." The husband is the manager of the "community," and binds it by his contracts.

**Notarial Fees.**—Protest \$2.50 to \$3.50.

**Notes and Bills of Exchange.**—Whenever a promissory note is endorsed for the benefit of the maker thereof, if caused by the maker to be discounted in any bank in operation within the State, or if the maker obtain any money in consideration of said note from any person, the indorser shall be bound to the holders of the note as if it had been discounted or negotiated for his own use or benefit. Bills and notes, or other obligations for the payment of money, to be evidence of a debt, must express the whole sum in writing. Bills and notes are entitled to three days' grace, except bills at sight or order for money on demand, which are allowed no grace. Paper falling due on holiday is payable the business day following.

**Stay of Executions.**—May be applied for at any time.

**Transfer of Corporation Stocks.**—By endorsement and transfer on the books of the corporation.



MAINE.

| <i>County Seat.</i> | <i>County.</i> | <i>Name of Atty.</i>  | <i>Name of Bank.</i> | <i>Cashier.</i>  |
|---------------------|----------------|-----------------------|----------------------|------------------|
| Alfred .....        | York.          | S. M. Cane            | See Portland         |                  |
| Auburn .....        | Androscoggin   | Tascus Atwood         | First Natl. Bk.      | H. C. Day.       |
| Augusta .....       | Kennebec.      | Lendall Titcomb       | First Natl. Bk.      | C. S. Hichborn.  |
| Bangor .....        | Penobscot.     | John R. Mason         | Merchants Natl. Bk.  | Albert P. Baker. |
| Bath .. . . .       | Sagadahoc.     | George E. Hughes      | First Natl. Bk.      | W. D. Mussenden  |
| Belfast .....       | Waldo.         | R. F. Dunton          | Belfast Natl. Bk.    | C. W. Wescott.   |
| Dover .....         | Piscataquis.   | Henry Hudson          | Kineo Natl. Bk.      | C. B. Kittredge. |
| Ellsworth .....     | Hancock.       | J. A. Peters, Jr.     | First Natl. Bk.      | H. W. Cushman.   |
| Farmington .....    | Franklin.      | S. Clifford Belcher   | First Natl. Bk.      | J. H. Thompson.  |
| Houlton .....       | Aroostook.     | F. A. Powers          | Farmers Natl. Bk.    | Geo. A. Gorham.  |
| Machias .....       | Washington.    | P. B. Danworth        | Machias Bk.          | George F. Cary.  |
| Paris .....         | Oxford.        | H. C. Davis           | See Auburn.          |                  |
| Portland .....      | Cumberland.    | B. D. & H. M. Verrill | Portland Natl. Bk.   | Chas. G. Allen.  |
| Rockland .....      | Knox.          | W. H. Fogler          | Rockland Natl. Bk.   | G. Howe Wiggin.  |
| Skowhegan .....     | Somerset.      | Walton & Walton       | First Natl. Bk.      | Geo. N. Page.    |
| Wiscasset .....     | Lincoln.       | Henry Ingalls         | First Natl. Bk.      | F. W. Sewall.    |

DIGEST OF MAINE COMMERCIAL LAWS.

**Assignments.**—No statute provision relating to common law assignments. Any debtor may apply by petition to the judge for the county within which he resides, setting forth his inability to pay his debts, and his willingness to assign all his estate and effects not exempt by law from attachment and seizure upon execution, for the benefit of his creditors.

**Attachments.**—Attachments of real or personal property of defendant may be made upon direction of the plaintiff. No bond or other formality required.

**Bank Laws** —Discount and savings banks created only by special charter ; subject to examination by the Bank Examiner, who may, at any time, call for statements, and make examination ; may institute proceedings to wind up ; makes an annual report to the Governor and council. Capital stock of discount banks must be paid, one-half in six months and one-half in twelve months from the date of charter; they cannot go into operation until one-half the stock has been paid in; cannot circulate bills in excess of 50 per cent. of their capital stock without \$1.00 in specie for every \$3 of such excess ; nor, at any time, more than capital stock paid in and specie on hand; must keep 5 per cent. of the capital stock in specie reserve ; must not owe more than twice the amount of the capital stock, aside from deposits. Directors incurring illegal debts or illegally impairing capital are liable therefor. Stockholders are liable for an additional sum equal to the amount of stock. Officers are president, directors, and cashier. Report to examiners when required.

**Exemptions.**—Homestead \$500, where duly registered; usual wearing apparel; furniture \$50, bedding, pictures, etc., library, \$150, stoves, fuel, and lumber; provisions and seed grain; sewing machine; certain working animals; a team not exceeding \$300 in value, and a boat of two tons burden; and domestic fowls worth \$50.

## MAINE—CONTINUED.

**Interest.**—Legal rate is 6 per cent. where not stated in writing; any rate legal if agreed to by the parties in writing. No usury law.

**Legal Holidays.**—Sunday, public fast on Thanksgiving, May 30, July 4, February 22, Christmas, January 1, two days are allowed. If July 4, May 30, February 22, Christmas, January 1, is Monday, and it is the third day of grace, or is Saturday, and the following Sunday is the third day of grace, four days are allowed. Labor Day.

**Limitation of Actions.**—Actions on judgments of courts of record of the United States or of the State, and justice courts in this State, twenty years. Replevin, and other actions on the case, actions of debt on contract or liability not under seal, except judgments as aforesaid, within two years. Witnessed notes and all other personal actions, twenty years.

**Married Women.**—A married woman, of whatever age, may own in her own right personal property acquired by descent, gift or purchase, and manage, sell, convey and devise it by will without the assent or joinder of her husband, and real estate likewise, unless her husband, directly or indirectly, conveyed it to her, or paid for it, or it came to her by gift, or devise from his relatives, in which cases the husband must join; although if it was conveyed to her as security or in payment of a *bona fide* debt, due from her husband, he need not be joined. The property conveyed by a husband to his wife, without a valuable consideration, may be taken as the husband's property to pay his debts contracted before the transfer. So also may such property of the wife as was paid for under similar circumstances, from the husband's estate.

**Notarial Fees.**—Protest, \$1.50.

**Notes and Bills of Exchange.**—Negotiable paper presumed to be taken in payment of debt or liability for which it is given. On notes payable at fixed place on demand at or after a time certain, no recovery unless demand proved thereof before suit; usual demand and notice to charge indorsers; notarial protest proves it; but one indorsing note at inception before payee does is a maker. Waiver of demand and notice, acceptance of bill, draft, or order must be in writing and signed. Recovery from indorser without suing maker. Rate of damages on protested bills of \$100 or more, payable in this country, 1 to 9 per cent., according to place. Three days of grace on bills, notes, drafts, and orders on time or sight, and not on demand. Paper maturing on a holiday is considered due and payable the day preceding.

**Stay of Executions.**—Granted on review and writ of error on filing bond and against absent defendants.

**Transfer of Corporation Stocks.**—No transfer of stock is valid, except between the parties to it, until it is entered on the books of the corporation in such a manner as to exhibit names and residence of the parties, the number of shares and the date of transfer.

## MARYLAND.

| <i>County Seat.</i>            | <i>County.</i> | <i>Name of Atty.</i>  | <i>Name of Bank.</i>        | <i>Cashier.</i>   |
|--------------------------------|----------------|-----------------------|-----------------------------|-------------------|
| <b>Annapolis</b> .....         | Anne Arundel   | F. H. Stockett        | Farmers Natl. Bk.           | G. A. Culver.     |
| <b>Baltimore</b> .....         | Baltimore.     | D. Meredith Reese     | American Natl. Bk.          | Simon P. Schott.  |
| <b>Bel Air</b> .....           | Harford.       | J. L. G. Lee          | Harford Natl. Bk.           | W. W. Finney.     |
| <b>Cambridge</b> .....         | Dorchester.    | John R. Pattison      | Dorchester Natl. Bk.        | T. H. Medford.    |
| <b>Centerville</b> .....       | Queen Anne.    | T. J. & B. P. Keating | Centerville Natl. Bk.       | J. F. Rolph.      |
| <b>Chestertown</b> ..          | Kent.          | Richard D. Hynson     | Chestertown Natl. Bk.       | Harry Rickey.     |
| <b>Cumberland</b> ..           | Alleghany.     | Benjamin A. Richmond  | Second Natl. Bk.            | Daniel Annan.     |
| <b>Denton</b> .....            | Caroline.      | Russun & Lewis        | Denton Natl. Bk.            | T. C. West.       |
| <b>Easton</b> .....            | Talbot.        | Wm. R. Martin         | Easton Natl. Bk.            | R. Thomas.        |
| <b>Elkton</b> .....            | Cecil.         | L. M. Haines          | Natl. Bk. of Elkton         | Chas. B. Finley.  |
| <b>Ellicott City</b> ..        | Howard.        | John G. Rogers        | Patapsco Natl. Bk.          | John F. McMullen  |
| <b>Frederick</b> .....         | Frederick.     | Chas. W. Ross         | Citizens Natl. Bk.          | W. G. Zimmerman   |
| <b>Hagerstown</b> ..           | Washington.    | Frank W. Mish         | Hagerstown Bk.              | E. W. Mealey.     |
| <b>Leonardtown</b> ..          | St. Mary.      | Robert C. Combs       | See Cambridge               |                   |
| <b>Oakland</b> .....           | Garrett.       | G. S. Hamill          | Garrett Co. Bk.             | S. T. Jones.      |
| <b>Port Tobacco</b> ..         | Charles.       | Adrian Posey          | See Washington, D. C.       |                   |
| <b>Princess Anne</b> ..        | Somerset.      | Miles & Stanford      | Savings Bk. of Somerset Co. | W. J. Brittingham |
| <b>Prince Fredericktown</b> .. | Calvert.       | John B. Gray          | See Cambri'ge               |                   |
| <b>Rockville</b> .....         | Montgomery.    | H. W. Talbott         | Montgomery Co. Natl. Bk.    | R. H. Stokes.     |
| <b>Salisbury</b> .....         | Wicomico.      | James E. Elligood     | Salisbury Natl. Bk.         | John H. White.    |
| <b>Snow Hill</b> .....         | Worcester.     | Clayton J. Purnell    | First Natl. Bk.             | I. T. Matthews.   |
| <b>Towson</b> .....            | Baltimore.     | Z. Howard Isaac       | Towson Natl. Bk.            | W. C. Craumer.    |
| <b>UPPER MARLBORO'</b>         | Pr. George.    | F. Snowden Hill       | See Washington, D. C.       |                   |
| <b>Westminster</b> ..          | Carroll.       | Clabaugh & Roberts    | Union Natl. Bk.             | J. W. Hering.     |

## DIGEST OF MARYLAND COMMERCIAL LAWS.

**Assignments.**—Assignments may be made by deed, but should not ordain any preference, and should convey whole estate and provide for disposition of same.

**Attachments.**—Attachments may be issued on judgment in twelve years from date of same by way of execution, and are liens from time of service. They are also issued where the defendant is a non-resident, or where he absconds.

**Bank Laws.**—The paid-up capital stock in the city of Baltimore must not be less than \$300,000 in shares of \$100 each, with privilege of increasing the number of shares to \$20,000. Outside of the city of Baltimore the paid-up capital stock must be \$50,000 in shares of \$100 each, with privilege of increasing to \$5,000. Any five or more persons, citizens of the United States, and a majority of them citizens of this State, may form a corporation for banking under the provisions set forth in the code, but shall not be qualified to do business until a majority of the directors shall have certified to the Treasurer and Comptroller of the State, that the required capital has been fully paid in the "lawful money" of the United States, and a certificate of such organization shall have been transmitted to the Clerk of the



## MARYLAND—CONTINUED.

Court of Appeals, and by him filed among the records of his office. The number of directors may not be more than seven, nor less than five. None but a citizen of this State and a stockholder, may be director or president. No one may be a director of more than one bank in this State at the same time. Semi-annual statements of the condition of State institutions must be made to the State Treasurer, and be published. Stockholders' liability extends to amount of their stock.

**Exemptions.**—There is no homestead law. Usual wearing apparel and \$100 worth of personal property are exempt.

**Interest.**—Legal rate 6 per cent. Usury forfeits excess, with interest thereon.

**Legal Holidays.**—Sunday, Christmas, January 1, Good Friday, July 4, February 22, Thanksgiving, or General or Congressional Election Days, May 30, Labor Day, and every Saturday after 12 o'clock.

**Limitation of Actions.**—On open accounts, simple contracts, assumpsit, replevin, rent in arrears, or trespass suit, must be brought within three years; on specialty, bond or judgment, in twelve years. Limitations do not run in case of debtor.

**Married Women.**—All property belonging to a woman at the time of marriage, or that she may acquire thereafter, by purchase, gift, grant, devise, bequest, descent, or otherwise, is exempt from the husband's debts, but the husband has no right to transfer property to the wife to the prejudice of the right of subsisting creditors. The wife's property is liable for her personal debts.

**Notarial Fees.**—Protest \$1.05 and costs.

**Notes and Bills of Exchange.**—The maker of a promissory note or the acceptor of a bill of exchange will be held liable to an innocent holder, who takes the same before maturity for value and in good faith, even though the note was made and the bill accepted without consideration. Three days' grace are allowed except on sight or demand drafts. A protest duly made by a notary public of a note or bill is a *prima facie* evidence of the facts pertaining thereto and as stated therein. Damages recoverable, in addition to principal, interest and costs on protested bills: if drawn on any other State or Territory, 8 per cent.; foreign country, 15 per cent. Paper maturing on a holiday becomes due on the secular day next succeeding.

**Stay of Executions.**—In Justice Courts for six months, when amount is under \$30; if over \$30, one year. In Court of Records, six months on any amount.

**Transfer of Corporation Stocks.**—The stock of a corporation is deemed personal property and may be transferred as provided by the by-laws.

## MASSACHUSETTS.

| <i>County Seat.</i>      | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i>        | <i>Cashier.</i>  |
|--------------------------|----------------|----------------------|-----------------------------|------------------|
| <b>Barnstable</b> .....  | Barnstable.    | Hiram P. Harriman    | At Hyannis, First Natl. Bk. | G. E. Tillson.   |
| <b>Boston</b> .....      | Suffolk.       | John Haskell Butler  | Natl. Bk. of the Republic   | Henry D. Forbes. |
| <b>Dedham</b> .....      | Norfolk.       | D. G. Hill           | Dedham Natl. Bk.            | E. A. Brooks.    |
| <b>Edgarton</b> .....    | Dukes.         | B. T. Hillman        | Martha's Vineyard Natl. Bk. | John E. White.   |
| <b>Greenfield</b> .....  | Franklin.      | John A. Alkem        | Franklin Co. Natl. Bk.      | H. O. Edgerton.  |
| <b>Lowell</b> .....      | Middlesex.     | George F. Richardson | Traders Natl. Bk.           | Wm. F. Hills.    |
| <b>Nantucket</b> .....   | Nantucket.     | Allen Coffin         | Pacific Natl. Bk.           | Albert G. Brock. |
| <b>New Bedford</b> ..... | Bristol.       | Stetson & Stetson    | Merchant's Natl. Bk.        | H. C. W. Mosher. |
| <b>Newburyport</b> ..... | Essex.         | N. N. Jones          | First Natl. Bk.             | W. F. Houston.   |
| <b>Northampton</b> ..... | Hampshire.     | Wm. G. Bassett       | Hampshire Co. Natl. Bk.     | F. A. Macomber.  |
| <b>Pittsfield</b> .....  | Berkshire.     | Crosby & Noxon       | Third Natl. Bk.             | R. B. Bardwell.  |
| <b>Plymouth</b> .....    | Plymouth.      | Charles S. Davis     | Old Colony Natl. Bk.        | James B. Brown.  |
| <b>Springfield</b> ..... | Hampton.       | T. M. Brown          | Pynchon Natl. Bk.           | George R. Bond.  |
| <b>Worcester</b> .....   | Worcester.     | W. W. Rice           | Citizens Natl. Bk.          | George A. Smith. |

## PRINCIPAL CITIES (NOT COUNTY SEATS) IN MASSACHUSETTS.

|                         |            |                  |                     |                   |
|-------------------------|------------|------------------|---------------------|-------------------|
| <b>Fall River</b> ..... | Bristol.   | Lincoln & Hood   | Pocasset Natl. Bk.  | E. E. Hathaway.   |
| <b>Fitchburg</b> .....  | Worcester. | Charles E. Ware  | Wachusett Natl. Bk. | W. G. Corey.      |
| <b>Holyoke</b> .....    | Hampton.   | E. W. Chapin     | Holyoke Natl. Bk.   | W. G. Twing.      |
| <b>Lawrence</b> .....   | Essex.     | Sweeney & Dow    | Arlington Natl. Bk. | F. L. Leighton.   |
| <b>Salem</b> .....      | Essex.     | Henry P. Moulton | Merchants Natl. Bk. | H. M. Batchelder. |

## DIGEST OF MASSACHUSETTS COMMERCIAL LAWS.

**Assignments.**—The insolvent law has no jurisdiction over debts contracted outside of the State, unless the same are proved in the insolvency proceeding. An assignment to trustee to divide property among creditors cannot be avoided by attaching creditors, but only by assignee in insolvency. Any person owing one hundred dollars or more may obtain relief; and any creditor may apply within ninety days after commission of act of insolvency for seizure and distribution of estate.

**Attachments.**—All real estate, goods and chattels liable to be taken on execution may be attached upon the original writ and held to satisfy the judgment which may be obtained; but no attachment shall be made on a writ returnable before a trial justice, municipal, district or police court, unless the debt or damage demanded exceed twenty dollars. No preliminary bond is required. Perishable property, or that sold after it is attached and the proceeds held subject to the attachment, railroad cars and engines and steamboats in regular use cannot be attached within forty-eight hours previous to their time of departure, unless the officers have made a demand for other property in order to attach it, and such demand has been refused or compliance therewith neglected. Attachment may be made while the suit is pending by special order of Court. Attachment may be dissolved by defendant's giving a bond, with sufficient sureties, either to pay the judgment that may be recovered, or to pay the value of the property



## MASSACHUSETTS—CONTINUED.

**Bank Laws.**—Ten or more persons and their successors may form a corporation for the purpose of carrying on the business of banking. The General Court may, by special act, annul or dissolve any such corporation; but its dissolution shall not impair any remedy against the same for liability previously incurred. The capital stock of each bank shall not be less than \$100,000 nor more than \$1,000,000. The stock shall be paid in gold or silver money, one-half before the bank goes into operation, and the remainder within one year thereafter. Before commencing business the president and directors shall make a certificate specifying the corporate name, which shall be different from any previously organized in the Commonwealth; the location of said bank, the amount and number of shares of its capital stock; name, and residence and number of shares of each stockholder, and the time when it is to go into operation; a copy of which certificate shall be filed with the Secretary of the Commonwealth. Every bank doing business in Boston, except in the suburban districts which form a part of Boston, shall on every Monday morning transmit to the Secretary of the Commonwealth a statement under oath of the president or cashier of the amount of capital stock, assets and liabilities of the bank, including amount in Boston clearing house, which statement shall be based upon the condition of the bank on the day of the week next preceding said Monday. Monthly reports are required from every bank in the State not included in those above mentioned, to be made to the Secretary of the Commonwealth.

**Exemptions.**—A householder can create estate of homestead to the value of \$800, and no more, in land and buildings owned or rightly possessed by lease or otherwise, and occupied by him as a residence. Necessary wearing apparel of family, certain specified articles of household furniture, and \$300 worth in addition thereto; library \$50, tools and implements \$100, boats and fishing tackle, etc. \$100; one cow, six sheep, one hog, and two tons of hay; sewing machine, pew in church, etc.

**Interest.**—Legal rate, 6 per cent., which is allowed on judgments. There are no usury laws, and any rate may be reserved or contracted for in writing, and rate reserved in note is payable after maturity of note as before.

**Legal Holidays.**—Sunday, Fast Day, Thanksgiving, Christmas, January 1, February 22, July 4, May 30 (Memorial Day), First Monday in September, April 19.

**Limitation of Actions.**—Contracts or liabilities, express or implied, and not under seal, six years; real actions, those upon an attested note and personal actions on contracts not limited, twenty years.

**Married Women.**—All property, either real or personal, of a married woman, whether acquired before or after marriage in any way, is her separate estate, and may be used, collected and invested in her own name, and shall not be subject to the interference or control of her husband, or liable for his debts. A married woman, doing business on her separate account, must file a certificate in the Clerk's office in the city or town where she does business, setting forth the name of her husband, the nature of her business, and the place where it is to be done, otherwise her property will be liable for her husband's debts. The husband may file such certificate, and if no such certificate is filed by either, the husband is liable upon all contracts made in such business.

**Notarial Fees.**—Protest \$1.50, under \$500; \$2 on \$500 and over.

**Notes and Bills of Exchange.**—Three days of grace are allowed on all notes and drafts. Paper maturing on a holiday becomes due on the secular day next suc-



## MASSACHUSETTS—CONTINUED.

ceeding. The drawee of a bill or draft requiring acceptance has till 2 o'clock P. M. on the next business day after presentment to decide whether he will accept. Orders and drafts for money payable within this State, in which no time of payment is expressed, shall be deemed to be payable on demand. All persons becoming parties to promissory notes payable on time by a signature in blank on the back thereof, shall be entitled to notice of the non-payment thereof the same as indorsers. Checks drawn on a bank may be paid notwithstanding the death of drawer, if presented within ten days after date, and a saving bank order if presented within ten days after date. To charge indorsers of a promissory note payable on demand, a demand made after the expiration of sixty days from the date thereof, without grace, or at any time within that term is necessary to fix the liability of the indorser, and shall be deemed to be made within a reasonable time. No presentment of such note to the promissor and demand of payment will charge the indorser, unless made on or before the last day of said term of sixty days.

**Transfer of Corporation Stocks.**—Delivery of certificate to a *bona fide* purchaser or pledgee for value, with a written transfer of the same, or a written power of attorney to transfer same, passes title as against all parties, but does not affect the right of the corporation to treat the record holder in fact, until the transfer is recorded upon the books of the company. If stock is transferred as collateral security, it must so appear on the face of the certificate of stock issued to the pledgee, and the name of the pledgor should be stated therein, who alone will be responsible as a stockholder.

## MICHIGAN.

| <i>County Seat.</i>         | <i>County.</i> | <i>Name of Atty.</i>   | <i>Name of Bank.</i>             | <i>Cashier.</i>    |
|-----------------------------|----------------|--|----------------------------------|--------------------|
| <b>Adrian</b> .....         | Lenawee.       | Watts, Bean & Smith  | Adrian State Savings Bk.         | B. E. Tobias.      |
| <b>Allegan</b> .....        | Allegan.       | H. H. Pope   | First Natl. Bk.                  | F. L. Chichester.  |
| <b>Alpena</b> .....         | Alpena.        | Joseph H. Cobb   | Alpena Natl. Bk.                 | Jno. C. Comfort.   |
| <b>Ann Arbor</b> .....      | Washtenaw.     | Harriman & Thompson  | Farmers & Mechanics Bk.          | Fred. H. Belsler.  |
| <b>Au Train</b> .....       | Alger.         | H. B. Freeman  | See Marquette                    |                    |
| <b>Bad Axe</b> .....        | Huron.         | W. T. Pope <i>Pope</i>   | Bk. of Frank W. Hubbard & Co.    | Jno. Ryan.         |
| <b>Baldwin</b> .....        | Lake.          | H. W. Newkirk  | See Ludington                    |                    |
| <b>Bay City</b> .....       | Bay.           | C. L. Collins  | Bay City Bk.                     | Geo. H. Young.     |
| <b>Bellaire</b> .....       | Autrim.        | M. W. Newkirk  | Bk. of Bellaire                  | F. E. Turrell.     |
| <b>Benzonia</b> .....       | Benzie.        | Geo. G. Covell   | Exchange Bk.                     | G. M. Sprout.      |
| <b>Bessemer</b> .....       | Gogebic.       | Howell & Cooper  | First Natl. Bk.                  | Wm. I. Prince.     |
| <b>Big Rapids</b> .....     | Mecosta.       | M. Brown   | Mecosta Co. Savings Bk.          | C. W. Cunningham   |
| <b>Boyer</b> .....          | Charlevoix.    | J. M. Harris   | Boyer River Bk.                  | J. F. Fairchild.   |
| <b>Cadillac</b> .....       | Wexford.       | Sawyer & Bishop.   | Bk. of D. B. Blodgett & Co.      |                    |
| <b>Caro</b> .....           | Tuscola.       | T. W. Atwood   | Tuscola Co. Bk.                  | Jno. F. Seeley.    |
| <b>Cassopolis</b> .....     | Cass.          | Howell & Carr  | First Natl. Bk.                  | C. A. Ritter.      |
| <b>Centreville</b> .....    | St. Joseph.    | Alfred <i>Alley</i>  | First State Bk.                  | Frank Wolf.        |
| <b>Charlotte</b> .....      | Eaton.         | J. M. C. Smith   | First Natl. Bk.                  | W. P. Lacey.       |
| <b>Cheboygan</b> .....      | Cheboygan.     | George E. Frost  | First Natl. Bk.                  | A. W. Ramsey.      |
| <b>Coldwater</b> .....      | Branch.        | H. H. Barlow   | Southern Michigan Natl. Bk.      | A. S. Upson.       |
| <b>Corunna</b> .....        | Shiawassee.    | Jno. J. McCurdy  | First Natl. Bk.                  | W. A. Rosenkranz.  |
| <b>Crystal Falls</b> .....  | Iron.          | Moriarty & Abbott  | Iron Co. Bk.                     | J. J. F. Corcocan. |
| <b>Detroit</b> .....        | Wayne.         | <del>Dawson, Douglas &amp; Whiting.</del><br><i>Tarsney &amp; Wicker</i> | First Natl. Bk.                  | Jno. T. Shaw.      |
| <b>Eagle River</b> .....    | Keweenaw.      | Edwin R. Smith   | At Calumet, First Natl. Bk.      | W. B. Anderson.    |
| <b>Escanaba</b> .....       | Delta.         | Mead & Jennings  | First Natl. Bk.                  | R. Lyman.          |
| <b>Flint</b> .....          | Genesee.       | Durand & Carton  | First Natl. Bk.                  | C. S. Brown.       |
| <b>Gaylord</b> .....        | Otsego.        | Marshall & Townsend  | Gaylord State Savings Bk.        | Sanford W. Buck.   |
| <b>Gladwin</b> .....        | Gladwin.       | Swift & Wilmot   | Bk. of M. C. Scrafford & Co.     |                    |
| <b>Grand Haven</b> .....    | Ottawa.        | George A. Fair   | Natl. Bk. of Grand Haven.        | George Stickney.   |
| <b>Grand Rapids</b> .....   | Kent.          | Earle & Hyde   | Fourth Natl. Bk.                 | W. H. Anderson.    |
| <b>Grayling</b> .....       | Crawford.      | Geo. L. Alexander  | Grayling Exchange Bk.            | Staley & French.   |
| <b>HARBOR SPRINGS</b> ..... | Emmet.         | Chalmers Curtis  | Harbor Springs Bk.               | Curtis & Curtis.   |
| <b>Harrison</b> .....       | Clare.         | <del>W. H. Smith</del>   | Bk. of L. Savlers & Co.          | F. Weatherhead.    |
| <b>Harrisville</b> .....    | Alcona.        | O. H. Smith  | See Tawas City                   |                    |
| <b>Hart</b> .....           | Oceana.        | T. S. Gurney   | Citizens Exchange Bk.            | A. S. White.       |
| <b>Hastings</b> .....       | Barry.         | J. A. Beardsley  | Hastings City Bk.                | D. W. Reynolds.    |
| <b>Hersey</b> .....         | Osceola.       | C. M. Beardsey   | At Evert, First State Savngs Bk. | Wm. Rogers.        |
| <b>Hillman</b> .....        | Montmorency.   | J. B. Beverly  | See Gaylord                      |                    |
| <b>Hillsdale</b> .....      | Hillsdale.     | F. A. Lyons  | First Natl. Bk.                  | C. F. Stewart.     |
| <b>Houghton</b> .....       | Houghton.      | T. L. Chadbourne   | Natl. Bk. of Houghton            | James B. Sturgis.  |
| <b>Howell</b> .....         | Livingston.    | W. P. Van Winkle   | First State & Sav. Bk.           | H. J. Winchell.    |
| <b>Ionia</b> .....          | Ionia.         | V. H. Smith  | First Natl. Bk.                  | Frank A. Sessions. |
| <b>IRON MOUNTAIN</b> .....  | Dickinson.     | Cook & Pelham  | First Natl. Bk.                  | M. A. Northrop.    |
| <b>Ithaca</b> .....         | Graftiot.      | George P. Stone  | First Natl. Bk.                  | M. F. Chafey.      |
| <b>Jackson</b> .....        | Jackson.       | F. C. Badgley  | Union Bk.                        | Charles C. Ames.   |
| <b>Kalamazoo</b> .....      | Kalamazoo.     | Osborn, Mills & Master   | City Natl. Bk.                   | E. C. Dayton.      |
| <b>Kalkaska</b> .....       | Kalkaska.      | Wm. D. Totten  | Kalkaska City Bk.                | J. C. Gray.        |



## MICHIGAN—CONTINUED.

| <i>County Seat.</i>       | <i>County.</i> | <i>Name of Atty.</i>                           | <i>Name of Bank.</i>        | <i>Cashier.</i>     |
|---------------------------|----------------|--|-----------------------------|---------------------|
| Lake City.....            | Missaukee.     | F. D. Gaffney                                  | Missaukee Co. Bk.           | James Cavanagh.     |
| L'Anse .....              | Baraga.        | P. R. McKernan                                 | See Houghton                |                     |
| Lapeer .....              | Lapeer.        | Geer & Williams                                | First Natl. Bk.             | C. G. White.        |
| Leland .....              | Leelanaw.      | Alex. McKercher                                | See Traverse City           |                     |
| Ludington.....            | Mason.         | D. W. Reardon                                  | First Natl. Bk.             | W. L. Hammond.      |
| Manistee.....             | Manistee.      | McAlvay & Grant                                | First Natl. Bk.             | G. A. Dunham.       |
| Manistique ...            | Schoolcraft.   | C. W. Dunton                                   | Manistique Bk.              | H. W. Clarke.       |
| Marquette .....           | Marquette.     | Ball & Ball                                    | First Natl. Bk.             | F. J. Jennison.     |
| <b>BATTLE CREEK</b> ..... | Calhoun.       | <b>C. W. HARVEY</b>                            |                             |                     |
| Menominee ...             | Menominee.     | Sawyer, Waite & Waite                          | First Natl. Bk.             | G. A. Blesch.       |
| Midland.....              | Midland.       | George B. Sanford                              | State Bk. of Midland        | F. E. Barbour.      |
| Mio .....                 | Oscoda.        | John J. McCarthy                               | See Grayling                |                     |
| Monroe .....              | Monroe.        | <del>Charles R. Wigg</del> <i>P. R. Gilday</i> | First Natl. Bk.             | George L. Little.   |
| Mt. Clemens...            | Macomb.        | Crocker & Knight                               | Mt. Clemens Savings Bk.     | G. A. Skinner.      |
| Mt. Pleasant ..           | Isabella.      | Free Estee                                     | First Natl. Bk.             | D. Scott Partridge. |
| Muskegon .....            | Muskegon.      | Bunker & Carpenter                             | Hackley Natl. Bk.           | George A. Abbott    |
| Newaygo .....             | Newaygo.       | George Luton                                   | Bk. of Weber & Hatch        | M. F. Hatch.        |
| Newberry .....            | Luce.          | See Sault St. Marie                            | Newberry Sav. Bk.           | S. N. Dutcher.      |
| Omer .....                | Arenac.        | L. McHugh                                      | At Standish, Arenac Co. Bk. | Robert Hall.        |
| Ontonagon ...             | Ontonagon.     | W. W. Wendell                                  | Ontonagon Bk.               | C. Melleur.         |
| Paw Paw.....              | Van Buren.     | Heckert & Chandler                             | First Natl. Bk.             | E. F. Parker.       |
| Pontiac .....             | Oakland.       | James A. Jacokes                               | First Commercial Bk.        | B. S. Tregent.      |
| Port Huron....            | St. Clair.     | Frank Whipple                                  | Commercial Bk.              | John W. Porter.     |
| Rogers City....           | Presque Isle.  | Wm. E. Rice                                    | Presque Isle Co. Bk.        | C. H. Osgood.       |
| Roscommon ..              | Roscommon.     | Chas. L. DeWaele                               | Exchange Bk.                | J. H. Sly.          |
| Saginaw.....              | Saginaw.       | Humphrey & Grant                               | Bk. of Saginaw              | D. W. Briggs.       |
| SanillacCentre            | Sanillac.      | E. C. Babcock                                  | Sandusky Bk.                | James McCaren.      |
| St. Ignace .....          | Mackinac.      | H. Hoffman                                     | First Natl. Bk.             | E. H. Hotchkiss.    |
| St. James.....            | Manitow.       | J. J. Brown                                    | See St. Ignace.             |                     |
| St. Johns .....           | Clinton.       | Lyon & Dooling                                 | State Bk. of St. Johns      | J. W. Fitzgerald.   |
| St. Joseph.....           | Berrien.       | W. R. Lyon                                     | Union Bk. Co.               | W. O. Jordan.       |
| Sault Ste. Marie          | Chippewa.      | George A. Cady                                 | First Natl. Bk.             | Edward H. Mead.     |
| Stanton .....             | Montcalm.      | F. A. Miller                                   | Bk. of H. R. Wagar          | James C. Percival   |
| Tawas City ...            | Iosco.         | G. L. Cornville                                | Bk. of A. H. Phinney & Co.  |                     |
| Traverse City..           | Gr'd Traverse  | Patchin & Loranger                             | Traverse City State Bk.     | J. T. Hannah.       |
| West Branch...            | Ogemaw.        | F. R. Snodgrass                                | Commercial Bk.              | T. W. Ballantine.   |

## DIGEST OF MICHIGAN COMMERCIAL LAWS.

**Assignments.**—Assignment for benefit of creditors must be of all the assignor's property not exempt from execution, and must be without preference.

**Attachments.**—Attachments may issue where the debtor has absconded or is about to abscond from the State, or is concealed therein, to the injury of his creditors; where he has assigned, disposed of, or concealed any of his property, or is about to do so, with intent to defraud his creditors; where he has removed, or is about to re-



## MICHIGAN—CONTINUED.

move any of his property out of the State with intent to defraud his creditors ; where he has fraudulently contracted the debt; where he is not a resident of this State, and has not resided therein for three months before the commencement of suit, or where the defendant is a foreign corporation.

**Bank Laws.**—Not less than five persons may establish banks and savings associations. The minimum amount of capital stock must not be less than \$100,000; except in town of 1,500 and less the minimum is \$15,000, and in towns not exceeding 5,000, the minimum is \$25,000, and in towns not exceeding 25,000, it is \$50,000. The articles of association shall specify: The name of the bank, which shall not be similar to that of any other bank; the county and city or village of its location; whether a commercial or savings bank, or both; the amount of its capital, which must be divided into shares of \$100 each; the names and places of residence of the stockholders and the number of shares held by each; the period for which the bank is organized not to exceed thirty years. Fifty per cent. of the capital stock must be paid in before the bank can begin business, and the remainder in monthly installments of 10 per cent. each. Bank are to be examined once in each year by the Commissioner of the State Banking Department and report made to State Treasurer.

**Exemptions.**—A home of one lot in any town or city, or not more than forty acres of land outside, not exceeding \$1,500 in value, owned and occupied by a resident of the State, is exempt from execution; apparel, books to the value of \$150; family pictures, two cows, five swine, with provisions and fuel for six months; tools, team of horses, wagon necessary to carry on trade, business, profession, not exceeding in value \$250; to each householder goods, furniture, etc., not exceeding in value \$250.

**Interest.**—Legal rate is 6 per cent. Parties may contract in writing for 8 per cent. The penalty for usury is a forfeiture of all interest. Usurious interest, voluntarily paid, cannot be recovered.

**Legal Holidays.**—Sunday, January 1, February 22, May 30, July 4, December 25 Thanksgiving, Labor Day, First Monday of September. Every Saturday from twelve o'clock noon until twelve o'clock at night, and any day appointed by the Governor or President for fasting and thanksgiving shall, for the payment of notes "be treated and considered as the first day of the week, commonly called Sunday." When these holidays fall on Sunday, then the following Monday is considered as a holiday.

**Limitation of Actions.**—On actions and notes and other simple contracts, six years ; on sealed instruments and judgments, ten years. Revivor, part payment or promise in writing to pay.

**Married Women.**—May make contracts in regard to their real and personal property, and encumbered, sell or otherwise dispose of it the same as if unmarried. The homestead cannot be conveyed without the wife's signature to the conveyance, and she also retains the common law right of dower in her husband's lands.

**Notarial Fees.**—Protest, fifty cents ; each notice, twenty-five cents and postage.

**Notes and Bills of Exchange.**—On all bills of exchange and negotiable notes and acceptances payable within this State, three days of grace are allowed, and it is not necessary to protest the same for non-acceptance ; but such bills of exchange and checks should be presented within a reasonable time for payees to hold drawers or indorsers. Paper falling due on holidays is payable the next business day succeeding. In all other cases demand, protest for non-payment and the sending

## MICHIGAN—CONTINUED.

notices of protest to the indorser at his reputed place of business or residence, are necessary to bind the indorser. Parties, other than payees to paper, being such before or at its inception, are held as joint makers, and not entitled to notice of non-payment. Damages on domestic bills when protested, three to ten per cent.; on foreign bills, five per cent.

**Stay of Executions.**—In Justice Courts, under fifty dollars, four months; over fifty dollars, six months.

**Transfer of Corporation Stocks.**—Shares of stock may be transferred by the indorsement and delivery of the certificates; but such transfer shall not be valid, except between the parties thereto, until the same shall have been so entered upon the books of the corporation as to show the names of the parties by and to whom transferred, the number and designation of the shares, and the date of transfer.

## MINNESOTA.

| <i>County Seat.</i>       | <i>County.</i>      | <i>Name of Atty.</i> | <i>Name of Bank.</i>           | <i>Cashier.</i>  |
|---------------------------|---------------------|----------------------|--------------------------------|------------------|
| <b>Ada</b> .....          | Norman.             | W. W. Calkins        | Bk. of Ada                     | S. Perterson.    |
| <b>Aitkin</b> .....       | Aitkin.             | A. Y. Merrill        | See Brainerd                   |                  |
| <b>Albert Lea</b> .....   | Freeborn.           | W. E. Todd           | Albert Lea Natl. Bk.           | C. B. Kellar.    |
| <b>Alexandria</b> .....   | Douglas.            | Jeinkins & Treat     | First Natl. Bk.                | G. B. Ward.      |
| <b>Anoka</b> .....        | Anoka.              | A. F. Giddings       | Anoka Natl. Bk.                | L. J. Greenwald. |
| <b>Austin</b> .....       | Mower.              | Kingsley             | First Natl. Bk.                | N. P. Banfield.  |
| <b>Beaver Bay</b> ....    | Lake.               | John Divan           | Bk. of Sellwood, Burke & Co.   | D. A. Burke.     |
| <b>Beaver Falls</b> ...   | Renville.           | S. R. Miller         | Farmers Bk.                    | Hans Gronnerud.  |
| <b>Benson</b> .....       | Swift.              | F. M. Thornton       | Swift Co. Bk.                  | H. W. Stone.     |
| <b>BLUE EARTH CITY</b> .. | Faribault.          | Quinn & Putnam       | Farmers & Merchants Bk.        | Alex. Anderson.  |
| <b>Brainerd</b> .....     | Crow Wing.          | C. E. Chipperfield   | First Natl. Bk.                | J. D. La Bar.    |
| <b>Breckenridge</b> ..    | Wilken.             | E. G. Valentine      | First Natl. Bk.                | Howard Dykman.   |
| <b>BROWN'S VALLEY</b> ..  | Traverse.           | A. S. Crossfield     | Browns Valley State Bk.        | O. Gunderson.    |
| <b>Buffalo</b> .....      | Wright.             | John T. Alley        | Bk. of C. E. Oakley & Co.      |                  |
| <b>Caledonia</b> .....    | Houston.            | E. H. Smalley        | Bk. of Caledonia               | A. D. Sprague.   |
| <b>Cambridge</b> ....     | Isanti.             | H. F. Barker         | isanti Co. Bk.                 | H. Engberg.      |
| <b>Carlton</b> .....      | Carlton.            | H. H. Hawkins        | Carlton Co. Bk.                | Asa Paine.       |
| <b>Centre City</b> ....   | Chisago.            | J. D. Markham        | At Rush City, Bk. of Rush City | John C. Carlson. |
| <b>Chaska</b> .....       | Carver.             | W. C. Odell          | Carver Co. Bk.                 | V. J. Greiner.   |
| <b>Crockston</b> ....     | Polk.               | A. A. Miller         | Scandia American Bk.           | J. W. Wheeler.   |
| <b>Detroit City</b> ....  | Baker.              | J. H. Irish          | First Natl. Bk.                | W. J. Bettingen. |
| <b>Duluth</b> .....       | St. Louis.          | Wilson & Wray        | Security Bk. of Duluth         | W. P. Lardner.   |
| <b>Elbow Lake</b> ...     | Grant.              | A. O. Ofsthun        | Bk. of Elbow Lake              | H. Sampson.      |
| <b>Elk River</b> .....    | Sherburne.          | Chas. S. Wheaton     | Bk. of Elk River               | Henry Castle.    |
| <b>Fairmont</b> .....     | Martin.             | Ward, Dunn & Ward    | Martin Co. Bk.                 | A. C. Frey.      |
| <b>Faribault</b> .....    | Rice.               | H. S. Gibson         | First Natl. Bk.                | C. M. Whitney.   |
| <b>Fergus Falls</b> ...   | Otter Tail.         | Parsons & Brown      | Fergus Falls Natl. Bk.         | F. J. Evans.     |
| <b>Glencoe</b> .....      | McLeod.             | F. R. Allen          | Bk. of Glencoe                 | L. W. Gilbert.   |
| <b>Glenwood</b> .....     | Pope.               | E. M. Webster        | Bk. of Glenwood                | P. Piterson.     |
| <b>Grand Rapids</b> ..    | Ithasca.            | C. L. Pratt          | First Natl. Bk.                | A. P. White.     |
| <b>Grand Marais</b> ..    | Cook.               | A. J. Thomas         | See Ely, Bk. of Ely            | W. T. James.     |
| <b>Granite Falls</b> ..   | Yellow<br>Medicine. | McLarty & Volstead   | Granite Falls Bk.              | J. G. Dodsworth. |
| <b>Hallock</b> .....      | Kittson.            | E. C. Yetter         | Kittson Co. Bk.                | W. H. Douglas.   |
| <b>Hastings</b> .....     | Dakota.             | E. A. Whitford       | First Natl. Bk.                | John Heinen.     |
| <b>Henderson</b> ....     | Sibley.             | W. H. Leeman         | Sibley County Bk.              | E. L. Welch.     |
| <b>Jackson</b> .....      | Jackson.            | L. J. Knox           | State Bk. of Jackson           | A. B. Cheadle.   |
| <b>Lac qui parle</b> ..   | Lac qui parle.      | Frank Palmer         | At Madison, Farmers State Bk.  | P. E. Jacobson.  |
| <b>Lake Benton</b> ..     | Lincoln.            | Jno. McKenzie        | First Natl. Bk.                | John S. Tucker.  |
| <b>Leech Lake</b> ....    | Cass.               | See Park Rapids.     |                                |                  |
| <b>LE SUEUR CENTRE</b> .. | Le Sueur.           | Caldwell & Parker    | First State Bk.                | H. F. Weis.      |
| <b>Litchfield</b> .....   | Meeker.             | Peterson & Foster    | Bk. of Litchfield              | F. F. McClure.   |
| <b>Little Falls</b> ....  | Morrison.           | C. A. Lindbergh      | First Natl. Bk.                | A. R. Davidson.  |
| <b>Long Prairie</b> ..    | Todd.               | J. D. Van Dyke       | Bk. of Long Prairie            | R. H. Harkens.   |
| <b>Luverne</b> .....      | Rock.               | W. N. Davidson       | First Natl. Bk.                | A. D. La Due.    |
| <b>Mankato</b> .....      | Blue Earth.         | Thomas Hughes        | Natl. Citizens Bk.             | W. G. Hoerr.     |
| <b>Mantorville</b> ...    | Dodge.              | George A. Norton     | Security Bk.                   | L. M. Blauch.    |
| <b>Marshall</b> .....     | Lyon.               | V. B. Seward         | First Natl. Bk.                | M. W. Hardin.    |



## MINNESOTA—CONTINUED.

| <i>County Seat.</i>        | <i>County.</i> | <i>Name of Atty.</i>        | <i>Name of Bank.</i>           | <i>Cashier.</i>  |
|----------------------------|----------------|-----------------------------|--------------------------------|------------------|
| <b>Minneapolis</b> .....   | Hennepin.      | George D. Emery             | Security Bk. of Minnesota      | Perry Harrison.  |
| <b>Montevideo</b> .....    | Chippewa.      | Lyndon A. Smith             | Citizens State Bk.             | M. E. Titus.     |
| <b>Moorhead</b> .....      | Clay.          | George E. Perley            | First Natl. Bk.                | Lew. A. Huntoon. |
| <b>Mora</b> .....          | Kanabec.       | J. C. Pope                  | Kanabec Co. Bk.                | Geo. H. Newbert. |
| <b>Morris</b> .....        | Stevens.       | S. A. Flaherty              | First Natl. Bk.                | L. O. Hollister. |
| <b>New Ulm</b> .....       | Brown.         | Lind & Hagberg              | Citizens Bk.                   | W. F. Seiter.    |
| <b>Ortonville</b> .....    | Big Stone.     | F. L. Cliff                 | Bk. of Ortonville              | E. J. Miller.    |
| <b>Owatonna</b> .....      | Steele.        | Wheelock & Sperry           | First Natl. Bk.                | George R. Kinyon |
| <b>Park Rapids</b> .....   | Hubbard.       | F. A. Vanderpoel            | Shell Prairie Bk.              | Wm. M. Taber.    |
| <b>Pine City</b> .....     | Pine.          | L. H. McCusick              | At Rush City, Bk. of Rush City | John C. Carlson. |
| <b>Pipe Stone</b> .....    | Pipe Stone.    | Evans & Evans               | First Natl. Bk.                | W. C. Briggs.    |
| <b>Preston</b> .....       | Fillmore.      | Wells & Hopp                | Fillmore Co. Bk.               | M. R. Todd.      |
| <b>Princeton</b> .....     | Mille Lacs.    | J. A. Ross                  | Citizens State Bk.             | G. A. Eaton.     |
| <b>Red Lake</b> .....      | Beltrami.      | Bennett & Street            | At Fosston, Bk. of Fosston     | Lewis Lohn.      |
| <b>Red Wing</b> .....      | Goodhue.       | Albert Johnson              | Goodhue Co. Bk.                | F. Busch.        |
| <b>REDWOOD FALLS</b> ..... | Redwood.       | H. D. Baldwin               | Redwood Co. Bk.                | H. A. Baldwin.   |
| <b>Rochester</b> .....     | Olmstead.      | B. W. Eaton                 | Union Natl. Bk.                | T. H. Titus.     |
| <b>St. Cloud</b> .....     | Stearns.       | Geo. H. Reynolds            | First Natl. Bk.                | J. G. Smith.     |
| <b>St. James</b> .....     | Watsonwan.     | J. W. Seager                | First Natl. Bk.                | Frank O'Meara.   |
| <b>St. Paul</b> .....      | Ramsey.        | Davis, Kellogg & Severance. | Bk. of Minnesota               | Wm. Dawson, Jr.  |
| <b>St. Peter</b> .....     | Nicollet.      | A. A. Stone                 | First Natl. Bk.                | E. S. Pettijohn. |
| <b>Sauk Rapids</b> .....   | Benton.        | M. C. Kelsey                | See St. Cloud                  |                  |
| <b>Shakopee</b> .....      | Scott.         | Southworth & Collier        | First Natl. Bank               | John Thiem.      |
| <b>Slayton</b> .....       | Murray.        | H. C. Gross                 | State Bk. of Slayton           | C. E. Dinehart.  |
| <b>Stillwater</b> .....    | Washington.    | Clapp & Macartney           | First Natl. Bk.                | R. H. Bronson.   |
| <b>Wabasha</b> .....       | Wabasha.       | Mullen & Bowditch           | First Natl. Bk.                | L. Whitmore.     |
| <b>Wadena</b> .....        | Wadena.        | A. G. Broker                | First Natl. Bk.                | C. W. Banmbach.  |
| <b>Warren</b> .....        | Marshall.      | S. Cooke                    | State Bk. of Warren            | A. Melgaard.     |
| <b>Waseca</b> .....        | Waseca.        | James E. Child              | Citizens State Bk.             | S. Swenson.      |
| <b>Willmar</b> .....       | Kandiyohi.     | G. E. Quale                 | Bk. of Willmar                 | F. G. Handy.     |
| <b>Windom</b> .....        | Cottonwood.    | J. G. Redding               | Bk. of Windom                  | J. N. McGregor.  |
| <b>Winona</b> .....        | Winona.        | Brown & Abbott              | Second Natl. Bk.               | W. H. Garlock.   |
| <b>Worthington</b> .....   | Nobles.        | George W. Wilson            | Bk. of Worthington             | George O. Moore  |

## DIGEST OF MINNESOTA COMMERCIAL LAWS.

**Assignments.**—An assignment may be made of all assignor's property, and must be without preference.

**Attachments.**—Attachment issues when the defendant's debt was fraudulently contracted; or when the defendant is a foreign corporation, or a non-resident of the State; or has departed therefrom, as deponent believes, with intent to defraud his creditors, or to avoid the service of a summons, or keeps himself concealed with like intent; or has disposed, or is about to dispose of his property, with intent to defraud creditors.

## MINNESOTA—CONTINUED.

**Bank Laws.**—Banks may be organized by the execution and recording of a certificate containing the name, place of business, amount of capital stock, names and places of residence of shareholders, and the period for which the organization is made. The capital stock must amount to at least \$10,000 in towns of population not exceeding 1,000; \$15,000 in towns not exceeding 1,500; \$20,000 in towns not exceeding 2,000; \$25,000 in towns of more than 2,000 population. Such association has the usual powers of banks. It may issue circulating notes, to be secured by the assignment and deposit with the State Auditor of like amount of the public stock of a State of the United States, or the stock securities of the United States. Private banks are prohibited from doing business under an artificial or corporate name. Banks are required to make at least four detailed reports in each year, to the State Auditor, and oftener, if required by him, the reports to be published in a newspaper at the direction of the State Auditor. The public examiner is required to examine the books, accounts, and securities of all banks in the State at least once in each year and report such examination to the Governor, and the governor is to publish the report.

**Exemptions.**—A homestead, consisting of land not exceeding eighty acres and the dwelling house thereon, and its appurtenances, to be selected by the owner thereof, and not included in the platted portion of any incorporated town, city or village, or, instead thereof, at the owner's option, a quantity of land not exceeding in amount one lot if within the platted portion of any incorporated town, city or village having over 5,000 inhabitants, or one-half acre if within the platted portion of any incorporated town, city or village having less than 5,000 inhabitants, and the dwelling house thereon and its appurtenances, owned and occupied by any resident of this State, is not liable for debts of owner.

**Interest.**—Seven per cent. is the legal rate. Parties may agree to pay as high as ten per cent. per annum. All usurious contracts are void, and Court will decree cancellation. Where usurious interest has actually been paid the entire interest may be recovered in a civil action, half to go to party bringing action and half to public schools, with all interest.

**Legal Holidays.**—Sunday, Thanksgiving, Good Friday, Christmas, January 1, February 22, May 30, July 4, General Election Day, Labor Day.

**Limitation of Actions.**—Actions for recovery of real estate, within fifteen years; on judgments, within ten years; upon any contract, obligation, or upon a liability created by statute, or to enforce a trust or compel an accounting, within six years.

**Married Women.**—All property, real or personal, belonging to a woman at the time of marriage continues her separate estate. She is responsible for her torts, her property is liable for her debts, is capable of making, and is bound by her contracts the same as if she were a *femme sole*. Husband is only liable for necessaries furnished after marriage. Neither husband or wife can be agent for the other in regard to the conveyance of real estate of either. In relation to all other subjects, either may be the agent of the other. A married woman may sue or be sued in her own name without joining her husband.

**Notarial Fees.**—Protest \$1.50, each notice fifty cents.

**Notes and Bills of Exchange.**—On all bills of exchange payable at sight, or at a future day certain, and all negotiable promissory notes, orders and drafts payable at a future day certain, within this State, in which there is no express stipulation to



## MINNESOTA—CONTINUED.

the contrary, grace is allowed of three days. Paper falling due on a holiday is payable the preceding business day. Notice of protest must be given immediately after. Protest is made by mailing the same to each party protested against at his reputed place of residence. The notary certifies to the giving of the notice upon the instrument of notice, and records the latter in his register, which is *prima facie* evidence. Damages, five per cent. on domestic and ten per cent. on foreign paper protested. Notes obtained by fraudulent representation without negligence on part of maker void.

**Transfer of Corporation Stocks.**—As between parties endorsed on back of stock. As against corporations it is entered on the books of the corporation.



## MISSISSIPPI.

| <i>County Seat.</i>           | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i>                    | <i>Cashier.</i>   |
|-------------------------------|----------------|----------------------|---|-------------------|
| <b>Aberdeen</b> .....         | Monroe.        | George C. Paine      | First Natl. Bk.                         | C. R. Sykes.      |
| <b>Ashland</b> .....          | Benton.        | McDonald & McDonald  | See Holly Springs                       |                   |
| <b>Augusta</b> .....          | Perry.         | J. S. Bradford       | See Ellisville                          |                   |
| <b>Bay St. Louis</b> .....    | Hancock.       | E. J. Bowers         | See Scranton                            |                   |
| <b>Belen</b> .....            | Quitman.       | F. M. Hamblet        | At Jonestown, Bk. of G. B. Moseley      |                   |
| <b>Boonville</b> .....        | Prentiss.      | B. A. P. Selman      | At Corinth, Fishomigo Savgs. Bk.        | J. W. Taylor.     |
| <b>Brandon</b> .....          | Rankin.        | J. R. Enochs         | See Jackson                             |                   |
| <b>Brookhaven</b> .....       | Lincoln.       | Cassedy & Cassedy    | Commercial Bk.                          | F. F. Becker.     |
| <b>Canton</b> .....           | Madison.       | W. H. Powell         | Mississippi State Bk.                   | B. L. Roberts.    |
| <b>Carrollton</b> .....       | Carroll.       | T. H. Somerville     | Bk. of Carrollton                       | C. J. Nelson.     |
| <b>Carthage</b> .....         | Leake.         | D. E. Sullivan       | See Canton                              |                   |
| <b>Charleston</b> .....       | Tallahatchie.  | Bailey & Bailey      | See Grenada                             |                   |
| <b>Chester</b> .....          | Choctaw.       | J. W. Pinson         | See Starkville                          |                   |
| <b>Coffeeville</b> .....      | Yalobusha.     | R. H. Golladay       | At Water Valley,<br>Bk. of Water Valley | G. D. Able.       |
| <b>Columbia</b> .....         | Marion.        | T. S. Ford           | See Magnolia                            |                   |
| <b>Columbus</b> .....         | Lowndes.       | E. T. Sykes          | Columbus Ins. & Bkg. Co.                | W. H. Lee.        |
| <b>Corinth</b> .....          | Alcorn.        | J. M. Boone          | Tishomingo Savgs. Institution           | J. W. Taylor.     |
| <b>Decatur</b> .....          | Newton.        | Thomas Keith         | See Meridian                            |                   |
| <b>De Kalb</b> .....          | Kemper.        | T. P. Bell           | See Meridian                            |                   |
| <b>Ellisville</b> .....       | Jones.         | N. C. Hill           | Bk. of Ellisville                       | W. S. Pettis.     |
| <b>Fayette</b> .....          | Jefferson.     | Torrey & Torrey      | See Natches                             |                   |
| <b>Forest</b> .....           | Scott.         | S. H. Kirkland       | See Jackson                             |                   |
| <b>Friars Point</b> .....     | Coshomo.       | D. A. Scott          | Bk. of Friar's Point                    | J. C. Johnston.   |
| <b>Fulton</b> .....           | Itawamaba.     | A. N. Cayse          | See Tupelo                              |                   |
| <b>Greenville</b> .....       | Washington.    | Yerger & Percy       | Merchants & Planters Bk.                | S. C. Lane.       |
| <b>Greenwood</b> .....        | Le Flore.      | A. M. C. Kimbrough   | Bk. of Greenwood                        | E. R. McShane.    |
| <b>Grenada</b> .....          | Grenada.       | Wm. C. McLean        | Grenada Bk.                             | J. T. Thomas.     |
| <b>Hazlehurst</b> .....       | Copiah.        | R. N. Miller         | Merchants & Planters Bk.                | Isaac N. Ellis.   |
| <b>Hernando</b> .....         | De Soto.       | McKenzie & Holmes    | Hernando Bk.                            | E. W. Smith.      |
| <b>Holly Springs</b> .....    | Marshall.      | R. T. Fant           | Bk. of Holly Springs.                   | H. C. Fort.       |
| <b>Houston</b> .....          | Chickasaw.     | E. A. Moseley        | At Okolona, Jno. Trice Bkg. Co.         | J. S. Bramlitt.   |
| <b>Indianola</b> .....        | Sunflower.     | A. G. Paxton         | See Greenville                          |                   |
| <b>Iuka</b> .....             | Tishomingo.    | W. B. Ellis          | Bk. of Iuka                             | J. A. E. Pyle.    |
| <b>Jackson</b> .....          | Hinds.         | Calhoun & Green      | Capital State Bk.                       | E. M. Parker.     |
| <b>Kosciusko</b> .....        | Attala.        | Dodd & Armstead      | Merchants & Farmers Bk.                 | Jno. M. Fletcher. |
| <b>Leakesville</b> .....      | Greene.        | W. H. McIntosh       | See Mobile, Alabama                     |                   |
| <b>Lexington</b> .....        | Holmes.        | Wm. P. Tackett       | Bk. of Holmes Co.                       | W. L. Young.      |
| <b>Liberty</b> .....          | Amite.         | Theodore McKnight    | See Magnolia                            |                   |
| <b>Louisville</b> .....       | Winston.       | See Kosciusko        | See Macon                               |                   |
| <b>Macon</b> .....            | Noxubee.       | Ames & Drake         | Merchants & Farmers Bk.                 | R. W. Jones, Jr.  |
| <b>Magnolia</b> .....         | Pike.          | J. H. Price          | Peoples Bk.                             | J. E. Wolfe.      |
| <b>Mayers</b> .....           | Isaquena.      |                      | See Vicksburg                           |                   |
| <b>Meadville</b> .....        | Franklin.      | C. E. Williams       | See Natchez                             |                   |
| <b>Meridian</b> .....         | Lauderdale.    | Cochran & Bozeman    | Meridian Natl. Bk.                      | E. B. McRaven.    |
| <b>MISSISSIPPI CITY</b> ..... | Harrison.      | R. Seal              | At Biloxi, Bk. of Biloxi                | C. E. Theobald.   |
| <b>Monticello</b> .....       | Lawrence.      | A. W. Cooper         | See Brookhaven                          |                   |
| <b>Natchez</b> .....          | Adams.         | Reed & Brandon       | First Natchez Bk.                       | R. L. Wood.       |

MISSISSIPPI—CONTINUED.

|                                     |                     |                                    |                |
|-------------------------------------|---------------------|------------------------------------|----------------|
| <b>New Albany</b> ...Union.         | L. R. Kennedy       | See Pontotoc                       |                |
| <b>Oxford</b> .....Lafayette.       | W. V. Sullivan      | Bk. of Oxford                      | B. Price.      |
| <b>Paulding</b> .....Jasper.        | B. W. Sharborough   | See Meridian                       |                |
| <b>Philadelphia</b> ..Neshoba.      | A. M. Boyd          | See Meridian                       |                |
| <b>Pittsborough</b> ..Calhoun.      | J. L. Lyon          | See Granada                        |                |
| <b>Pontotoc</b> .....Pontotoc.      | C. B. Mitchell      | Bk. of Pontotoc                    | M. B. Pitts.   |
| <b>Poplarville</b> ....Pearl River. | See Ellisville      | See Ellisville                     |                |
| <b>Port Gibson</b> ...Claiborne.    | J. McC. Martin      | Port Gibson Bk.                    | J. W. Person.  |
| <b>Quitman</b> .....Clarke.         | J. E. Terral        | See Meridian                       |                |
| <b>Raleigh</b> .....Smith.          | W. H. Jones         | See Jackson                        |                |
| <b>Ripley</b> .....Tippah.          | C. M. Thurmond      | See Pontotoc                       |                |
| <b>Rolling Fork</b> .Sharkey.       | M. D. Brown         | See Vicksburg                      |                |
| <b>Rosedale</b> .....Bolivar.       | Charles Scott       | Bk. of Rosedale                    | T. F. Doris.   |
| <b>Sardis</b> .....Panola.          | R. H. Taylor        | Bk. of Sardis                      | T. J. Hunter.  |
| <b>Seranton</b> .....Jackson.       | H. B. Everett       | Scranton State Bk.                 | H. M. Plummer. |
| <b>Senatobia</b> .....Tate.         | G. D. Shands        | Tate Co. Bk.                       | P. A. Rush.    |
| <b>Starkville</b> .....Oktibbeha.   | Muldrow & Nash      | Peoples Savings Bk.                | A. C. Ervin.   |
| <b>Tunica</b> .....Tunica.          | J. T. Lowe          | At Jonestown, Bk. of G. B. Moseley |                |
| <b>Tupelo</b> .....Lee.             | Blain & Anderson    | First Natl. Bk.                    | F. Johnson.    |
| <b>Vicksburg</b> .....Warren.       | Dabney & McCabe     | Merchants Natl. Bk.                | W. S. Jones.   |
| <b>Walthall</b> .....Webster.       | J. E. Clark         | See Winona                         |                |
| <b>Waynesboro'</b> .Wayne.          | D. M. Taylor        | See Ellisville                     |                |
| <b>West Point</b> ...Clay.          | Fox & Roane         | First Natl. Bk.                    | T. M. Moseley. |
| <b>Westville</b> .....Simpson.      | G. R. Gowen         | See Hazlehurst                     |                |
| <b>Williamsburg</b> .Covington.     | J. O. Napier        | See Ellisville                     |                |
| <b>Winona</b> .....Montgomery.      | Somerville & McLean | Citizens Bk.                       | F. M. Purnell. |
| <b>Woodville</b> ....Wilkinson.     | D. C. Bramlett      | Bk. of Edward Aaron                |                |
| <b>Yazoo City</b> ....Yazoo.        | Barnett & Thompson  | Bk. of Yazoo City                  | S. R. Berry.   |

DIGEST OF MISSISSIPPI COMMERCIAL LAWS.

**Assignments.**—Debtor may make assignments to secure creditors, and may prefer creditors, but no benefit, direct or indirect, may be reserved to the debtor.

**Attachments.**—Attachment may issue where defendant is a foreign corporation or non-resident of the State; or he has removed, or is about to remove himself or property out of the State; or absconds or conceals himself so that he cannot be served with summons; or contracted the debt or incurred the obligation in conducting the business of a ship, steamboat or other craft in some of the navigable waters of this State; or has property or rights which he conceals and refuses to apply to the payment of his debts; or is about to assign or dispose of his property; or has, or is about to convert his property into money or evidences of debt with intent to place it beyond the reach of his creditors; or that he fraudulently contracted the debt.

**Bank Laws.**—No special laws relating to banks, except that they are required to furnish, not less than four times a year, sworn statements, which are to be published. The auditor of public accounts may call for such statement at any time.

## MISSISSIPPI—CONTINUED.

**Exemptions.**—In the country 160 acres of land not exceeding in value \$2,000, is exempt to every citizen, male or female, being a householder, and having a family. In cities, the land and building owned and occupied as a residence, not to exceed in value \$2,000, is exempt from levy and sale under execution or attachment.

**Legal Holidays.**—Sunday, Thanksgiving, Good Friday, Christmas, January 1, February 22, May 30, July 4, General Election Day.

**Limitation of Actions.**—Actions on open accounts and other unwritten contracts must be brought within three years; on all other contracts, six years. Action on domestic judgments, seven years. A set-off held against a claim is not barred until the principal debt is barred.

**Married Women.**—All property acquired before or after marriage remains her separate estate. If she engages in trade she is bound by all contracts made in the course of trade. All such debts are binding upon and may be satisfied out of her separate estate.

**Notarial Fees.**—Protest, \$1.50.

**Notes and Bills of Exchange.**—Promissory notes are not required to be protested, but demand and notice are necessary to fix liability of parties secondarily liable. Notes are not protestable; domestic and foreign bills are protestable. All notes, bills, drafts, etc., are assignable, and suit may be maintained in the name of the assignee; but defendant can make all defenses which he had against payee before notice of assignment. Foreign bills of exchange payable out of the United States protested for non-acceptance or non-payment, draw 10 per cent. damages and legal interest; bills drawn payable in the United States, protested for non-acceptance, draw damages at the rate of 5 per cent., besides legal interest. Notes, bills, etc., and sight drafts are entitled to the usual days of grace. Paper maturing on a holiday becomes payable next day preceding. Domestic bills of exchange drawn on and payable in this State for \$20 or upward must be protested for non-acceptance, or, if accepted for non-payment, they are governed by the same customs and usages as foreign bills of exchange, but no damage accrues.

**Stay of Executions.**—In Justice Courts stay may be taken for sixty days.

**Transfer of Corporation Stocks.**—As provided for by the by-laws of the corporation.



## MISSOURI.

| <i>County Seat.</i>         | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i>                    | <i>Cashier.</i>    |
|-----------------------------|----------------|----------------------|---|--------------------|
| <b>Albany</b> .....         | Gentry.        | McCullough & Perry   | Gentry Co. Bk.                          | M. L. Millen.      |
| <b>Alton</b> .....          | Oregon.        | L. P. Norman         | Bk. of Alton                            | G. S. Woodside.    |
| <b>Ava</b> .....            | Douglass.      | Adams Bros.          | Bk. of Ava                              | J. A. G. Reynolds. |
| <b>Benton</b> .....         | Scott.         | Wm. Hunter           | At Morley, Scott Co. Bk.                | John Hunter.       |
| <b>Bethany</b> .....        | Harrison.      | A. F. Woodruff       | Harrison Co. Bk.                        | C. Crossan.        |
| <b>Bloomfield</b> .....     | Stoddard.      | H. H. Bedford        | Bk. of Dexter                           | A. Wilcox.         |
| <b>Bollvar</b> .....        | Polk.          | J. D. Abbee          | Polk Co. Bk.                            | W. B. Dunnegan.    |
| <b>Boonville</b> .....      | Cooper.        | Draffen & Williams   | Commercial Bk.                          | W. R. Hutchinson.  |
| <b>Bowling Green</b> .....  | Pike.          | Major & Motley       | Citizens Bk.                            | G. Phillips.       |
| <b>Buffalo</b> .....        | Dallas.        | D. M. Rush           | Bk. of Buffalo                          | D. M. Rush.        |
| <b>Butler</b> .....         | Bates.         | T. G. Smith          | Farmers Bk. of Bates Co.                | E. D. Kipp.        |
| <b>California</b> .....     | Monteau.       | L. F. Wood           | Farmers & Traders Bk.                   | F. B. Lander.      |
| <b>Carrollton</b> .....     | Carroll.       | John B. Hale         | First Natl. Bk.                         | T. B. Goodson.     |
| <b>Carthage</b> .....       | Jasper.        | E. O. Brown          | Bk. of Carthage                         | J. A. Mitchell.    |
| <b>Cassville</b> .....      | Barry.         | Pepper & Steele      | Barry Co. Bk.                           | J. M. Bayless.     |
| <b>Centreville</b> .....    | Reynolds.      | L. O. Neider         | See Salem                               |                    |
| <b>Charleston</b> .....     | Mississippi.   | J. J. Russell        | Charleston Bk.                          | Scott Alexander.   |
| <b>Chillicothe</b> .....    | Livingston.    | C. A. Loomis         | First Natl. Bk.                         | Geo. Milbank, Jr.  |
| <b>Clinton</b> .....        | Henry.         | J. D. Lindsay        | Henry Co. Bk.                           | A. P. Frowein.     |
| <b>Columbia</b> .....       | Boone.         | C. B. Sebastian      | Boone Co. Natl. Bk.                     | J. O. Hockaday.    |
| <b>Danville</b> .....       | Montgomery.    | James D. Barnett     | At New Florence, New Florence Bk.       | A. H. Kallmeyer.   |
| <b>Doniphan</b> .....       | Ripley.        | J. C. Sheppard       | Ripley Co. Bk.                          | C. C. Chandler.    |
| <b>Edina</b> .....          | Knox.          | J. W. Ennis          | Bk. of Edina                            | F. J. Wilson.      |
| <b>Eminence</b> .....       | Shannon.       | L. B. Shuck          | See Houston                             |                    |
| <b>Farmington</b> .....     | St. Francois.  | Carter & Webb        | Bk. of Farmington                       | M. P. Cayce.       |
| <b>Fayette</b> .....        | Howard.        | R. C. Clark          | Farmers & Merchants Bk.                 | H. K. Gibens.      |
| <b>Forsyth</b> .....        | Taney.         | Jas. R. Vaughan      | Taney Co. Bk.                           | W. M. Wade.        |
| <b>FREDERICKTOWN</b> .....  | Madison.       | E. D. Anthony        | Madison Co. Bk.                         | N. B. Watts.       |
| <b>Fulton</b> .....         | Callaway.      | J. A. Boulware       | Southern Bk. of Fulton                  | Chas. W. Jameson   |
| <b>Gainesville</b> .....    | Ozark.         | G. T. Harrison       | Bk. of Gainesville                      | W. T. Hardin.      |
| <b>Galena</b> .....         | Stone.         | T. L. Viles          | Bk. of Galena                           | C. B. Swift.       |
| <b>Gallatin</b> .....       | Davless.       | Hamilton & Dudley    | Davless Co. Savings Association.        | F. E. Clingan.     |
| <b>Gayoso</b> .....         | Pemiscott.     | F. D. Roberts        | At Caruthersville, Pemiscot Co. Bk.     | H. C. Schnlt.      |
| <b>Grant City</b> .....     | Worth.         | Jesse Benson         | First Natl. Bk.                         | J. F. Robertson.   |
| <b>Greenfield</b> .....     | Dade.          | Mann & Talbutt       | R. S. Jacobs Bkg. Co.                   | J. L. Wetzel.      |
| <b>Greenville</b> .....     | Wayne.         | Raincy & Carty       | At Piedmont,<br>Farmers & Merchants Bk. | W. C. Shields.     |
| <b>Harrisonville</b> .....  | Cass.          | Burney & Burney      | Bk. of Harrisonville                    | A. S. Deacon.      |
| <b>Hartville</b> .....      | Wright.        | S. E. Pope           | Wright Co. Bk.                          | J. H. Simmons.     |
| <b>Hermann</b> .....        | Gasconade.     | August Meyer         | Hermann Savings Bk.                     | E. F. Rittstein.   |
| <b>Hermitage</b> .....      | Hickory.       | Wm. L. Pitts         | Hermitage Bk.                           | Jos. S. Hartman.   |
| <b>Hillsborough</b> .....   | Jefferson.     | Joseph J. Williams   | Bk. of Hillsborough.                    | W. R. Donnell, Jr. |
| <b>Houston</b> .....        | Texas.         | Jno. D. Young        | Bk. of Houston                          | T. F. Nicholas.    |
| <b>Huntsville</b> .....     | Randolph.      | W. T. Austin         | J. M. Hammett Bkg. Co.                  | W. F. Hammett.     |
| <b>Independence</b> .....   | Jackson.       | Jno. G. Paxton       | First Natl. Bk.                         | W. A. Symington.   |
| <b>Ironton</b> .....        | Iron.          | Wm. R. Edgar         | See Fredericktown                       |                    |
| <b>JACKSON</b> .....        | C. Girardeau.  | J. W. Limbaugh       | Jackson Exchange Bk.                    | Hugh R. Quinn.     |
| <b>JEFFERSON CITY</b> ..... | Cole.          | Ewing & Hough        | Exchange Bk.                            | W. A. Dallmeyer.   |

## MISSOURI—CONTINUED.

| <i>County Seat.</i>       | <i>County.</i>  | <i>Name of Atty.</i>   | <i>Name of Bank.</i>             | <i>Cashier.</i>    |
|---------------------------|-----------------|------------------------|----------------------------------|--------------------|
| <b>Kahoka</b> .....       | Clark.          | H. M. & Charles Hiller | Clark Co. Savings Bk.            | Wm. McDermott.     |
| <b>Keyesville</b> ....    | Chariton.       | Crawley & Son          | Farmers Bk.                      | A. F. Tooley.      |
| <b>Kingston</b> .....     | Caldwell.       | S. C. Rogers           | Kingston Savings Bk.             | J. H. Botthoff.    |
| <b>Kirksville</b> ....    | Adair.          | M. D. Campbell         | First International Bk.          | W. T. Baird.       |
| <b>Lamar</b> .....        | Barton.         | Bowling & McCluer      | C. H. Brown Bkg. Co.             | G. L. Crenshaw.    |
| <b>Lancaster</b> .....    | Schuyler.       | Nat. M. Shelton        | Schuyler Co. Bk.                 | Frank P. Hays.     |
| <b>Lebanon</b> .....      | Laclede.        | J. P. Nixon            | Laclede Co. Bk.                  | C. W. Rubey.       |
| <b>Lexington</b> ....     | Lafayette.      | Wm. H. Chiles          | Commercial Bk.                   | E. M. Taubman.     |
| <b>Liberty</b> .....      | Clay.           | Simrall & Trimble      | First Natl. Bk.                  | George S. Ritchey  |
| <b>Linn</b> .....         | Osage.          | E. M. Carter           | Bk. of Osage Co.                 | J. R. McCord.      |
| <b>Linn Creek</b> ....    | Camden.         | H. W. Chalfant         | Camden Co. Bk.                   | J. M. Vincent.     |
| <b>Linnens</b> .....      | Linn.           | E. W. Wilcox           | Farmers & Merchants Bk.          | C. E. Trumbo.      |
| <b>Macon City</b> ....    | Macon.          | Webb M. Ruby           | First Natl. Bk.                  | John Scovener.     |
| <b>Maldin</b> .....       | Dunklin.        | W. S. C. Walker        | Dunklin Co. Bk.                  | W. J. Davis.       |
| <b>Marble Hill</b> ...    | Bollinger.      | Geo. E. Conrad         | At Lutesville, Bollinger Co. Bk. | B. F. Stevens.     |
| <b>Marshall</b> .....     | Saline.         | Boyd & Murrell         | Wood & Huston Bk.                | J. P. Huston.      |
| <b>Marshfield</b> ....    | Webster.        | James Case             | State Bk.                        | Freeman Evans.     |
| <b>Maryville</b> ....     | Nodaway.        | Gallatin Craig         | First Natl. Bk.                  | S. H. Kemp.        |
| <b>Maysville</b> ....     | De Kalb.        | Frank Costello         | Maysville Bk.                    | Mack Jones.        |
| <b>Memphis</b> .....      | Scotland.       | Smoot, Mudd & Wagner   | Citizens Bk.                     | N. V. Leslie.      |
| <b>Mexico</b> .....       | Andrain.        | J. G. Trimble          | First Natl. Bk.                  | R. R. Arnold.      |
| <b>Milan</b> .....        | Sullivan.       | Jno. P. Butler         | First Natl. Bk.                  | J. C. McCoy.       |
| <b>Monticello</b> ....    | Lewis.          | Blair & Marchand       | Monticello Savings Bk.           | G. W. Marchand.    |
| <b>Mount Vernon</b>       | Lawrence.       | Henry Brumback         | Farmers Bk.                      | Geo. A. McCause.   |
| <b>Neosho</b> .....       | Newton.         | Lyman W. White         | Bk. of Neosho                    | W. G. Wills.       |
| <b>Nevada</b> .....       | Vernon.         | O. H. Hoss             | First Natl. Bk.                  | Wellington Barnes  |
| <b>New London</b> ...     | Ralls.          | James P. Wood          | Bk. of New London.               | Alex. C. James.    |
| <b>New Madrid</b> ...     | New Madrid.     | J. R. Brewer           | New Madrid Bkg. Co.              | W. H. Garanfio.    |
| <b>Oregon</b> .....       | Holt.           | T. C. Dungan           | Citizens Bk.                     | C. J. Hunt.        |
| <b>Osceola</b> .....      | St. Clair.      | J. H. Lucas            | State Bk.                        | C. F. Weidemeyer   |
| <b>Ozark</b> .....        | Christian.      | G. A. Watson           | Christian Co. Bk.                | John C. Rogers.    |
| <b>Palmyra</b> .....      | Marion.         | H. J. Drummond         | First Natl. Bk.                  | James W. Proctor   |
| <b>Paris</b> .....        | Monroe.         | James M. Crutcher      | Natl. Bk. of Paris               | Wm. F. Buckner.    |
| <b>Perryville</b> ....    | Perry.          | Edward Robb            | Bk. of Perryville                | Thos. L. Phillips. |
| <b>Pineville</b> ....     | McDonald.       | A. V. Manning          | McDonald Co. Bk.                 | Shields & Manning  |
| <b>Platte City</b> ....   | Platte.         | N. P. Anderson         | Wells Bkg. Co.                   | H. C. Wells.       |
| <b>Plattsburgh</b> ...    | Clinton.        | E. C. Hall             | First Natl. Bk.                  | George R. Riley.   |
| <b>Poplar Bluff</b> ..    | Butler.         | E. R. Lentz            | Bk. of Poplar Bluff              | M. C. Horton.      |
| <b>Potosi</b> .....       | Washington.     | E. T. Eversole         | Washington Co. Bk.               | J. F. Evans.       |
| <b>Princeton</b> ....     | Mercer.         | Ira B. Hyde            | Bk. of Princeton                 | M. F. Robinson.    |
| <b>Richmond</b> ....      | Ray.            | C. T. Garner & Son     | Bkg. House of J. S. Hughes & Co. | Burnett Hughes.    |
| <b>Rockport</b> ....      | Atchison.       | Lewis & Ramsay         | Citizens Bk.                     | D. A. Colvin.      |
| <b>Rolla</b> .....        | Phelps.         | Robert Merriweather    | Natl. Bk. of Rolla               | D. W. Malcolm.     |
| <b>St. Charles</b> ....   | St. Charles.    | J. H. Alexander        | First Natl. Bk.                  | Henry Augert.      |
| <b>STE. GENEVIEVE</b> ... | Ste. Genevieve. | E. A. Rozier           | Bk. of Henri Rozier              |                    |
| <b>St. Joseph</b> ....    | Buchanan.       | Hall & Woodson         | Natl. Bk. of St. Joseph          | Geo. C. Hull.      |
| <b>St. Louis</b> .....    | St. Louis.      | Samuel N. Holliday     | Natl. Bk. of Commerce            | J. C. Van Blarcom. |

## MISSOURI—CONTINUED.

| <i>County Seat.</i> | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i>              | <i>Cashier.</i>  |
|---------------------|----------------|----------------------|-----------------------------------|------------------|
| Salem .....         | Dent.          | L. Judson            | Bk. of Salem                      | W. A. Young.     |
| Savannah .....      | Andrew.        | Booker & Williams    | State Bk.                         | W. S. Wells.     |
| Sedalia .....       | Pettis.        | Sangree & Lamb       | Thrd Natl. Bk.                    | R. H. Moses.     |
| Shelbyville ....    | Shelby.        | P. B. Dunn           | Shelbyville Bk.                   | M. Dimmitt.      |
| Springfield .....   | Greene.        | Hefferman & Buckley  | Hollands Bk.                      | W. B. Sandford.  |
| Steelville .....    | Crawford.      | J. T. Woodruff       | Bk. of Steelville                 | Thos. R. Gibson. |
| Stockton .....      | Cedar.         | Ira E. Barber        | Cedar Co. Bk.                     | W. B. Humphreys  |
| Trenton .....       | Grundy.        | Hugh C. Smith        | Trenton Natl. Bk.                 | R. M. Cook.      |
| Troy .....          | Lincoln.       | C. H. Avery          | Peoples Savings Bk.               | R. S. Shelton.   |
| Tuscumbia ....      | Miller.        | E. C. Swalen         | At Olean, Miller Co. Exchange Bk. | S. R. English.   |
| Union .....         | Franklin.      | Chas. F. Gallenkamp  | Bk. of Union                      | A. W. Hoffman.   |
| Unionville .....    | Putnam.        | H. D. Marshall       | Natl. Bk. of Unionville           | F. H. Wentworth. |
| Van Buren .....     | Carter.        | J. C. Carter         | See Poplar Bluff                  |                  |
| Versailles .....    | Morgan.        | Blevins & Daniels    | Bk. of Versailles.                | W. L. Stephens.  |
| Vienna .....        | Maries.        | J. D. Crozier        | See Rolla.                        |                  |
| Warrensburg ..      | Johnson.       | J. W. Sud iuth       | Citizens Bk.                      | W. B. Drummond   |
| Warrenton ....      | Warren.        | Peers & Morsey       | Bk. of Warren Co.                 | T. J. Fariss.    |
| Warsaw .....        | Benton.        | H. A. Tompkins       | Osage Valley Bk.                  | W. J. Huse.      |
| Waynesville ...     | Pulaski.       | Joseph McGregor      | At Richland, Pulaski Co. Bk.      | H. M. Smith.     |
| West Plains ....    | Howell.        | James Orchard        | West Plains Bk.                   | M. B. Clarke.    |

## PRINCIPAL CITY, NOT COUNTY SEAT.

|                  |          |                    |                 |                |
|------------------|----------|--------------------|-----------------|----------------|
| Kansas City .... | Jackson. | Gage, Ladd & Small | First Natl. Bk. | E. F. Swinney. |
|------------------|----------|--------------------|-----------------|----------------|

## DIGEST OF MISSOURI COMMERCIAL LAWS.

**Assignments.**—Every voluntary assignment must be for the benefit of all the creditors of the assignor in proportion to their respective claims.

**Attachments.**—Buying and selling or dealing in futures within six months next before suing out the attachment; or is in default for public money; or is a banker or banking company and receives deposits of money, knowing at the time he or it was insolvent; or has made or published a false or fraudulent statement as to the financial condition thereof. Attachments may be obtained by both resident and non-resident plaintiffs where it can be proven that the defendant is not a resident of the State; or is a corporation whose chief office or place of business is out of this State; or conceals himself so that the ordinary process of law cannot be served upon him; or has absconded or absented himself from his usual place of abode in this State, so that the ordinary process of law cannot be served upon him; or is about to remove his property or effects out of this State; or is about to remove out of this State with the intent to change his domicile; or has fraudulently conveyed or assigned his property or effects; has fraudulently concealed, removed or disposed of his property or effects; or is about fraudulently to convey or assign his



## MISSOURI—CONTINUED.

property or effects; or is about fraudulently to conceal, remove or dispose of his property or effects; or that the cause of action occurred out of this State, and the defendant has absconded or secretly removed his property or effects into this State.

**Bank Laws.**—Any five or more persons may associate themselves for the purpose of establishing a bank of deposit, or discount, or both, by filing articles of association. The cash capital must be not less than \$10,000 nor more than \$5,000,000. In cities having a population exceeding 150,000 inhabitants the capital stock shall not be less than \$100,000. The entire capital must be subscribed, and one-half thereof actually paid up, before corporate existence can be acquired, and the other half within one year. No person can be a director who is not a resident of this State, nor at the same time a director in two State banks, or in a State bank, or in a National bank. There is no system of bank examination, but sworn statements of the condition of the corporation must be filed in the office of the Secretary of State whenever by him required, but not less than twice in each year. False statements, as well as the receipt or assent to the reception of deposits, with knowledge of the fact that the bank is insolvent or in failing circumstances, are punishable by a fine or imprisonment. Loans of more than 25 per cent. of its capital stock to any individual, corporation or company are forbidden. No person or company of persons may engage in the business of banking as private bankers without a paid up capital of not less than \$5,000.

**Exemptions.**—Homestead in the country shall not include more than 160 acres of land, or exceed the total value of \$1,500; in cities having a population of 40,000 or more, such homestead shall not include more than eighteen square rods of ground, or exceed the total value of \$3,000; in cities having a population of 10,000, and less than 40,000, such homestead shall not include more than thirty square rods of ground, or exceed the total value of \$1,500; in cities and incorporated towns and villages having a population of less than 10,000, such homestead shall not include more than five acres of ground or exceed the value of \$1,500.

**Interest.**—Legal rate is six per cent. Parties may contract for eight per cent. Penalty for usury, forfeiture of interest at eight per cent. to the common schools and recovery by defendant of his costs. Judgments bear six per cent. per annum, unless the instrument sued on bears a different rate, not to exceed eight per cent.

**Legal Holidays.**—January 1, Sunday, February 22, July 4, December 25, any General or State Election Day, and any Thanksgiving Day.

**Married Women.**—All property of married women, whether acquired before or after marriage, is her separate estate, and cannot be taken for debt of her husband, unless for necessaries of the family. A married woman can make contracts in her own name, buy goods, give notes in settlement of purchases, binding her own separate property whether real or personal.

**Notarial Fees.**—Protest \$1.50 and twenty-five cents for each notice.

**Notes and Bills of Exchange.**—The acceptance of a bill of exchange must be in writing signed by the acceptor. A promise in writing to accept a bill before it is drawn has the effect of an actual acceptance in favor of every person who on the faith thereof shall pay value for the bill. Every person on whom a bill is drawn, and to whom the same shall be delivered for acceptance, who shall destroy it or refuse within twenty-four hours to return it, shall be deemed to have accepted it.

## MISSOURI—CONTINUED.

Bills drawn or negotiated within this State and protested draw 4 per cent. damages, if drawn on any person within this State; if on any person out of this State, but within the United States, 10 per cent.; if on any person at a place without the United States, 10 per cent.; if on any person without the United States, 20 per cent. Such damages are only recoverable by the holder of a bill who shall have acquired the same for a valuable consideration. No damages are allowed if the bill be paid within twenty days after demand. Promissory notes are governed by the same rules of damages. Three days of grace are allowed on all bills or notes except those payable at sight or demand. Paper falling due on a holiday shall be considered payable on the next succeeding day.

**Stay of Executions.**—There is no law.

**Transfer of Corporation Stocks.**—Stock may be transferred in any manner provided by the by-laws of the corporation, provided the previous calls thereon have been paid. It is usually made by proper endorsement on certificate authorizing endorsee to have transfer made on books of corporation.



## MONTANA.

| <i>County Seat.</i>            | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i>         | <i>Cashier.</i>  |
|--------------------------------|----------------|----------------------|------------------------------|------------------|
| <b>Billings</b> .....          | Yellowstone.   | O. F. Goddard        | Yellowstone Natl. Bk.        | J. A. Griggs.    |
| <b>Boulder</b> .....           | Jefferson.     | George D. Greene     | Bk. of Boulder               | F. C. Barendes.  |
| <b>Bozeman</b> .....           | Gallatin.      | Hartman & Hartman    | Bozeman Natl. Bk.            | Peter Koch.      |
| <b>Butte City</b> .....        | Silver Bow.    | Corbett & Wellcome   | First Natl. Bk.              | Andrew J. Davis. |
| <b>Choteau</b> .....           | Teton.         | See Great Falls      |                              |                  |
| <b>DEER LODGE CITY</b> ..      | Deer Lodge.    | Cole & Whiteside     | Bk. of Larabie Bros. & Co.   |                  |
| <b>Dillon</b> .....            | Beaverhead.    | H. J. Burleigh       | First Natl. Bk.              | Otto Klemm.      |
| <b>Fort Benton</b> ..          | Choteau.       | Jno. W. Tattan       | Stockmens Natl. Bk.          | Chas. E. Duer.   |
| <b>Glasgow</b> .....           | Valley.        | Jno. J. Kerr         | Bkg. House of R. P. Lewis    | John M. Lewis.   |
| <b>Glendive</b> .....          | Dawson.        | T. C. Holmes         | Merchants Bk.                | C. W. Butler.    |
| <b>Great Falls</b> ....        | Cascade.       | Leslie & Downing     | First Natl. Bk.              | G. T. Curtis.    |
| <b>Helena</b> .....            | Lewis & Clarke | H. S. Hepner         | First Natl. Bk.              | George F. Cope.  |
| <b>Kalispel</b> .....          | Flathead.      | Sanford & Grubb      | Conrad Natl. Bk.             | W. A. Conrad.    |
| <b>Lewiston</b> .....          | Fergus.        | Von Tobel & Cheadle  | Bk. of Fergus Co.            | James H. Moe.    |
| <b>Livingston</b> ....         | Park.          | John T. Smith        | Natl. Park Bk.               | J. C. Vilas.     |
| <b>Miles City</b> .....        | Custer.        | Strevell & Porter    | First Natl. Bk.              | H. B. Wiley.     |
| <b>Missoula</b> .....          | Missoula.      | F. G. Webster        | First Natl. Bk.              | J. M. Keith.     |
| <b>Phillipsburg</b> ..         | Granite.       | W. E. Moore          | Merchants & Miners Natl. Bk. | C. H. Eshbaugh.  |
| <b>Stevensville</b> ..         | Pravalli.      | See Missoula         |                              |                  |
| <b>Virginia City</b> ..        | Madison.       | W. A. Clark          | Bk. of Hall & Bennett        |                  |
| <b>White Sulphur Springs</b>   | Meagher.       | Smith & Gormley      | First Natl. Bk.              | James T. Wood.   |
| <b>Crow Indian Reservation</b> |                | See Billings         |                              |                  |

## DIGEST OF MONTANA COMMERCIAL LAWS.

**Assignments.**—There is no assignment or insolvency law, except that upon an assignment of property, all wage-workers are privileged for work performed 60 days prior to the assignment.

**Attachments.**—Attachments are allowed without any allegation of fraud in the affidavit therefor, if account or debt is due; if not, then upon an allegation of fraudulent transfer, bond is required.

**Bank Laws.**—Three or more persons may form a bank of discount and deposit with a paid-up capital of not less than \$20,000. A certificate, under oath, of the president and cashier must be made to the effect that all the capital has been paid in, which certificate is filed with the State Auditor, and in the office of the Clerk and Recorder of the county where the bank is to be located. This certificate must specify the name of the bank, the county and town where located, the amount of the capital, the number of shares (which must be of the par value of \$100 each), the names and residences of the stockholders, the number of shares held by each, and the time when the association shall begin and terminate. One copy of this certificate must be filed with the Secretary of State, and one with the Clerk and Recorder of the county where the bank is to be situated. Every director must be



## MONTANA—CONTINUED.

a citizen of the United States, and at least three-fourths of them must be citizens of the State, and each must own at least ten shares of stock. Each must take an oath that he will diligently and honestly administer the bank's affairs. No bank can hold any real estate, except such as may be necessary for the transaction of its business and such as shall be mortgaged or conveyed to it as security for debts previously owing and such as it may purchase at judicial sales. The chief officer shall, on the first Monday of January and July, make a statement to the State Auditor of the bank's affairs. Officers and stockholders are individually liable for all debts equally and ratably, to the extent of their stock.

**Exemptions.**—Homestead of 160 acres if not in town, or one lot if in town and buildings thereon, all worth no more than \$2,500, is exempt.

**Interest.**—Interest is allowed at rate of 10 per cent., but by special contract 12 per cent. may be provided for. There is no usury law.

**Legal Holidays.**—Sunday, January 1, February 22, May 30, July 4, September 1, December 25, public fast and Thanksgiving, General Election Day.

**Limitation of Actions.**—Limitation of actions on claims evidenced by a written instrument must be commenced within eight years; if not a written instrument, five years from the time of the accrual of the action; if upon an open and running account, five years from date of last item thereof.

**Notarial Fees.**—Protest \$1.50 and fifty cents for each notice.

**Notes and Bills of Exchange.**—Notes and bills of exchange are negotiable obligations collected by and in the name of the holder and owner thereof. The holder may sue all the parties or any of them at his option. Grace is not allowed on notes and bills of exchange. Paper maturing on a legal holiday shall be considered as due and payable the day preceding. The protest of a notary public, under his hand and seal, is *prima facie* evidence of the facts contained therein. After demand of payment and refusal by the maker, drawer or acceptor of any commercial paper the notary public making such a demand may inform the indorser or any party to be charged if in the same town or township, by notice deposited in the nearest post-office to the party to be charged on the day of the demand, and no other notice shall be necessary to charge said party.

**Transfer of Corporation Stocks.**—A transfer of stock is good only between the parties thereto until transferred on the company's books.

## NEBRASKA.

| <i>County Seat.</i>     | <i>County.</i> | <i>Name of Atty.</i>    | <i>Name of Bank.</i>       | <i>Cashier.</i>   |
|-------------------------|----------------|-------------------------|----------------------------|-------------------|
| <b>Ainsworth</b> .....  | Brown.         | P. D. McAndrew          | Exchange Bk.               | J. M. Kingery.    |
| <b>Albion</b> .....     | Boone.         | J. A. Price             | Albion Natl. Bk.           | W. Baker.         |
| <b>Alma</b> .....       | Harlan.        | D. S. Hardin            | First Natl. Bk.            | C. W. Griffin.    |
| <b>Auburn</b> .....     | Nemaha.        | Jno. S. Stull           | Carson Natl. Bk.           | E. M. Boyd.       |
| <b>Aurora</b> .....     | Hamilton.      | Howard M. Kellogg       | First Natl. Bk.            | J. F. Honseman.   |
| <b>Bartlett</b> .....   | Wheeler.       | R. L. Staple            | See Burwell                |                   |
| <b>Bassett</b> .....    | Rock.          | J. J. Carlin            | State Bk. of Bassett       | J. A. Hillburg.   |
| <b>Beatrice</b> .....   | Gage.          | Griggs, Rinaker & Bibb  | Beatrice Natl. Bk.         | D. W. Cook.       |
| <b>Beaver City</b> .... | Furnace.       | McClure & Anderson      | First Natl. Bk.            | C. E. V. Smith.   |
| <b>Benkleman</b> ...    | Dundy.         | J. W. James             | Bk. of Benkleman           | Oscar Calliham.   |
| <b>Big Springs</b> .... | Denel.         | E. D. Hamilton          | State Bk. of Big Springs   | R. J. Vinton.     |
| <b>Blair</b> .....      | Washington.    | Walton & Mummert        | Bkg. House of A. Castetter | F. M. Castetter.  |
| <b>Bloomington</b> ..   | Franklin.      | A. H. Byrum             | Franklin Co. Bk.           | Chas. K. Hart.    |
| <b>Brewster</b> .....   | Blaine.        | E. R. Riggs             | International State Bk.    | P. C. Erickson.   |
| <b>Broken Bow</b> ..    | Custer.        | Sullivan & Gutterson    | Farmers Bk.                | J. A. Harris.     |
| <b>Burwell</b> .....    | Garfield.      | Guy Laverty             | First Bk. of Burwell.      | A. I. Cram.       |
| <b>Butte</b> .....      | Boyd.          | Geo. F. Knapp           | Farmers & Merchants Bk.    | H. W. Andrews.    |
| <b>Central City</b> ... | Merrick.       | W. T. Thompson          | Farmers State Bk.          | W. C. Kerr.       |
| <b>Chadron</b> .....    | Dawes.         | Albert W. Crites        | Chadron Bkg. Co.           | A. P. Sloan.      |
| <b>Clay Centre</b> ...  | Clay.          | J. L. Epperson & Sons   | State Bk. of Clay Centre   | W. J. Gardiner.   |
| <b>Columbus</b> .....   | Platte.        | Albert & Reeder         | First Natl. Bk.            | O. T. Roen.       |
| <b>Dakota</b> .....     | Dakota.        | Joy & Beck              | Bk. of Dakota City         | M. O. Ayres.      |
| <b>David City</b> ....  | Butler.        | S. H. Steele            | Central Nebraska Natl. Bk. | Geo. R. Colton.   |
| <b>Elwood</b> .....     | Gosper.        | A. M. White             | State Bk. of Elwood        | E. Shallenberger. |
| <b>Fairbury</b> .....   | Jefferson.     | W. P. Freeman           | Herbine Bk. of Fairbury    | H. F. Hole.       |
| <b>Falls City</b> ..... | Richardson.    | C. Gillespie            | Richardson Co. Bk.         | G. W. Holland.    |
| <b>Fremont</b> .....    | Dodge.         | Munger & Courtwright    | Fremont Natl. Bk.          | Julius Beckman.   |
| <b>Fullerton</b> .....  | Nance.         | W. F. Critchfield       | Citizens State Bk.         | F. M. La Grange.  |
| <b>Gandy</b> .....      | Logan.         | J. E. Morrison          | State Bk. of Gandy         | E. R. Smith.      |
| <b>Geneva</b> .....     | Fillmore.      | Charles H. Sloan        | Geneva Natl. Bk.           | M. R. Chettick.   |
| <b>Gering</b> .....     | Scotts Bluff.  | M. J. Huffman           | Bk. of Gering.             | Peter McFarlane.  |
| <b>Grand Island</b> ..  | Hall.          | Geo. H. Thummel         | First Natl. Bk.            | C. F. Bentley.    |
| <b>Grant</b> .....      | Perkins.       | B. F. Hastings          | At Madrid, Bk. of Madrid.  | G. W. Snlder.     |
| <b>Harrisburg</b> ...   | Banner.        | Ed. A. Mann             | Banner Co. Bk.             | C. J. Carlisle.   |
| <b>Harrison</b> .....   | Sioux.         | A. T. Clark             | Commercial Bk.             | D. H. Griswold.   |
| <b>Hartington</b> ....  | Cedar.         | J. C. Robinson          | Hartington State Bk.       | A. M. Merrill.    |
| <b>Hastings</b> .....   | Adams.         | Tibbets, Morey & Ferris | First Natl. Bk.            | G. H. Pratt.      |
| <b>Hayes Centre</b> ..  | Hayes.         | R. C. Orr               | State Bk. of Hayes Centre  | J. L. Blood.      |
| <b>Hebron</b> .....     | Thayer.        | M. H. Weiss             | First Natl. Bk.            | J. H. Lynch.      |
| <b>Hemingford</b> ....  | Box Butte.     | Tuttle & Tate           | Box Butte Bk.              | C. A. Burlew.     |
| <b>Holdrege</b> .....   | Phelps.        | Rhea Bros.              | First Natl. Bk.            | E. J. Titus.      |
| <b>Hyannis</b> .....    | Grant.         | See Hemingford          | See Thedford               |                   |
| <b>Imperial</b> .....   | Chase.         | C. W. Meeker            | Farmers & Merchants Bk.    | O.P.Shallenberger |
| <b>Indianola</b> .....  | Red Willow.    | J. S. Phillips          | State Bk.                  | Michael Morris.   |
| <b>Kearney</b> .....    | Buffalo.       | Dryden & Main           | City Natl. Bk.             | J. S. Adair.      |
| <b>Kimball</b> .....    | Kimball.       | J. W. Davis             | Bk. of Kimball             | L. W. Bickel.     |
| <b>Lexington</b> .....  | Dawson.        | C. W. McNamara          | First Natl. Bk.            | H. V. Temple.     |

## NEBRASKA—CONTINUED.

| <i>County Seat.</i>        | <i>County.</i> | <i>Name of Atty.</i>   | <i>Name of Bank.</i>          | <i>Cashier.</i>    |
|----------------------------|----------------|------------------------|-------------------------------|--------------------|
| <b>Lincoln</b> .....       | Lancaster.     | Sawyer, Snell & Frost  | First Natl. Bk.               | F. M. Cook.        |
| <b>Loup City</b> .....     | Sherman.       | Long & Mathew          | Farmers State Bk.             | Wm. Shaedla        |
| <b>Madison</b> .....       | Madison.       | Moyer Bros.            | First Natl. Bk.               | M. C. Garrett.     |
| <b>McPherson</b> .....     | McPherson.     | See Gandy              |                               |                    |
| <b>Minden</b> .....        | Kearney.       | J. L. McPheely         | Minden Exchange Bk.           | Kingsley Bros.     |
| <b>Mullen</b> .....        | Hooker.        | See Thedford           |                               |                    |
| <b>Nebraska City</b> ..... | Otoe.          | John C. Watson         | Merchants Natl. Bk.           | H. N. Shewell.     |
| <b>Neligh</b> .....        | Antelope.      | N. D. Jackson          | First Natl. Bk.               | C. R. Alder.       |
| <b>Nelson</b> .....        | Nucols.        | Searle & Coleman       | First Natl. Bk.               | S. A. Lapp.        |
| <b>Niobrara</b> .....      | Knox.          | E. A. Houston          | Niobrara Valley Bk.           | S. Draper.         |
| <b>North Platte</b> .....  | Lincoln.       | French & Baldwin       | First Natl. Bk.               | A. McNamara.       |
| <b>Ogallala</b> .....      | Keith.         | Muldoon & Phelps       | Bk. of Ogallala.              | F. G. Hoxie.       |
| <b>Omaha</b> .....         | Douglas.       | Lake & Hamilton        | First Natl. Bk.               | F. H. Davis.       |
| <b>O'Neill</b> .....       | Holt.          | M. F. Harrington       | State Bk. of O'Neill          | John McHugh.       |
| <b>Ord</b> .....           | Valley.        | Clements Bros.         | First Natl. Bk.               | E. N. Mitchell.    |
| <b>Osceola</b> .....       | Polk.          | E. L. King             | Osceola Bk.                   | O. E. Mickey.      |
| <b>Papillion</b> .....     | Sarpy.         | James Hassett          | Bk. of E. W. Clarke           | J. D. Clarke.      |
| <b>Pawnee City</b> .....   | Pawnee.        | Story & Story          | First Natl. Bk.               | John C. David.     |
| <b>Pender</b> .....        | Thurston.      | R. G. Strong           | First Natl. Bk.               | E. A. Wiltse.      |
| <b>Pierce</b> .....        | Pierce.        | W. W. Quivey           | First Natl. Bk.               | Woods Cones.       |
| <b>Plattsmouth</b> .....   | Cass.          | Beeson & Root          | Bk. of Cass Co.               | J. M. Patterson.   |
| <b>Ponca</b> .....         | Dixon.         | J. J. McCarthy         | Bk. of Dixon Co.              | H. C. Howe.        |
| <b>Red Cloud</b> .....     | Webster.       | Case & McNitt          | State Bk. of Red Cloud        | W. T. Auld.        |
| <b>Rushville</b> .....     | Sheridan.      | W. W. Wood             | Citizens Bk.                  | M. P. Musser & Co. |
| <b>St. Paul</b> .....      | Howard.        | T. T. Bell             | St. Paul Natl. Bk.            | A. U. Dann.        |
| <b>Schuyler</b> .....      | Colfax.        | Geo. H. Thomas         | First Natl. Bk.               | Morris Palmer.     |
| <b>Scotia</b> .....        | Greeley.       | H. S. Sprecher         | Peoples Bk.                   | W. E. Hannon.      |
| <b>Seward</b> .....        | Seward.        | Anderson & Terwilliger | State Bk. of Nebraska.        | C. W. Barkley.     |
| <b>Sidney</b> .....        | Cheyenne.      | James L. McIntosh      | American Bk.                  | George E. Taylor.  |
| <b>Springview</b> .....    | Keya Paha.     | J. B. Farnsworth       | Keya Paha Co. Bk.             | F. H. Jones.       |
| <b>Stanton</b> .....       | Stanton.       | John A. Ehrhardt       | First Natl. Bk.               | Wm. Gerecke.       |
| <b>Stockville</b> .....    | Frontier.      | L. H. Cheney           | Farmers & Merchants State Bk. | H. H. Griffith.    |
| <b>Taylor</b> .....        | Loup.          | A. S. Moon             | Taylor State Bk.              | A. S. Moon.        |
| <b>Tecumseh</b> .....      | Johnson.       | S. P. Davidson         | Chamberlain Bkg. House.       | C. M. Chamberlain  |
| <b>Tekamah</b> .....       | Burt.          | J. C. Hopewell         | First Natl. Bk.               | Ed. Latta.         |
| <b>Thedford</b> .....      | Thomas.        | Jno. H. Evans          | Thedford Bk.                  | J. M. McMillan.    |
| <b>Trenton</b> .....       | Hitchcock.     | Button & Button        | Trenton State Bk.             | A. O. Robinson.    |
| <b>Valentine</b> .....     | Cherry.        | F. M. Walcott          | Cherry Co. Bk.                | Chas. Sparks.      |
| <b>Wahoo</b> .....         | Saunders.      | Good & Good            | First Natl. Bk.               | Peter Anderson.    |
| <b>Wayne</b> .....         | Wayne.         | A. A. Walsh            | Citizens Bk.                  | D. C. Main.        |
| <b>West Point</b> .....    | Cuming.        | J. C. Crawford         | National Bk.                  | J. W. Shearer.     |
| <b>Wilber</b> .....        | Saline.        | Hastings & McGintie    | State Bk. of Wilber.          | F. F. Gay.         |
| <b>York</b> .....          | York.          | Gilbert Bros.          | First Natl. Bk.               | E. J. Whitman.     |



## NEBRASKA—CONTINUED.

## DIGEST OF NEBRASKA COMMERCIAL LAWS.

**Assignments.**—An assignment must include all property of assignor and no preferences are allowed.

**Attachments.**—Attachments may issue where the defendant is a non-resident or foreign corporation; has absconded with the intent to defraud creditors; has left the county of his residence to avoid service of summons; so conceals himself that summons cannot be served upon him; is about to move his property out of the jurisdiction of the court with the intention to defraud his creditors; is about to convert his property into money for the purpose of placing it beyond their reach; has property or rights in action which he conceals; has assigned, removed or disposed of, or is about to dispose of his property with fraudulent intent; fraudulently contracted the debt.

**Bank Laws.**—Any number of persons may form a corporation for banking purposes. They must adopt and record in office of the County Clerk of the county where the business is to be transacted, their articles of association. Notice must be published in a newspaper in the proposed place of business, giving the name of the bank, its place of business, capital, time and condition of payment of the capital, the beginning and termination of corporate existence, the maximum liability that may be incurred, and the names of the officers. The liabilities of the bank must not exceed two-thirds of the capital stock, except in cases of banks of deposit only. All banks must publish quarterly statements of their assets and liabilities, and stockholders are liable to the creditors of the bank in an amount equal to the par value of the stock held by them in addition to the cost of said stock. The cash capital of banks must be as follows: In villages of 1,000 population, \$5,000 and upwards; those of 1,500 population, \$10,000 and upwards; those of 3,000, \$20,000 and upwards; those of 5,000 population, \$30,000 and upwards, and those of 10,000 population, \$50,000 and upwards. Reports must be made by the bank officers not less than three times per year, to the State Board, consisting of the State Auditor, State Treasurer and Attorney-General, showing the bank's condition.

**Exemptions.**—There is exempt from judicial sale to every family a homestead, not exceeding in value \$2,000, consisting of a dwelling house in which claimant resides and its appurtenances and lands on which the same is situated, not exceeding 160 acres, or if within an incorporated city or village a quantity of contiguous lands not exceeding two lots.

**Interest.**—Legal rate is 7 per cent., but by agreement may be 10 per cent. The penalty for taking a greater rate of interest than 10 per cent. is loss of all interest and costs of an action.

**Legal Holidays.**—Sunday, January 1, February 22, April 22, May 30, July 4, September 1, December 25, public fast and Thanksgiving, Labor Day.

**Limitation of Actions.**—Upon a contract not in writing, expressed or implied, four years. Upon a specialty or an agreement, contract or promise in writing, or foreign judgment, five years. For the recovery of the title or possession of land, tenements or hereditaments, including also mortgages, ten years.

**Married Women.**—All property of married women, whether acquired before or after marriage, except gifts of the husband, are her sole and separate estate, and are not liable for the husband's debts. She may buy, sell, and trade on her own account, and her separate estate is liable for her debts so contracted.

## NEBRASKA—CONTINUED.

**Notarial Fees.**—Protest \$1, copy fifty cents, each notice twenty-five cents and postage.

**Notes and Bills of Exchange.**—Notes and bills of exchange are entitled to three days' grace. When holiday occurs on Monday, notes, etc., falling due on that day are payable the day thereafter; all other business, contracts, etc., remain unaffected by holidays. Foreign bills of exchange, notes, and drafts must be protested, and protest fees can be recovered. Where all the parties are within this State, no protest is necessary, and fees, therefore, cannot be recovered, but prompt notice must be given. Damages on domestic bills, 6 per cent., and on foreign bills, 12 per cent.

**Transfer of Corporation Stocks.**—No statute or decision on this point. Question now pending in Supreme Court.



## NEVADA.

| <i>County Seat.</i>        | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i>   | <i>Cashier.</i>     |
|----------------------------|----------------|----------------------|------------------------|---------------------|
| <b>Austin</b> .....        | Lander.        | W. D. Jones          | State Bk. of Nevada    | G. A. Land.         |
| <b>Belmont</b> .....       | Nye.           | J. P. Lamb           | See Austin             |                     |
| <b>Carson City</b> .....   | Ormsby.        | T. Coffin            | Bullion & Exchange Bk. | T. R. Hofer.        |
| <b>Dayton</b> .....        | Lyon.          | John Lathrop         | See Virginia City      |                     |
| <b>Elko</b> .....          | Elko.          | E. S. Farington      | Henderson Bkg. Co.     | John Henderson.     |
| <b>Eureka</b> .....        | Eureka.        | Theodore Wren        | Eureka Co. Bk.         | John Torre.         |
| <b>Hamilton</b> .....      | White Pine.    | See Eureka           |                        |                     |
| <b>Hawthorne</b> .....     | Esmeralda.     | Benjamin Curler      | See Carson City        |                     |
| <b>Genoa</b> .....         | Douglas.       | D. W. Virgin         | See Carson City        |                     |
| <b>Pioche</b> .....        | Lincoln.       | T. J. Osborne        | J. Eiseman (Broker)    |                     |
| <b>Rene</b> .....          | Washoe.        | T. V. Julien         | First Natl. Bk.        | Chas. T. Bender.    |
| <b>Stillwater</b> .....    | Churchill.     | L. Allen             | See Virginia City      |                     |
| <b>Virginia City</b> ..... | Storey.        | W. E. F. Deal        | Bk. of California.     | A. I. Bloch (Agt.). |
| <b>Winnemucca</b> .....    | Humboldt.      | M. J. Bonfield       | First Natl. Bk.        | Geo. S. Nixon.      |

## DIGEST OF NEVADA COMMERCIAL LAWS.

**Assignments.**—Every insolvent debtor may be discharged from his debts upon executing an assignment of all his property, real, personal or mixed, for the benefit of all his creditors, and upon compliance with the general provisions of the Insolvent Act.

**Attachments.**—Attachment may issue in an action upon a contract for the direct payment of money made or by the terms thereof payable in this State, which is not secured by mortgage, lien or pledge upon real or personal property situated or being in this State, and if so secured when such security has been rendered nugatory by the act of the defendant; in an action against a defendant not residing in this State; in an action by a resident of this State for the recovery of the value of property, where such property has been conveyed by a defendant without the consent of the owner where the defendant has absconded, or is about to abscond, with the intent to defraud his creditors; where a defendant conceals himself so that service of summons cannot be made upon him; where a defendant is about to remove his property, or any part thereof beyond the jurisdiction of the court, with the intent to defraud his creditors; where a defendant is about to convert his property into money with the intent to place it beyond the reach of his creditors; where a defendant has assigned, removed, disposed of, or is about to dispose of his property, or any part thereof, with intent to defraud his creditors; where a defendant has fraudulently or criminally contracted the debt or incurred the obligation for which suit has been commenced.

**Bank Laws.**—Three or more persons may form a banking company upon signing and acknowledging a certificate, stating the corporate name of the proposed bank, the amount of its capital, the time for which it is to exist, the number of shares into which the capital is to be divided, the number and names of the persons who are to act as trustees for the first six months, and the name of the place where the business is to be transacted, and filing and recording this certificate in the office of the Clerk of the county within which the principal place of business of the bank is to be



## NEVADA—CONTINUED.

located, and having a certified copy thereof filed in the office of the Secretary of State. There is no provision for official visitation; nor are banks required to make report of their condition.

**Exemptions.**—A homestead not exceeding \$5,000 to be selected by the husband and wife, or either of them, or other head of the family, is exempt from forced sale on execution, or other process from the courts.

**Interest.**—Legal rate is 7 per cent., but parties may agree in writing, for any rate of interest whatever on any contract. Banks are allowed interest at the rate of 24 per cent. per annum when there is no contract in writing for a different rate, for all money due on instruments in writing payable to them, on overdrawn accounts with them and on any judgment recovered therefor.

**Legal Holidays.**—Sunday, January 1, February 22, July 4, December 25, and Thanksgiving Day.

**Limitation of Actions.**—Upon a contract, obligation or liability, founded upon an instrument in writing, except when a disability prevents the institution of an action, within six years. An action on an open account for goods, wares and merchandise, sold and delivered; for any article charged in a store account; upon a contract, obligation or liability, not founded upon an instrument in writing within four years.

**Married Women.**—All property of the wife owned by her before marriage, or acquired afterwards by gift, bequest, devise or descent, is her sole estate. All property obtained since marriage is common property; the husband has absolute control of common property. The wife may buy, sell or trade, and give notes in payment of purchases, and her separate property is liable for the same.

**Notarial Fees.**—Protest \$1.50 and seventy-five cents for each notice.

**Notes and Bills of Exchange.**—Commercial paper includes promises to pay to order or bearer, without condition, for a sum certain, and at a time certain. No requirement respecting place of payment, but, if place of payment is named, demand should be made before protest at place named. Protest and notice will hold the indorser, and the general statute of limitation, six years, and on open account, four years, is the limitation of the right of action. Fifteen per cent. damages are allowed on domestic, and twenty per cent. on foreign bills protested. Three days of grace are allowed on notes and bills of exchange, but not on sight drafts. Paper maturing on a holiday is due and payable on the preceding day.

**Stay of Executions.**—Discretionary with the courts.

**Transfer of Corporation Stocks.**—By endorsement and delivery of the stock.

NEW HAMPSHIRE.

| <i>County Seat.</i>    | <i>County.</i> | <i>Name of Atty.</i>    | <i>Name of Bank.</i>                       | <i>Cashier.</i>  |
|------------------------|----------------|-------------------------|--|------------------|
| <b>Colebrook</b> ..... | Coos.          | T. F. Johnson           | Colebrook Natl. Bk.                        | H. F. Bailey.    |
| <b>Concord</b> .....   | Merrimac.      | Sargent & Hollis        | First Natl. Bk.                            | Chas. G. Remick. |
| <b>Dover</b> .....     | Strafford.     | R. G. Pike              | Strafford Natl. Bk.                        | C. S. Cartland.  |
| <b>Exeter</b> .....    | Rockingham.    | Eastman, Young & O'Neil | Exeter Bkg. Co.                            | C. E. Byington.  |
| <b>Keene</b> .....     | Cheshire.      | Batchelder & Faulkner   | Keene Natl. Bk.                            | W. L. Mason.     |
| <b>Laconia</b> .....   | Belknap.       | Jewett & Plummer        | Laconia Natl. Bk.                          | O. W. Tibbetts.  |
| <b>Nashua</b> .....    | Hillsborough.  | C. J. Hamblett          | Indian Head Natl. Bk.                      | Ira F. Harris.   |
| <b>Newport</b> .....   | Sullivan.      | A. S. Wait              | Citizens Natl. Bk.                         | P. A. Johnson.   |
| <b>Ossipee</b> .....   | Carroll.       | Frank Weeks             | At Wolfeboro,<br>Wolfeboro Loan & Bkg. Co. | C. F. Piper.     |
| <b>Plymouth</b> .....  | Grafton.       | Burleigh & Adams        | Pemigewasset Natl. Bk.                     | R. E. Smythe.    |

PRINCIPAL CITIES, NOT COUNTY SEATS.

|                         |               |                        |                         |                 |
|-------------------------|---------------|------------------------|-------------------------|-----------------|
| <b>Lancaster</b> .....  | Coos.         | Drew, Jordan & Buckley | Lancaster Natl. Bk.     | F. D. Hutchins. |
| <b>Manchester</b> ..... | Hillsborough. | David Cross            | Manchester Natl. Bk.    | W. B. Stearns.  |
| <b>Portsmouth</b> ...   | Rockingham.   | J. S. H. Frink         | New Hampshire Natl. Bk. | W. C. Walton.   |

DIGEST OF NEW HAMPSHIRE COMMERCIAL LAWS.

**Assignments.**—Assignment must include all the debtor's property, except what is exempt from attachment, for the equal benefits of all his creditors.

**Attachments.**—In most actions, any property which may be taken upon execution, may be attached and holden as security for the judgment the plaintiff may recover. The property of the defendant in the hands of a third person, and debts due the defendant, may be attached by trustee process, service being made upon the defendant and trustee as in other cases. Property attached is holden for thirty days from the rendition of judgment, and the levy of the execution must be commenced within that time. No valid attachment can be made to secure claims not due at the commencement of the action. Attaching creditors acquire a lien in the order of their attachments, and do not share in the attached property, *pro rata*.

**Bank Laws.**—State banks are chartered by the Legislature only, and capital must be fully paid up in actual cash before business is begun. Each stockholder is liable only for the par value of his stock. Statement of condition to be made once in three months to the Secretary of State. Three Bank Commissioners appointed by the Governor examine all banks once, at least every year, and report their conditions to the Governor.

**Exemptions.**—The wife, widow and children of every person who is the owner of a homestead, or any interest therein, are entitled to so much thereof as does not exceed in value \$500. If the wife owns a homestead at her decease, the life estate of the surviving husband, not exceeding the value of \$500, is exempt to him. A homestead of the value of \$500 is also exempt to an unmarried person owning the same.

## NEW HAMPSHIRE—CONTINUED.

**Interest.**—Legal rate is six per cent. per annum, unless a lower rate is stipulated. The penalty for usury is forfeiture of all the interest.

**Legal Holidays.**—Sunday, Thanksgiving, Fast Day, Christmas, July 4, February 22, May 30, or any day on which a general election is held for members of the Legislature, first Monday of September (Labor Day).

**Limitation of Actions.**—Actions for the recovery of real estate, upon notes secured by mortgage and upon judgments (whether domestic or foreign), recognizances and contracts under seal must be brought within twenty years. Actions for trespass to the person and defamatory words must be brought within two years, and all other personal actions within six years after the cause of action accrues. A debt is revived by any new promise, verbal or written.

**Married Women.**—By an act of the Legislature, passed June 2d, 1876, a married woman may make contracts, sue and be sued in all matters in law and equity, in the same manner as if she was *femme sole*; provided, however, that all laws then in force, as to contracts and conveyances between husband and wife, and as to the rights of the husband, in her property and estate, shall not be affected thereby; and provided, also, that no contract or conveyance by a married woman as surety or guarantor for her husband, nor any undertaking by her for him or in his behalf, shall be binding to her.

**Notarial Fees.**—Protest 50 cents and twenty-five cents for each notice.

**Notes and Bills of Exchange.**—Demand notes must be protested within sixty days from the date of their endorsement to hold endorsers. All negotiable paper, save that payable on demand, is entitled to three days of grace, and all such paper maturing on a holiday is payable the preceding business day. Notaries public are the proper protesting officers. Notice of the non-payment or the non-acceptance upon residents by mail is sufficient.

**Stay of Executions.**—By special order of court only.

**Transfer of Corporation Stocks.**—The delivery of a stock certificate to a *bona fide* purchaser or pledgee, with a written transfer of same, is sufficient to transfer the title against all persons but the corporation.



## NEW JERSEY.

| <i>County Seat.</i>        | <i>County.</i> | <i>Name of Atty.</i>       | <i>Name of Bank.</i>                         | <i>Cashier.</i>  |
|----------------------------|----------------|----------------------------|--|------------------|
| <b>Belvidere</b> .....     | Warren.        | L. D. Taylor               | Belvidere Natl. Bk.                          | A. B. Kelsey.    |
| <b>Bridgeton</b> .....     | Cumberland.    | James R. Hoagland          | Cumberland Natl. Bk.                         | F. M. Riley.     |
| <b>Camden</b> .....        | Camden.        | Howard M. Cooper           | Natl. State Bk.                              | W. F. Rose.      |
| <b>Cape May</b> .....      | Cape May.      | J. S. Leaming              | New Jersey Tr. & Safe Dep. Co.               | H. C. Thompson.  |
| <b>Elizabeth</b> .....     | Union.         | P. H. Gillhooly            | First Natl. Bk.                              | E. L. Tillou.    |
| <b>Flemington</b> .....    | Hunterdon.     | H. S. Fluck                | Flemington Natl. Bk.                         | N. D. Stiger.    |
| <b>Freehold</b> .....      | Monmouth.      | F. Parker                  | First Natl. Bk.                              | J.W.S. Campbell. |
| <b>Hackensack</b> .....    | Bergen.        | Johnson & Ackerson         | Hackensack Bk.                               | H. D. Terhune.   |
| <b>Jersey City</b> .....   | Hudson.        | Babbit & Lawrence          | First Natl. Bk.                              | G. W. Conklin.   |
| <b>May's Landing</b> ..... | Atlantic.      | J. E. P. Abbott            | At Atlantic City,<br>Atlantic City Natl. Bk. | F. P. Quigley.   |
| <b>Morristown</b> .....    | Morris.        | Stephen H. Little          | First Natl. Bk.                              | J. H. Van Doren. |
| <b>Mount Holly</b> .....   | Burlington.    | Franklin B. Lewis          | Farmers Natl. Bk.                            | J. B. Davis.     |
| <b>Newark</b> .....        | Essex.         | George W. Hubbel           | Essel Co. Natl. Bk.                          | F. B. Adams.     |
| <b>NEW BRUNSWICK</b> ..... | Middlesex.     | Woodbridge, Strong & Sons. | Natl. Bk. of New Jersey                      | H. G. Parker.    |
| <b>Newton</b> .....        | Sussex.        | L. Van Blarcom             | Merchants Natl. Bk.                          | John C. Howell.  |
| <b>Paterson</b> .....      | Passaic.       | G. A. Hobart               | First Natl. Bk.                              | W. G. Scott.     |
| <b>Salem</b> .....         | Salem.         | M. P. Grey                 | Salem Natl. Bkg. Co.                         | H. M. Rumsey.    |
| <b>Somerville</b> .....    | Somerset.      | James J. Bergen            | First Natl. Bk.                              | Wm. H. Taylor.   |
| <b>Tom's River</b> .....   | Ocean.         | T. W. Middleton            | First Natl. Bk.                              | Wm. A. Low.      |
| <b>Trenton</b> .....       | Mercer.        | Lowthorp & Oliphant        | First Natl. Bk.                              | Chas. Whitehead. |
| <b>Woodbury</b> .....      | Gloucester.    | John S. Jessup             | First Natl. Bk.                              | John F. Grahah.  |

## DIGEST OF NEW JERSEY COMMERCIAL LAWS.

**Assignments.**—Assignments by debtors for the benefit of creditors must be without preference, and all others are void.

**Attachments.**—A creditor may attach the property of a non-resident or absconding debtor by making oath to the fact, and to the amount of his claim. Attachments are for the benefit of all applying creditors. Debts not due may be proved under any attachment issued and receive their *pro rata* dividend.

**Bank Laws.**—Any number of persons, not less than seven citizens of the State, may associate to establish a bank or a banking company, but the aggregate amount of the capital stock of any such association shall not be less than \$50,000. The persons so associating shall, under their hands and seals, make a certificate, by the terms of which such association shall be bound, which shall specify the name assumed to distinguish such association; the place where the business is to be carried on; the amount of the capital stock, and the number of shares; the names and places of residence of the shareholders, and the number of shares held by each of them, and the period at which such association shall commence and terminate, which shall not be for a longer term than twenty years. This certificate shall be proved or acknowledged in the same manner as deeds, and recorded in the office of the Secretary of

## NEW JERSEY—CONTINUED.

State and in the Clerk's Office of the county where the office of such association shall be established; but it shall not be lawful for any association to locate their office in any other than one of the county towns, or incorporated cities, boroughs or towns, except by permission of the Commissioner of Banking and Insurance, to whom all matters relating to banks are committed, and in whom lies the right of examination. The Legislature may dissolve any company created by virtue of this act. The Chancellor may order an examination on application of creditors or stockholders. Banks usually publish a statement, and make annual reports to the State Treasurer.

**Exemptions.**—House and lot to the value of \$1,000. The conveyance should show that the property is to be held as a homestead, or a notice to that effect should be recorded in the clerk's office and published for six weeks in one or more newspapers of the county.

**Interest.**—Legal rate is 6 per cent., and the penalty of usury is loss of all interest and costs if suit be necessary to recover.

**Legal Holidays.**—Sunday, January 1, February 22, May 30, July 4, First Monday of September (Labor Day), Thanksgiving Day, December 25, any General Election Day, every Saturday from noon until midnight, and every Thanksgiving or Fast Day recommended by the Governor or President.

**Limitation of Actions.**—Contracts not under seal, six years; real actions and judgments, twenty years; notes secured by mortgages and contracts under seal, sixteen years.

**Married Women.**—The real and personal property of the wife at marriage, and such as she acquires thereafter by gift, grant, descent, devise or bequest, and all revenue therefrom, are her separate estate. Since January 1, 1875, the wife has a right to bind herself by contract in the same manner and to the same extent, as though she was unmarried, and her sole estate is responsible for said contracts. She cannot become an accommodation endorser, guarantor or surety. She may buy, sell and trade in her own name.

**Notarial Fees.**—Protest \$1 30 under \$100; \$1.50 over \$100.

**Notes and Bills of Exchange.**—Inland bills of exchange are, in general, subject to the laws of foreign bills; they must be protested. Sight bills or drafts have no days of grace. The action required to hold indorser is the same as under the general mercantile law. Paper due on a legal holiday is payable the day after, and notice of non-payment may be given within twenty-four hours after. If the legal holiday should fall upon a Sunday or Monday, bills are payable on Tuesday, and notice may be given on Wednesday.

**Stay of Executions.**—In Justice Courts, stay for one month on fifteen dollars and under; fifteen dollars to sixty dollars, three months; over sixty dollars, six months.

**Transfer of Corporation Stocks.**—Transferable on the books of the company in such manner as the by-laws may provide.

## NEW MEXICO.

| <i>County Seat.</i>          | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i>        | <i>Cashier.</i>    |
|------------------------------|----------------|----------------------|-----------------------------|--------------------|
| <b>Albuquerque</b> .....     | Bernalillo.    | Johnston & Finical   | First Natl. Bk.             | A. A. Keene.       |
| <b>Aztec</b> .....           | San Juan.      | Childers & Dobson    | San Juan Co. Bk.            | Robert C. Prewett. |
| <b>Clayton</b> .....         | Union.         | George McCormick     | At Raton, First Natl. Bk.   | C. N. Blackwell.   |
| <b>Eddy</b> .....            | Eddy.          | W. A. Hawkins        | First Natl. Bk.             | C. E. Conway.      |
| <b>Hillsborough</b> .....    | Sierra.        | A. B. Elliott        | Sierra Co. Bk.              | Wm. H. Bucher.     |
| <b>Las Cruces</b> .....      | Donna Ana.     | S. B. Newcomb        | George D. Bowman & Son      | H. D. Bowman.      |
| <b>Las Vegas</b> .....       | San Miquel.    | A. A. Jones          | San Miquel Natl. Bk.        | D. T. Hoskins.     |
| <b>Lincoln</b> .....         | Lincoln.       | George B. Barber     | At White Oaks, Exchange Bk. | Frank J. Sager.    |
| <b>Los Lunas</b> .....       | Valencia.      | See Albuquerque      |                             |                    |
| <b>Mora</b> .....            | Mora.          | A. L. Branch         | See Taos                    |                    |
| <b>PUERTO DE LUMA</b> .....  | Gnadaloupe.    | See Las Vegas        |                             |                    |
| <b>Roswell</b> .....         | Chaves.        | G. A. Richardson     | Bk. of Roswell              | E. A. Cahoon.      |
| <b>Santa Fe</b> .....        | Santa Fe.      | Thomas B. Catron     | First Natl. Bk.             | John H. Vaughn.    |
| <b>Silver City</b> .....     | Grant.         | T. F. Conway         | Silver City Natl. Bk.       | J. W. Carter.      |
| <b>Socorro</b> .....         | Socorro.       | James G. Fitch       | New Mexico Natl. Bk.        | E. E. Nold.        |
| <b>Springer</b> .....        | Colfax.        | G. W. Abbott         | Andrew Morton & Co.         | A. Morton.         |
| <b>Taos</b> .....            | Taos.          | Santiago Valdez      | Taos Co. Bk.                | C. Santistevan.    |
| <b>TIERRA AMARILLA</b> ..... | Rio Arriba.    | F. P. Chancy         | See Taos                    |                    |

## DIGEST OF NEW MEXICO COMMERCIAL LAWS.

**Assignments.**—An insolvent debtor may make a voluntary assignment for the benefit of his creditors. No preferences allowed.

**Attachments.**—Attachments issue when the debtor is not a resident of the Territory of New Mexico; when the debtor has concealed himself or absconded or absented himself from his usual place of abode in this Territory, so that the ordinary process of law cannot be passed upon him; when the debtor is about to remove his property or effects out of this Territory, or has fraudulently concealed or disposed of his property or effects; when the debtor is about to fraudulently convey or assign, conceal or dispose of his property and effects; when the debt was contracted outside of this Territory, and the debtor has absconded or secretly removed his property or effects into the Territory; when the defendant is a corporation whose principal office or place of business is out of the Territory, unless such corporation shall have a designated agent in the Territory, upon whom service of process may be made in suits against the corporation.

**Bank Laws.**—Any number of persons, not less than three, may be chartered as a bank. The capital shall not be less than \$30,000, one-half of which must be paid in before beginning business, and the remainder within one year. Statements are required to be sent twice a year to the Territorial Treasurer, showing the condition of the bank, on the first Monday of January and July, and these statements are required to be published for three consecutive weeks in a newspaper of the county where the bank is located. The officers and stockholders of every bank are individually liable for all debts contracted during the time that they were such officers or stockholders ratably to the extent of their respective shares.



## NEW MEXICO—CONTINUED.

**Exemptions.**—Husband and wife, widow or widower, living with an unmarried daughter, or unmarried minor son, may hold exempt a family homestead not exceeding \$1,000 in value. Any resident of this territory who is the head of a family and not the owner of a homestead may hold exempt real or personal property, to be selected by such person, not exceeding \$500 in value, in addition to the amount of chattel property otherwise by law exempted.

**Interest.**—Legal rate is six per cent. Parties may contract in writing for twelve per cent. Usury is punished by fine and forfeiture of double amount of interest paid.

**Legal Holidays.**—Sunday, January 1, July 4, December 25, and all days for fasting or thanksgiving.

**Limitation of Actions.**—Within six years: upon any bond, promissory note, bill of exchange or other contract in writing, or of any judgment of a court not of record. Within four years: upon accounts and unwritten contracts, injuries to property or the conversion thereof, and for relief upon the ground of fraud, and all other actions not otherwise provided for.

**Notarial Fees.**—Protest, \$2.00, and twenty-five cents for each notice.

**Notes and Bills of Exchange.**—In absence of any designated place of payment the common law prevails. Three days of grace are allowed on promissory notes. Any promissory note, due and payable on any holiday, shall be construed to fall due and become payable on the next business day thereafter.

**Transfer of Corporation Stocks.**—Transferable only on the books of the company.

## NEW YORK.

| <i>County Seat.</i>     | <i>County.</i> | <i>Name of Atty.</i>        | <i>Name of Bank.</i>            | <i>Cashier.</i>   |
|-------------------------|----------------|-----------------------------|---------------------------------|-------------------|
| <b>Albany</b> .....     | Albany.        | Harris & Rudd               | Natl. Commercial Bk.            | E. A. Groesbeck.  |
| <b>Albion</b> .....     | Orleans.       | Thomas A. Kirby             | Orleans Co. Natl. Bk.           | J. W. Cornell.    |
| <b>Auburn</b> .....     | Cayuga.        | Rich & Aikem                | Cayuga Co. Natl. Bk.            | F. G. Jones.      |
| <b>Ballston Spa</b> ..  | Saratoga.      | J. W. Verbeck               | Ballston Spa Natl. Bk.          | Thomas Kerley.    |
| <b>Batavia</b> .....    | Genesee.       | Tarbox & Sherwood           | Bk. of Batavia.                 | H. T. Miller.     |
| <b>Belmont</b> .....    | Allegany.      | V. A. Willard               | State Bk. of Belmont            | W. J. Richardson. |
| <b>BINGHAMTON</b> ..... | Broome.        | George Whitney              | First Natl. Bk.                 | John Manier.      |
| <b>Brooklyn</b> .....   | Kings.         | C. & T. Perry               | Manufacturers Natl. Bk.         | T. C. Disbrow.    |
| <b>Buffalo</b> .....    | Erie.          | Clinton & Clark             | Marine Bk. of Buffalo.          | J. H. Lascelles.  |
| <b>Canandaiga</b> ....  | Ontario.       | J. H. Metcalf               | Canandaiga Natl. Bk.            | H. T. Parmele.    |
| <b>Canton</b> ....      | St. Lawrence.  | John C. Keeler              | First Natl. Bk.                 | W. N. Beard.      |
| <b>Carmel</b> .....     | Putnam.        | George E. Anderson          | Putnam Co. Natl. Bk.            | H. Ryder.         |
| <b>Catskill</b> .....   | Greene.        | Jennings & Chase            | Tanners Natl. Bk.               | Wm. Palmatier.    |
| <b>Cooperstown</b> ..   | Otsego.        | George Brooks               | Second Natl. Bk.                | George M. Jarvis. |
| <b>Corning</b> .....    | Steuben.       | A. S. Kendall               | First Natl. Bk.                 | D. S. Drake.      |
| <b>Cortland</b> .....   | Cortland.      | B. A. Benedict              | First Natl. Bk.                 | E. Alley.         |
| <b>Delhi</b> .....      | Delaware.      | Wagner & Fisher             | Delaware Natl. Bk.              | W. G. Edgerton.   |
| <b>ELIZABETHTOWN</b> .. | Essex.         | Richard L. Hand             | At Port Henry, First Natl. Bk.  | F. S. Atwell.     |
| <b>Elmira</b> .....     | Chemung.       | Chas. R. Pratt              | Second Natl. Bk.                | D. M. Pratt.      |
| <b>Fonda</b> .....      | Montgomery.    | Daniel Yost                 | Natl. Mohawk River Bk.          | J. L. Hess.       |
| <b>Genesee</b> ....     | Livingston.    | Strong & Doty               | Genesee Valley Natl. Bk.        | T. F. Olmsted.    |
| <b>Goshen</b> .....     | Orange.        | Nanny & Mead                | Natl. Bk. of Orange Co.         | C. J. Everett.    |
| <b>Herkimer</b> .....   | Herkimer.      | Charles Bell                | First Natl. Bk.                 | A. W. Haslehurst. |
| <b>Hudson</b> .....     | Columbia.      | Isaac N. Collier            | Natl. Hudson River Bk.          | Wm. Postwick.     |
| <b>Ithaca</b> .....     | Tompkins.      | S. D. Halliday              | First Natl. Bk.                 | Henry B. Lord.    |
| <b>Jamaica</b> .....    | Queens.        | Henry A. Montfort           | Bk. of Jamaica.                 | Wm. L. Wood.      |
| <b>Johnstown</b> ....   | Fulton.        | A. J. Nellis                | Peoples Bk.                     | Edward Wells.     |
| <b>Kingston</b> .....   | Ulster.        | Bernard & Van Wagoner       | Kingston Natl. Bk.              | C. Hume.          |
| <b>Lake George</b> ..   | Warren.        | E. Hunt                     | At Warrensburgh, Emerson & Co.  | J. A. Emerson.    |
| <b>Lake Pleasant</b> .. | Hamilton.      | Vacant                      | At Dolgeville, Potter & Marsden |                   |
| <b>Little Valley</b> .. | Cattaraugus.   | E. A. Nash                  | Crissey & Crissey               |                   |
| <b>Lockport</b> .....   | Niagara.       | Ellsworth, Potter & Stoops. | Natl. Exchange Bk.              | Wm. E. McComb.    |
| <b>Lowville</b> .....   | Lewis.         | Merrill, Ryel & Merrill     | First Natl. Bk.                 | Edward H. Bush.   |
| <b>Lyons</b> .....      | Wayne.         | D. S. Chamberlain           | Lyons Natl. Bk.                 | G. T. Kennedy.    |
| <b>Malone</b> .....     | Franklin.      | Cantwell & Cantwell         | Peoples Natl. Bk.               | H. T. French.     |
| <b>Mayville</b> .....   | Chautauqua.    | W. H. Tennant               | State Bk. of Mayville           | C. R. Cipperly.   |
| <b>Monticello</b> ....  | Sullivan.      | T. F. Bush                  | Natl. Union Bk.                 | Edwin H. Strong.  |
| <b>Morrisville</b> ...  | Madison.       | Smith & Smith               | First Natl. Bk.                 | B. Tompkins.      |
| <b>New City</b> .....   | Rockland.      | Irving Bros. at Haverstraw. | Peoples Bk.                     | H. C. Ver-Valen.  |
| <b>New York</b> .....   | New York.      | Hastings & Gleason          | First National Bk.              | E. Scofield.      |

## NEW YORK—CONTINUED.

| <i>County Seat.</i> | <i>County.</i> | <i>Name of Atty.</i>   | <i>Name of Bank.</i>                | <i>Cashier.</i>   |
|---------------------|----------------|------------------------|-------------------------------------|-------------------|
| Norwich.....        | Chenango.      | Albert F. Gladding     | Chenango Natl. Bk.                  | Geo. T. Dunham.   |
| Oswego.....         | Oswego.        | S. M. Coon             | First Natl. Bk.                     | J. D. W. Case.    |
| Owego.....          | Tioga.         | Clarke & Tuthill       | First Natl. Bk.                     | W. S. Truman.     |
| Penn Yan.....       | Yates.         | Briggs & Kimball       | Baldwin's Bk.                       | F. S. Plaisted.   |
| Plattsburgh....     | Clinton.       | S. L. Wheeler          | Merchants Natl. Bk.                 | J. M. Wever.      |
| Poughkeepsie.       | Dutchess.      | Peter Hulme            | Farmers & Manufacturers Natl. Bk.   | G. H. Sherman.    |
| Richmond.....       | Richmond.      | N. J. Wreth            | At Stapleton, Bk. of Staten Island. | Otto Ahlmann.     |
| Riverhead.....      | Suffolk.       | Timothy M. Griffing    | Suffolk Co. Natl. Bk.               | Henry P. Terry.   |
| Rochester.....      | Monroe.        | Cogswell & Cogswell    | Traders Natl. Bk.                   | C. H. Palmer.     |
| Salem.....          | Washington.    | S. W. Russell          | First Natl. Bk.                     | C. A. Beattie.    |
| Schenectady....     | Schenectady.   | A. P. Strong           | Mohawk Natl. Bk.                    | J. G. L. Ackerman |
| Schoharie.....      | Schoharie.     | Krum & Grant           | Schoharie Co. Bk.                   | R. A. Dewey.      |
| Syracuse.....       | Onondaga.      | Wilson & Forbes        | First Natl. Bk.                     | G. B. Leonard.    |
| Troy.....           | Rensselaer.    | Frank W. Thomas        | Manufacturers Natl. Bk.             | S. O. Gleason.    |
| Utica.....          | Oneida.        | Chas. G. Irish         | First Natl. Bk.                     | John A. Goodale.  |
| Warsaw.....         | Wyoming.       | M. E. & E. N. Bartlett | Wyoming Co. Natl. Bk.               | F. J. Humphrey.   |
| Waterloo.....       | Seneca         | F. L. Manning          | First Natl. Bk.                     | P. M. Kendig.     |
| Watertown....       | Jefferson.     | A. H. Sawyer           | Jefferson Co. Natl. Bk.             | S. T. Wolworth.   |
| Watkins.....        | Schuyler.      | C. N. Woodward         | Farmers & Merchants Bk.             | Wm. Roberts.      |
| White Plains..      | Westchester.   | Wilson Brown, Jr.      | Central Bk.                         | H. E. Foster.     |

## DIGEST OF NEW YORK COMMERCIAL LAWS.

**Assignments.**—Voluntary general assignments, for the benefit of creditors, may be made. Preferences are allowed.

**Attachments.**—An attachment will be granted when it is proven that the defendant is either a foreign corporation or not a resident of the State; or if a natural person and a resident of the State, that he has departed therefrom with intent to defraud his creditors, or to avoid the service of a summons, or keeps himself concealed with like intent; or if the defendant is a natural person or a domestic corporation, that he or it has removed, or is about to remove property from the State, with intent to defraud his or its creditors; or has assigned, disposed of, or secreted, or is about to assign, dispose of or secrete his property with like intent.

**Bank Laws.**—Banks may be chartered under general laws of the State. In places of 6,000 inhabitants or less the minimum capital must be \$25,000; in places of 30,000 inhabitants or less the minimum capital must be \$50,000; and in places with upwards of 30,000 inhabitants the minimum capital must be at least \$100,000. A deposit is required to be made with banking department to secure the bank's circulating notes, and \$1,000 must also be so deposited as a guarantee of compliance with the banking laws, which the Superintendent of the Banking Department is author-



## NEW YORK—CONTINUED.

ized to apply to the extent required in payment of any penalty incurred by the bank or any assessment imposed upon it. Stockholders in banks of issue are liable to the amount of their respective shares for its debts. Holders of the bank's notes in case of insolvency are entitled to a preference over all other creditors. On the first day of February, May, August and November reports are required to be made to the Superintendent of the Banking Department, which report is required to be published in the newspapers of the place where the bank is located. The Superintendent has visitatorial powers, and is required to make an annual report to the Legislature of the performance of his duties.

**Exemptions.**—A lot of land with one or more buildings thereon, not exceeding in value \$1,000, owned and occupied as a residence by a householder having a family, when recorded is exempt.

**Interest.**—Legal rate is 6 per cent. Penalty for usury is forfeiture of principal and interest except a State bank forfeits double the amount of interest. Usurious interest may be recovered if action is brought therefor within one year. Usury is also a misdemeanor.

**Legal Holidays.**—Sunday, January 1, February 22, May 30, July 4, First Monday of September (Labor Day), December 25, any general election day. Every Saturday, from 12 o'clock at noon until 12 o'clock at midnight, which is designated a half holiday, and any day appointed or recommended by the Governor or President as a day of thanksgiving or fasting and prayer, or other religious observance shall, for all purposes whatever as regards the presenting for payment or acceptance, and of the protesting and giving notice of the dishonor of bills of exchange, bank checks and promissory notes made after the passage of this act, be treated and considered as the first day of the week, commonly called Sunday, and as a public holiday or half holiday.

**Limitation of Actions.**—Within twenty years, actions for the recovery of real property or judgment of a court of record, or upon a sealed instrument, or for dower. Within six years, an action upon a contract, express or implied, except a judgment or sealed instrument; an action to recover upon liability created by statute, except a penalty or forfeiture; an action to procure a judgment other than for a sum of money on the ground of fraud.

**Married Women.**—In an action or special proceeding, a married woman appears, prosecutes, or defends a loan or joined with other parties, as if she was single. She may carry on any business in her own name, and the earnings shall be her separate property.

**Notarial Fees.**—Protest 75 cents and ten cents for each notice.

**Notes and Bills of Exchange.**—Foreign bills of exchange, drafts, checks, and promissory notes payable to bearer, the maker or his order, or the order of any third party, are negotiable. Bills of exchange, or drafts drawn payable at sight at any place within the State, are made due at presentation, without grace. Checks, bills of exchange, or drafts, drawn on banks or bankers, and which are payable on a specified day, or in any number of days after the date of sight thereof, are payable without grace, and it is not necessary to protest the same for non-acceptance. All bills, checks, notes, etc., falling due on a holiday are deemed payable the business day succeeding. If not paid when due they may be protested, and the certificate of protest is *prima facie* evidence of presentation and non-payment. To charge indorser, notice of non-payment must at once be given to him.

## NEW YORK—CONTINUED.

**Stay of Executions.**—No stay except by order of court.

**Transfer of Corporation Stocks.**—An assignment in writing is the common method of transfer, generally coupled with a blank power of attorney, signed by the owner and acknowledged, which on presentation to the corporation it is transferred on their stock books, by assignment.



## NORTH CAROLINA.

| <i>County Seat.</i>     | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i>                   | <i>Cashier.</i>   |
|-------------------------|----------------|----------------------|--|-------------------|
| <b>Albemarle</b> .....  | Stanley.       | Pemberton & Jerome   | See Salisbury.                         |                   |
| <b>Ashborough</b> ...   | Randolph.      | J. A. Blair          | At High Point.<br>Commercial Natl. Bk. | W. G. Bradshaw.   |
| <b>Asheville</b> .....  | Buncombe.      | S. H. Reed           | Natl. Bk. of Asheville                 | Wm. J. Cocke.     |
| <b>Bakersville</b> ...  | Mitchell.      | J. T. Greene         | See Lenoir                             |                   |
| <b>Bayboro</b> .....    | Pamlico.       | W. T. Caho           | At Aurora, J. B. Bonner                |                   |
| <b>Beaufort</b> .....   | Carteret.      | C. B. Felton         | See New Berne                          |                   |
| <b>Boone</b> .....      | Watanga.       | W. B. Council        | See Lenoir                             |                   |
| <b>Breverd</b> .....    | Transylvania.  | W. A. Gash           | See Hendersonville                     |                   |
| <b>Bryson City</b> ...  | Swain.         | Fry & Nenby          | See Waynesville                        |                   |
| <b>Burgaw</b> .....     | Pender.        | Bruce William        | See Wilmington                         |                   |
| <b>Burnsville</b> ....  | Yancey.        | Wm. Moore            | See Morganton                          |                   |
| <b>Camden</b> .....     | Camden.        | G. G. Luke           | See Elizabeth City                     |                   |
| <b>Carthage</b> .....   | Moore.         | W. C. Douglass       | See Rockingham                         |                   |
| <b>Charlotte</b> .....  | Mecklenburg    | Walker & Cansler     | Commercial Natl. Bk.                   | D. H. Anderson.   |
| <b>Clinton</b> .....    | Samson.        | J. L. Stewart        | See Fayetteville                       |                   |
| <b>Columbia</b> .....   | Tyrrell.       | Mark Majett          | See Edenton                            |                   |
| <b>Columbus</b> .....   | Polk.          | See Hendersonville   |  |                   |
| <b>Concord</b> .....    | Cabarrus.      | Montgomery & Crowell | Concord Natl. Bk.                      | D. B. Coltrane.   |
| <b>Currituck</b> .....  | Currituck.     | G. G. Luke           | See Elizabeth City                     |                   |
| <b>Dallas</b> .....     | Gaston.        | R. W. Santifer       | At Gastonia, First Natl. Bk.           | E. S. Pegram.     |
| <b>Danbury</b> .....    | Stokes.        | W. W. King           | At Reidsville, Bk. of Reidsville       | C. N. Evans.      |
| <b>Dobson</b> .....     | Surry.         | Folger & Folger      | At Mt. Alry, First Natl. Bk.           | M. L. Fawcette.   |
| <b>Durham</b> .....     | Durham.        | Fuller & Fuller      | Fidelity Bk.                           | John F. Wily.     |
| <b>Edenton</b> .....    | Chowon.        | Pruden & Vann        | Bk. of Edenton                         | John M. Martin.   |
| <b>Elizabeth City</b>   | Pasquotank.    | J. H. Sawyer         | First Natl. Bk.                        | Wm. T. Old.       |
| <b>ELIZABETHTOWN</b> .. | Bladen.        | R. H. Lyon           | See Wilmington                         |                   |
| <b>Fayetteville</b> ... | Cumberland.    | C. W. Bradford       | Bk. of Fayetteville                    | John C. Halgh.    |
| <b>Franklin</b> .....   | Macon.         | Jones & Daniels      | See Waynesville                        |                   |
| <b>Gatesville</b> ..... | Gates.         | L. L. Smith          | See Elizabeth City                     |                   |
| <b>Goldsborough</b>     | Wayne.         | W. C. Munroe         | Bk. of Wayne                           | W. E. Borden.     |
| <b>Graham</b> .....     | Alamance.      | E. S. Parker         | See Greensborough                      |                   |
| <b>Greensboro</b> '.... | Gulford.       | Levi M. Scott        | Natl. Bk. of Greensborough             | A. H. Alderman.   |
| <b>Greenville</b> ..... | Pitt.          | W. H. Long           | Tyson & Rawls.                         |                   |
| <b>Halifax</b> .....    | Halifax.       | J. M. Grizzard       | At Scotland Neck,<br>Scotland Neck Bk. | F. B. Shields.    |
| <b>Hayesville</b> ....  | Clay.          | M. R. Kimsey         | See Waynesville                        |                   |
| <b>Henderson</b> ....   | Vance.         | A. C. Zollicoffer    | Citizens Bk.                           | W. A. Hunt.       |
| <b>HENDERSONVILLE</b>   | Henderson.     | W. A. Smith          | State Bk. of Commerce                  | J. A. Maddrey.    |
| <b>Hertford</b> .....   | Perquimans.    | J. H. Blount         | See Elizabeth City                     |                   |
| <b>Hillsborough</b>     | Orange.        | John W. Graham       | See Rocksborough                       |                   |
| <b>Jackson</b> .....    | Northampton    | Peebles & Harris     | At Weldon, Bk. of Weldon               | W. R. Smith.      |
| <b>Jacksonville</b> ..  | Onslow.        | R. W. Nixon          | See New Berne                          |                   |
| <b>Jefferson</b> .....  | Ashe.          | E. S. Blackburn      | See Winston                            |                   |
| <b>Kenansville</b> ...  | Duplin.        | A. D. Ward           | See Wilmington                         |                   |
| <b>Kinston</b> .....    | Lenoir.        | A. J. Loftin         | S. H. Loftin                           | R. C. Strong.     |
| <b>Lenoir</b> .....     | Caldwell.      | Edward Jones         | Bk. of Lenoir                          | G. F. Harper.     |
| <b>Lexington</b> .....  | Davidson.      | Robbins & Roper      | Bk. of Lexington                       | G. W. Montcastle. |
| <b>Lillington</b> ....  | Harnett.       | Oscar J. Spears      | See Smithfield                         |                   |



## NORTH CAROLINA—CONTINUED.

| <i>County Seat.</i>      | <i>County.</i> | <i>Name of Atty.</i>   | <i>Name of Bank.</i>                | <i>Cashier.</i>   |
|--------------------------|----------------|------------------------|-------------------------------------|-------------------|
| <b>Lincolnton</b> .....  | Lincoln.       | David Robinson         | See Shelby                          |                   |
| <b>Louisburg</b> .....   | Franklin.      | C. M. Cooke            | Farmers & Merchants Bk.             | J. S. Barrow.     |
| <b>Lumberton</b> .....   | Robeson.       | E. K. Procter, Jr.     | See Fayetteville                    |                   |
| <b>Manteo</b> .....      | Dare.          | See Edenton            |                                     |                   |
| <b>Marion</b> .....      | McDowell.      | J. L. C. Bird          | See Asheville                       |                   |
| <b>Marshall</b> .....    | Madison.       | J. C. Pritchard        | See Asheville                       |                   |
| <b>Mocksville</b> .....  | Davie.         | T. B. Bailey           | See Winston                         |                   |
| <b>Monroe</b> .....      | Union.         | Adams & Redwin         | Peoples Bk. of Monroe               | W. H. Fitzgerald. |
| <b>Morganton</b> .....   | Burke.         | S. C. W. Tate          | Piedmont Bk.                        | S. T. Pearson.    |
| <b>Murphy</b> .....      | Cherokee.      | Leatherwood & Bell     | See Waynesville                     |                   |
| <b>Nashville</b> .....   | Nash.          | Taylor & Worthington   | See Louisville                      |                   |
| <b>New Berne</b> .....   | Craven.        | O. H. Guion            | Natl. Bk. of New Berne              | G. H. Roberts.    |
| <b>Newton</b> .....      | Catawba.       | L. L. Witherspoon      | Catawba Co. Bk.                     | W. C. Kenyon.     |
| <b>Oxford</b> .....      | Granville.     | B. S. Royster          | Bk. of Granville                    | J. B. Roller.     |
| <b>Pittsboro'</b> .....  | Chatham.       | F. B. Wornock          | See Greensborough                   |                   |
| <b>Plymouth</b> .....    | Washington.    | Charles Latham         | See Edenton                         |                   |
| <b>Raleigh</b> .....     | Wake.          | R. H. Battle           | Citizens Natl. Bk.                  | H. E. Litchford.  |
| <b>Robbinville</b> ...   | Graham.        | W. B. Ferguson         | See Waynesville                     |                   |
| <b>Rockingham</b> ...    | Richmond.      | Cole & McNeil          | Bk. of Pee Dee                      | W. L. Parsons.    |
| <b>ROCKSBOROUGH</b> ...  | Person.        | Merritt & Bryant       | Peoples Bk.                         | J. S. Bradsher.   |
| <b>RUTHERFORDTON</b> ... | Rutherford.    | J. H. Justice          | Carpenter & Morrow                  | D. F. Morrow.     |
| <b>Salisbury</b> .....   | Rowan.         | L. H. Clement          | Davis & Wiley                       | O. D. Davis.      |
| <b>Shelby</b> .....      | Cleveland.     | Webb & Webb            | H. D. Lee & Co.                     |                   |
| <b>Smithfield</b> .....  | Johnston.      | Pou & Pou              | W. M. Sanders                       |                   |
| <b>Snow Hill</b> .....   | Greene.        | George M. Lindsey      | See Goldsborough                    |                   |
| <b>Southport</b> .....   | Brunswick.     | See Wilmington         |                                     |                   |
| <b>Sparta</b> .....      | Alleghany.     | H. K. Boyer            | At Mount Airy, First Natl. Bk.      | M. L. Fawcette.   |
| <b>Statesville</b> ..... | Iredell.       | Robbins & Long         | First Natl. Bk.                     | George H. Brown   |
| <b>Swan Quarter</b> ...  | Hyde.          | John H. Small          | See Washington                      |                   |
| <b>Tarboro</b> .....     | Edgecombe.     | Henry Johnston         | Pamlico Ins. & Bkg. Co.             | Job Copp.         |
| <b>Taylorsville</b> ...  | Alexander.     | R. Z. Linney           | See Statesville                     |                   |
| <b>Trenton</b> .....     | Jones.         | P. M. Pearsall         | See New Berne                       |                   |
| <b>Troy</b> .....        | Montgomery.    | Douglas, Shaw & Scales | See Concord                         |                   |
| <b>WADESBOROUGH</b> ...  | Anson.         | J. A. Lockhart         | First Natl. Bk.                     | J. D. Leak.       |
| <b>Warrenton</b> ....    | Warren.        | H. A. Boyd             | Gardner & Jeffress                  | J. M. Gardner.    |
| <b>Washington</b> ...    | Beaufort.      | W. B. Rodman           | Bk. of Washington                   | Thos. J. Latham.  |
| <b>Waynesville</b> ...   | Haywood.       | Moody & Leach          | Bk. of Waynesville                  | T. C. Skinner.    |
| <b>Webster</b> .....     | Jackson.       | J. J. Hooker           | See Waynesville                     |                   |
| <b>Wentworth</b> ...     | Rockingham.    | Reid & Reid            | At Leaksville, Bk. of Leaksville.   | A. E. Millner.    |
| <b>Whiteville</b> .....  | Columbus.      | Lewis & Burkhard       | See Wilmington                      |                   |
| <b>Wilkesboro'</b> ...   | Wilkes.        | Hackett & Hackett      | See Statesville                     |                   |
| <b>Williamston</b> ...   | Martin.        | Wheeler Martin         | See Tarboro                         |                   |
| <b>Wilmington</b> ...    | New Hanover.   | Junius Davis           | Atlantic Natl. Bk.                  | W. J. Toomer.     |
| <b>Wilson</b> .....      | Wilson.        | H. J. Connor           | Branch & Co.                        | J. C. Hales.      |
| <b>Windsor</b> .....     | Bertie.        | F. D. Winston          | Gillam & Lyon                       |                   |
| <b>Winston</b> .....     | Forsyth.       | Eugene E. Gray         | Wachovia Natl. Bk.                  | James A. Gray.    |
| <b>Winton</b> .....      | Hertford.      | George V. Cooper       | At Weldon, Bk. of Weldon            | W. R. Smith.      |
| <b>Yadkinville</b> ....  | Yadkin.        | R. C. Puryear          | See Winston                         |                   |
| <b>Yanceyville</b> ....  | Caswell.       | A. E. Henderson        | At Milton, Merchants & Planters Bk. | W. W. Lucke.      |

## NORTH CAROLINA—CONTINUED.

## DIGEST OF NORTH CAROLINA COMMERCIAL LAWS.

**Assignments.**—Any person has the right to make an assignment of his property for the benefit of his creditors, and to prefer any number of creditors to the exclusion of others.

**Attachments.**—Attachment may be granted for breach of contract, express or implied ; wrongful conversion of personal property ; any other injury to real or personal property, in consequence of negligence, fraud or wrongful act. That the defendant is either a foreign corporation, a non-resident of the State, or if he is a natural person and a resident of the State, that he has departed therefrom, with intent to defraud his creditors, or to avoid service of summons, or keeps himself concealed therein with like intent, or if the defendant is a natural person, or a domestic corporation, that he has removed, or is about to remove property from the State with intent to defraud his or its creditors ; or has assigned, disposed or secreted, or is about to assign, dispose of or secrete property with a like intent.

**Bank Laws.**—Banking corporations can be organized only by special act of the Legislature. The personal liability of stockholders depends upon the terms of the charter. There is no statute regulating the transfer of bank stock or providing how a stockholder shall put an end to his liability. All joint-stock companies organized under the laws of the State, for the purpose of conducting a banking business, whether savings or general, and all private banks and bankers that solicit or receive deposits, are required to make to the State Treasurer statements of their financial condition at such times as national banks are required to make statements to the Comptroller of the Currency. Statements are to be published as in case of national banks, and shall be made in accordance with the form to be prescribed by the State Treasurer ; one copy of the statement is to be filed with the State Treasurer and another in the office of the bank, banking institution, or banker.

**Exemptions.**—Every resident of this State is entitled to real estate of the value of \$1,000 and personal property of the value of \$500 as a homestead and personal property exemption, which property shall be exempt from sale and execution. The homestead remains exempt from sale under execution to the widow and infant children, until the youngest child becomes 21 years of age.

**Interest.**—Legal rate is 6 per cent. Usury works a forfeiture of the entire interest and in case a greater rate has been paid, the person paying the same, or his legal representative, may recover back in an action of debt, twice the amount of the interest so paid.

**Legal Holidays.**—Sunday, January 1, January 19, February 22, May 10, May 20, July 4, December 25, Thanksgiving, General Lee's Birthday.

**Litigation of Actions.**—Actions upon any contract, obligation or liability, or for trespass upon real property, or for taking, detaining, converting or injuring any personal property shall be commenced within three years.

**Married Women.**—Own and control their estates as before marriage, but cannot convey without their husbands join. By filing certificate with written consent of husband, a married woman may engage in any business.

**Notarial Fees.**—Protest \$1.00 and twenty-five cents for each notice.

**Notes and Bills of Exchange.**—All bills and notes bear interest from maturity, unless otherwise stipulated. An indorser of a note is deemed a surety, and no de-



## NORTH CAROLINA—CONTINUED.

mand on the maker is necessary before commencing suit against surety or endorser; but this does not apply to bills of exchange. Grace is allowed on all drafts except those payable on demand. Where a bill is drawn or indorsed in this State upon any person or corporation in any other of the United States or any of the Territories, and is protested it, shall bear damages, viz., three per cent. on the principal sum. A bill or note may be protested by a notary public, justice of the peace or clerk of a court of record. Bills of exchange and promissory notes are negotiable; and all notes and bonds with more than one obligor are by statute joint and several. To charge indorser of bill of exchange, notice of non-payment must be given him. Paper falling due on a holiday is due the day before.

**Stay of Executions.**—On giving security the judgment debtor may stay executions as follows: On less than \$25, one month; \$25 to \$50, three months; \$50 to \$100, four months; above \$100, six months; but such judgment draws interest. Supplementary proceedings to enforce execution allowed.

**Transfer of Corporation Stocks.**—No provision directing how stock shall be transferred.



## NORTH DAKOTA.

| <i>County Seat.</i>         | <i>County.</i> | <i>Name of Atty.</i>      | <i>Name of Bank.</i>             | <i>Cashier.</i> |
|-----------------------------|----------------|---------------------------|----------------------------------|-----------------|
| <b>Ashley</b> .....         | McIntosh.      | See Ellendale             | Wishek, Lilly & Co.              |                 |
| <b>Bismark</b> .....        | Burleigh.      | J. F. Philbrick           | Bismark Bk.                      | P. E. Byrne.    |
| <b>Bottineau</b> .....      | Bottineau.     | A. G. Burr                | Bottineau Co. Bk.                | V. B. Noble.    |
| <b>Caledonia</b> .....      | Trall.         | J. S. Anderson            | State Bk. of Caledonia           | J. P. Clark.    |
| <b>Cando</b> .....          | Towner.        | N. C. Meacham             | Towner Co. Bk.                   | C. J. Lord.     |
| <b>Carrington</b> .....     | Foster.        | B. Barton                 | Carrington State Bk.             | P. W. Farnham.  |
| <b>Cooperstown</b> .....    | Griggs.        | David Bartlett            | First Bk. of Cooperstown         | M. W. Buck.     |
| <b>Devils Lake</b> .....    | Ramsay.        | M. H. Brennon             | First Natl. Bk.                  | J. A. Stewart.  |
| <b>Dickinson</b> .....      | Stark.         | R. H. Johnson             | First Natl. Bk.                  | R. H. Johnson.  |
| <b>Ellendale</b> .....      | Dickey.        | A. T. Cole                | Citizens State Bk.               | B. R. Crabtree. |
| <b>Fargo</b> .....          | Cass.          | Newman, Spalding & Phelps | First Natl. Bk.                  | S. S. Lyon.     |
| <b>Fort Buford</b> .....    | Alfred.        |                           | See Dickinson                    |                 |
| <b>Grafton</b> .....        | Walsh.         | Phelps & Phelps           | First Natl. Bk.                  | J. L. Cashel.   |
| <b>Grand Forks</b> .....    | Grand Forks.   | Burke Corbet              | Second Natl. Bk.                 | D. S. Doyon.    |
| <b>Grand Rapids</b> .....   | Lamoure.       | G. B. Crum                | At Edgeley, State Bk. of Edgeley | J. T. Butler.   |
| <b>Jamestown</b> .....      | Stutsman.      | E. W. Camp                | James River Natl. Bk.            | R. A. Shattuck. |
| <b>Lakota</b> .....         | Nelson.        | F. A. Kelley              | Peoples State Bk.                | H. G. Merritt.  |
| <b>Langdon</b> .....        | Cavalier.      | W. F. Kessler             | Citizens State Bk.               | W. A. Laidlaw.  |
| <b>Lisbon</b> .....         | Ransom.        | P. H. Rourke              | First Natl. Bk.                  | H. K. Adams.    |
| <b>Mandan</b> .....         | Morton.        | E. C. Rice                | First Natl. Bk.                  | C. L. Timmerman |
| <b>Medicine Pole</b> .....  | Bowman.        | Vacant                    | See Dickinson                    |                 |
| <b>Medora</b> .....         | Billings.      | See Dickinson             |                                  |                 |
| <b>Milnor</b> .....         | Sargent.       | E. W. Thorp               | Bk. of Sargent Co.               | F. W. Vail.     |
| <b>MINNEWAUKON</b> .....    | Benson.        | E. S. Rolfe               | Benson Co. State Bk.             | O. T. Hegge.    |
| <b>Minot</b> .....          | Ward.          | C. E. Gregory             | First Natl. Bk.                  | S. L. Page.     |
| <b>Napoleon</b> .....       | Logan.         | See Steele                |                                  |                 |
| <b>New England</b><br>City. | Hettinger.     | See Dickinson             |                                  |                 |
| <b>NEW ROCKFORD</b> .....   | Eddy.          | C. J. Maddux              | Bk. of New Rockford.             | J. H. Hohl.     |
| <b>Oakdale</b> .....        | Dunn.          | See Dickinson             |                                  |                 |
| <b>Pembina</b> .....        | Pembina.       | W. J. Kneeshaw            | First Natl. Bk.                  | George W. Ryan. |
| <b>Rugby</b> .....          | Pierce.        | See Towner                |                                  |                 |
| <b>St. Johns</b> .....      | Rolette.       | John Burke                | See Cando.                       |                 |
| <b>Sanger</b> .....         | Oliver.        | See Bismark               |                                  |                 |
| <b>Sherbrooke</b> .....     | Steele.        | At Hope                   | Steele Co. Bk.                   | J. D. Brown.    |
| <b>Stanton</b> .....        | Mercer.        | H. C. Loy                 | See Bismark                      |                 |
| <b>Steele</b> .....         | Kidder.        | J. W. Walker              | State Bk. of Steele.             | A. G. Clark.    |
| <b>Sykeston</b> .....       | Wells.         | See Carrington            |                                  |                 |
| <b>Towner</b> .....         | McHenry.       | L. M. Torson              | Towner Merchants Bk.             | John Lohn.      |
| <b>Valley City</b> .....    | Barnes.        | Winter & Winter           | First Natl. Bk.                  | George Kanouse. |
| <b>Wahpeton</b> .....       | Richland.      | McCumber & Bogart         | Peoples Bk.                      | W. D. Henry.    |
| <b>Washburn</b> .....       | McLean.        | See Bismark               |                                  |                 |
| <b>Williamsport</b> .....   | Emmons.        | H. A. Armstrong           | See Bismark                      |                 |
| <b>Williston</b> .....      | Williams.      | See Minot                 |                                  |                 |
| <b>Organizing</b> .....     | Boreman.       |                           |                                  |                 |
| "                           | McKenzie.      |                           |                                  |                 |
| "                           | Wallace.       |                           |                                  |                 |

## NORTH DAKOTA—CONTINUED.

## DIGEST OF NORTH DAKOTA COMMERCIAL LAWS.

**Assignments.**—An assignment may be made. It is void if it prefers creditors.

**Attachments.**—Attachment may issue against a foreign corporation; or against a defendant who is not a resident of this State, or against a defendant who has absconded or concealed himself; or whenever the defendant is about to remove any of his or its property from the State; or has assigned, disposed of, or secreted, or is about to assign, dispose of or secrete any of his or its property, with intent to defraud his creditors, or is about to remove from the county where he resides, with the intention of permanently changing his place of residence, upon failing or neglecting to give security for the debts after its being demanded.

**Bank Laws.**—Three or more persons, one third of whom shall be residents of the State, may form a banking association, who shall make an organization certificate, which must be acknowledged and recorded in the office of the Register of Deeds in the county where such bank may be established, and such certificate also recorded in the office of the Secretary of State. It is made a misdemeanor to carry on a bank without forming such association. The capital is graded according to the population of the town or city. At least four reports shall be made each year to the public examiner and published, and the examiner is empowered to call for special reports at any time. Penalty of \$200 for not making same.

**Exemptions.**—A homestead not exceeding in value \$5,000 to be selected and appraised as provided by statute, is exempt from judgment lien and execution of forced sale.

**Limitation of Actions.**—An action upon a judgment or decree of any court in the United States, or of any State or Territory within the United States, and upon a sealed instrument, within twenty years. Actions upon a contract, obligation or liability, express or implied; actions upon a liability created by statute other than a penalty or forfeiture; for trespass on real property, within six years; an action for slander, libel, assault, battery or false imprisonment; actions upon the statute for a forfeiture or penalty to the people of this State, within two years.

**Married Women.**—No law.

**Notarial Fees.**—Protest \$1.50, recording 50 cents, seal 25 cents, notices 25 cents.

**Notes and Bills of Exchange.**—Bills of exchange, promissory notes, bank notes, checks, bonds and certificates of deposits are negotiable instruments. When no place of payment is specified, they are payable at the residence or place of business or wherever maker may be found. Bill or note maturing on a holiday becomes due on next business day. Three days of grace allowed on foreign or inland bills of exchange or drafts payable at sight, or promissory notes, bills of exchange, and drafts on the face of which time is given or specified, and on notes due on demand, after demand is made.

**Transfer of Corporation Stocks.**—Are transferred by endorsement and delivery; but such transfer is only valid between the parties until entered on the books of corporation.

## OHIO.

| <i>County Seat.</i>         | <i>County.</i> | <i>Name of Atty.</i>       | <i>Name of Bank.</i>         | <i>Cashier.</i>   |
|-----------------------------|----------------|----------------------------|------------------------------|-------------------|
| <b>Akron</b> .....          | Summitt.       | Kohler & Musser            | First Natl. Bk.              | F. H. Adams.      |
| <b>Ashland</b> .....        | Ashland.       | F. C. Semple               | First Natl. Bk.              | Jos. Patterson.   |
| <b>Athens</b> .....         | Athens.        | Wood & Wood                | Bk. of Athens                | C. W. Harris.     |
| <b>Bataavia</b> .....       | Clermont.      | Hulick & Bishop            | First Natl. Bk.              | J. F. Dial.       |
| <b>Bellefontaine</b> .....  | Logan.         | West & West                | Peoples Natl. Bk.            | R. B. Keller.     |
| <b>BOWLING GREEN</b> .....  | Wood.          | Parker & Moore             | First Natl. Bk.              | D. B. Beers.      |
| <b>Bryan</b> .....          | Williams.      | T. Emery                   | Farmers Natl. Bk.            | E. Lattanner.     |
| <b>Bucyrus</b> .....        | Crawford.      | F. S. Monnett              | First Natl. Bk.              | J. C. Gormly.     |
| <b>Cadiz</b> .....          | Harrison.      | Milton Taggart             | Harrison Natl. Bk.           | John M. Sharon.   |
| <b>Caldwell</b> .....       | Noble.         | D. S. Spriggs              | Noble Co. Natl. Bk.          | G. W. Taylor.     |
| <b>Cambridge</b> .....      | Guernsey.      | Jno. S. Black              | Old Natl. Bk.                | A. R. Murray.     |
| <b>Canton</b> .....         | Stark.         | Miller & Pomerene          | Farmers Bk.                  | Fred. M. Fast.    |
| <b>Carrolton</b> .....      | Carroll.       | McCoy & Eckley             | J. P. Cummings Bk. Co.       | T. J. Saltsman.   |
| <b>Celina</b> .....         | Mercer.        | Tonville & Kenney          | Commercial Bk.               | J. Milligan.      |
| <b>Chardon</b> .....        | Geauga.        | J. E. Stephenson           | First Natl. Bk.              | S. S. Smith.      |
| <b>Chillicothe</b> .....    | Ross.          | Albert Douglas, Jr.        | First Natl. Bk.              | E. R. McKee.      |
| <b>Cincinnati</b> .....     | Hamilton.      | Stephens, Lincoln & Smith  | First Natl. Bk.              | W. S. Rowe.       |
| <b>Circleville</b> .....    | Pickaway.      | Smith & Morris             | Second Natl. Bk.             | E. E. Winship.    |
| <b>Cleveland</b> .....      | Cuyahoga.      | Webster, Angell & McKisson | Euclid Ave. Natl. Bk.        | E. G. Tillotson.  |
| <b>Columbus</b> .....       | Franklin.      | Frank E. Davis             | Deshler Natl. Bk.            | Charles J. Hardy. |
| <b>Coshocton</b> .....      | Coshocton.     | E. W. James                | Commercial Bkg. Co.          | H. H. Herbig.     |
| <b>Dayton</b> .....         | Montgomery.    | Gunckel, Rowe & Shuey      | City Natl. Bk.               | W. B. Gebhart.    |
| <b>Defiance</b> .....       | Defiance.      | S. T. Sutphen              | First Natl. Bk.              | Elbert E. Carter. |
| <b>Delaware</b> .....       | Delaware.      | C. H. McElroy              | Deposit Bkg. Co.             | H. A. Welch.      |
| <b>Eaton</b> .....          | Preble.        | Fisher & Vaughan           | Preble Co. Natl. Bk.         | J. W. Acton.      |
| <b>Elyria</b> .....         | Lorain.        | G. D. Holliday             | Savings Deposit Bkg. Co.     | A. L. Garford.    |
| <b>Findlay</b> .....        | Hancock.       | A. & F. P. Blackford       | First Natl. Bk.              | George P. Jones.  |
| <b>Fremont</b> .....        | Sandusky.      | Garver & Garver            | First Natl. Bk.              | Anson H. Miller.  |
| <b>Gallipolis</b> .....     | Gallia.        | S. A. Nash                 | First Natl. Bk.              | W. G. Wheaton.    |
| <b>Georgetown</b> .....     | Brown.         | Rufus L. Fite              | First Natl. Bk.              | W. S. Whiteman.   |
| <b>Greenville</b> .....     | Darke.         | Anderson & Bowman          | Farmers Natl. Bk.            | J. M. Ladsdowne.  |
| <b>Hamilton</b> .....       | Butler.        | Belden & Fitton            | First Natl. Bk.              | S. D. Fitton.     |
| <b>Hillsborough</b> .....   | Highland.      | Steele & Hoogsett          | First Natl. Bk.              | John Hulitt.      |
| <b>Ironton</b> .....        | Lawrence.      | T. N. Ross                 | Citizens Natl. Bk.           | Chas. Lintner.    |
| <b>Jackson</b> .....        | Jackson.       | John Harper                | Iron Bk.                     | J. C. Hurd.       |
| <b>Jefferson</b> .....      | Ashtabula.     | A. C. White                | First Natl. Bk.              | D. S. Crosby.     |
| <b>Kenton</b> .....         | Hardin.        | Crane & Johnson            | First Natl. Bk.              | H. W. Gramlich.   |
| <b>Lancaster</b> .....      | Fairfield.     | George E. Hardin           | Lancaster Bk.                | G. W. Beck.       |
| <b>Lebanon</b> .....        | Warren.        | J. A. Runyan               | Lebanon Natl. Bk.            | J. M. Oglesby.    |
| <b>Lima</b> .....           | Allen.         | Cable & Parmenter          | First Natl. Bk.              | C. D. Crites.     |
| <b>Logan</b> .....          | Hocking.       | S. H. Bright               | First Bk. of Logan.          | Chas. E. Bowen.   |
| <b>London</b> .....         | Madison.       | S. W. Durlfingier          | Madison Natl. Bk.            | Wyatt Minshall.   |
| <b>McArthur</b> .....       | Vinton.        | James W. Darby             | At Wellston, First Natl. Bk. | J. H. Sellers.    |
| <b>McCONNELSVILLE</b> ..... | Morgan.        | Corner & Fonts             | Citizens Bk.                 | C. L. Alderman.   |
| <b>Mansfield</b> .....      | Richland.      | H. P. Davis                | Citizens Natl. Bk.           | S. A. Jennings.   |



## OHIO—CONTINUED.

| <i>County Seat.</i>           | <i>County.</i> | <i>Name of Atty.</i>   | <i>Name of Bank.</i>         | <i>Cashier.</i>   |
|-------------------------------|----------------|------------------------|------------------------------|-------------------|
| <b>Marletta</b> .....         | Washington.    | Nye & Follett          | City Natl. Bk.               | E. M. Booth.      |
| <b>Marion</b> .....           | Marion.        | Geo. D. Copeland       | Farmers & Mechanics Bk.      | H. B. Hane.       |
| <b>Marysville</b> .....       | Union.         | Porter & Porter        | Bk. of Marysville.           | W. C. Fullington. |
| <b>Medina</b> .....           | Medina.        | J. Andrew              | Old Phoenix Natl. Bk.        | B. Hendrickson.   |
| <b>Millersburgh</b> .....     | Holmes.        | Maxwell & Sharp        | Commercial Bk.               | B. C. Sill.       |
| <b>Mt. Gilead</b> .....       | Morrow.        | L. K. Powell           | Morrow Co. Natl. Bk.         | Samuel P. Gage.   |
| <b>Mt. Vernon</b> .....       | Knox.          | C. F. Colville         | First Natl. Bk.              | F. D. Sturges.    |
| <b>Napoleon</b> .....         | Henry.         | M. Donnelly            | Meekison's Bk.               | W. H. Brownell.   |
| <b>Newark</b> .....           | Licking.       | Carl Norpell           | First Natl. Bk.              | F. S. Wright.     |
| <b>NEW LEXINGTON</b> .....    | Perry.         | L. A. Tussing          | Perry Co. Bk. Co.            | S. Chappellear.   |
| <b>New Lisbon</b> .....       | Columbiana.    | R. W. Taylor           | At Leetonia, First Natl. Bk. | John Leavitt.     |
| <b>New Philadelphia</b> ..... | Tuscarawas.    | Jno. S. Graham         | Citizens Natl. Bk.           | B. P. Scott.      |
| <b>Norwalk</b> .....          | Huron.         | C. L. Kennan           | Huron Co. Bkg. Co.           | Oitt Curtiss.     |
| <b>Ottawa</b> .....           | Putnam.        | Handy & Ogan           | A. V. Rice & Co.             | N. E. Matthews.   |
| <b>Painsville</b> .....       | Lake.          | Harley Barnes          | Painsville Natl. Bk.         | C. H. Frank.      |
| <b>Paulding</b> .....         | Paulding.      | K. E. Shuster          | Paulding Deposit Bk.         | E. P. Copeland.   |
| <b>Pomeroy</b> .....          | Melgs.         | Merrick & Lochary      | Pomeroy Natl. Bk.            | John McQuigg.     |
| <b>Port Clinton</b> .....     | Ottawa.        | S. P. Alexander        | German American Bk.          | B. W. Wilson.     |
| <b>Portsmouth</b> .....       | Scioto.        | Bannon & Bannon        | Portsmouth Natl. Bk.         | C. B. Taylor.     |
| <b>Ravenna</b> .....          | Portage.       | W. J. Beckley          | Second Natl. Bk.             | W. H. Beebe.      |
| <b>St. Clairsville</b> .....  | Belmont.       | A. W. Kennon           | First Natl. Bk.              | J. R. Mitchell.   |
| <b>Sandusky</b> .....         | Erie.          | Phinney & Merrill      | Third Natl. Exchange Bk.     | F. P. Zollinger.  |
| <b>Sidney</b> .....           | Shelby.        | S. J. Hatfield         | Citizens Bk.                 | Wm. A. Graham.    |
| <b>Springfield</b> .....      | Clarke.        | John C. Bassett, Jr.   | Lagonda Natl. Bk.            | D. P. Jefferies.  |
| <b>Stenbenville</b> .....     | Jefferson.     | James F. Daton         | Natl. Exchange Bk.           | T. A. Hammond.    |
| <b>Tiffin</b> .....           | Seneca.        | J. H. Ridgely          | Commercial Bk.               | John B. Runyan.   |
| <b>Toledo</b> .....           | Lucas.         | Swayne, Swayne & Hayes | Second Natl. Bk.             | C. F. Adams.      |
| <b>Troy</b> .....             | Miami.         | H. H. Williams         | Troy Natl. Bk.               | Noah Yount.       |
| <b>UPPER SANDUSKY</b> .....   | Wyandot.       | Jno. D. Sears          | First Natl. Bk.              | Charles F. Plumb. |
| <b>Urbana</b> .....           | Champaign.     | Frank Chance           | Citizens Natl. Bk.           | W. W. Wilson.     |
| <b>Van Wert</b> .....         | Van Wert.      | C. V. Hoke             | First Natl. Bk.              | John Van Liew.    |
| <b>Wapakoneta</b> .....       | Auglaize.      | Layton & Steuve        | First Natl. Bk.              | Chas. F. Herbst.  |
| <b>Warren</b> .....           | Trumbull.      | Washington Hyde        | Second Natl. Bk.             | C. A. Harrington. |
| <b>WASHINGTON C. H.</b> ..... | Fayette.       | A. R. Creamer          | Commercial Bk.               | A. S. Ballard.    |
| <b>Wauseon</b> .....          | Fulton.        | Files & Fuller         | Peoples Bk.                  | Chas. W. Struble. |
| <b>Waverly</b> .....          | Plke.          | Chas. M. Caldwell      | Hayes, Jones & Co.           | W. F. Taylor.     |
| <b>West Union</b> .....       | Adams.         | Henry Scott            | Adams Co. Bk.                | H. W. Dickinson.  |
| <b>Wilmingon</b> .....        | Clinton.       | Mills & Clevenger      | Clinton Co. Natl. Bk.        | J. W. Denver, Jr. |
| <b>Woodfield</b> .....        | Monroe.        | J. P. Spriggs & Son    | Monroe Bk.                   | W. C. Mooney.     |
| <b>Wooster</b> .....          | Wayne.         | Yocum & Taggart        | Wayne Co. Natl. Bk.          | C. S. Frost.      |
| <b>Xenia</b> .....            | Greene.        | F. N. Shaffer          | Xenia Natl. Bk.              | A. S. Frazer.     |
| <b>Youngstown</b> .....       | Mahoning.      | Thos. W. Sanderson     | Second Natl. Bk.             | Henry M. Garlick  |
| <b>Zanesville</b> .....       | Muskingum.     | Howard E. Buker        | First Natl. Bk.              | G. H. Stewart     |

## OHIO—CONTINUED.

## DIGEST OF OHIO COMMERCIAL LAWS.

**Assignments.**—An insolvent debtor may make an assignment in trust for the benefit of creditors. An assignment made with intent to prefer one or more creditors inures to the benefit of all creditors.

**Attachments.**—Attachment may be had when the defendant is a non-resident or a foreign corporation: or has absconded or concealed himself; or is about to remove, convert, or assign, or has concealed his property, with intent to defraud creditors; or where the debt is fraudulently contracted.

**Bank Laws.**—No law can be passed authorizing the establishment of banks until the same be submitted to the people at a general election and approved by them, and no such law has been adopted since this prohibition has been inserted in the constitution of the State. The Supreme Court has held, however, that building and loan associations, organized under the Act of 1868, and savings and loan associations, organized under the Act of 1873, may be formed, and numbers of these are doing a banking business. There are no banks of issue in the State. All banks are required to make a report to the State Auditor twice a year, showing the condition of their affairs on the first Monday of April and October. This report must be published in the newspaper. No visitatorial powers, however, are granted to the State Auditor.

**Exemptions.**—Husband and wife living together, widow or widower living with an unmarried daughter or unmarried minor son, may hold exempt from sale on judgment or order a family homestead not exceeding \$1,000 value; the wife may make demand if the husband refuse, but neither can make such demand if the other has a homestead. Where the homestead is sold for the payment of liens thereon, after payment of such liens, the owner may claim \$500 out of the balance of the proceeds of the sale, if any, in lieu of a homestead.

**Interest.**—Legal rate is 6 per cent. but parties may contract in writing for 8 per cent. If a contract be made for a higher rate than 8 per cent. the contract as to interest is void, and the recovery is limited to the principal sum and 6 per cent.

**Legal Holidays.**—Sunday, January 1, February 22, May 30, July 4, First Monday in September, December 25 and Thanksgiving.

**Limitation of Actions.**—Upon contracts not in writing, express or implied, six years; specialty or any agreement in writing, fifteen years; real action, twenty-one years. An action may be taken out of the statute by part payment, acknowledgment, or promise in writing.

**Married Women.**—Have sole control of, and separate property in all real and personal property acquired before or after marriage, together with the rents, incomes and profits thereof. Such property cannot be taken for the debts of her husband, unless he has reduced the personal property to possession with her assent. They may contract in their own name for labor or materials in repairing or improving their real estate, and may lease for three years. If a husband deserts his family or from any cause becomes incapacitated or neglects to provide for them, the wife may contract for and collect in her own name her and her minor children's earnings, and may obtain an order vesting her with the right of a *femme sole* as to acquiring property. A wife has dower in all her husband's real estate held during coverture. She may engage in business as owner or partner, and may sue and be sued alone on account of such business, and her property is liable on the judgment

## OHIO—CONTINUED.

rendered against her in such suit. Married women cannot prosecute or defend by next friend, but her husband must be joined with her, unless action contains her separate property or her separate business, or is upon her written obligation, or brought to set aside a deed or will, or between her and her husband. When they are sued together she may defend, for her own right, and if he neglects to defend his she may defend for him. Mortgages are executed in like manner with deeds. Those presented first for record must have the preference. Are not valid against innocent subsequent mortgage or purchase, unless recorded; when paid, must be cancelled of record.

**Notarial Fees.**—Protest \$1 and costs.

**Notes and Bills of Exchange.**—Bonds, notes and bills payable at a day certain after date, or after sight when made payable to order or bearer are negotiable by indorsement thereon, and vest the title thereof in indorsee. They need not be payable at a bank, or any particular place, to be negotiable. Three days of grace are allowed in the time of payment. Bill or note maturing on a holiday becomes due the preceding day.

**Stay of Executions.**—On judgments by Justices of the Peace only.

**Transfer of Corporation Stocks.**—Endorsement on back of stock effects an equitable transfer only.



## OKLAHOMA.

| <i>County Seat.</i>      | <i>County.</i>       | <i>Name of Atty.</i>              | <i>Name of Bank.</i>    | <i>Cashier.</i>    |
|--------------------------|----------------------|-----------------------------------|-------------------------|--------------------|
| <b>Alva</b> .....        | M.                   | Ellis & Shelley                   | Alva State Bk.          | W. S. Fallis.      |
| <b>Arapahoe</b> .....    | G.                   | See El Reno                       |                         |                    |
| <b>Beaver</b> .....      | Beaver.              | See Woodward                      |                         |                    |
| <b>Birds Point</b> ..... | L.                   | Dailey & Weston at Pond<br>Creek. | Bk. of Pond Creek       | J. W. Berryman.    |
| <b>Chandler</b> .....    | Lincoln.             | L. E. Payne                       | Lincoln Co. Bk.         | O. B. Kee.         |
| <b>Cheyenne</b> .....    | Roger Mills.         | See El Reno                       | Wachita Valley Bk.      | J. W. McMurtry.    |
| <b>Cloud Chief</b> ....  | Washita.             | See El Reno                       |                         |                    |
| <b>El Reno</b> .....     | Canadian.            | Blake & Blake                     | Stock Exchange Bk.      | M. Eichhoff.       |
| <b>Enid</b> .....        | O.                   | W. O. Cromwell                    | Bk. of Enid             | W. T. Dugan.       |
| <b>Fort Still</b> .....  | Kiowa &<br>Comanche. | At Marlow, Ind. Ter.              | Bk. of Marlow           | H. L. Jarboe, Jr.  |
| <b>Guthrie</b> .....     | Logan.               | S. L. Overstreet                  | Capitol Natl. Bk.       | G. E. Billingsley. |
| <b>Ioland</b> .....      | Day.                 | See Woodward                      |                         |                    |
| <b>Kaw Agency</b> ..     | Kansas.              | William Rouse at New Kirk.        | Bk. of Santa Fe         | C. A. Eastman.     |
| <b>Kingfisher</b> ....   | Kingfisher.          | D. K. Cunningham                  | Bk. of Kingfisher       | J. M. Speice.      |
| <b>Mangum</b> .....      | Greer.               | See El Reno                       | S. C. Van Leer          |                    |
| <b>Norman</b> .....      | Cleveland.           | C. L. Botsford                    | Farmers & Merchants Bk. | E. F. Taylor.      |
| <b>OKLAHOMA CITY</b> ... | Oklahoma.            | Hayes & Jenkins                   | First Natl. Bk.         | J. P. Boyle.       |
| <b>Pawhuska</b> .....    | Osages.              | See Pawnee                        |                         |                    |
| <b>Pawnee</b> .....      | Q.                   | Hill, Fitzpatrick & McGuire.      | Bk. of Pawnee.          | C. E. Vandervoort  |
| <b>Perry</b> .....       | P.                   | C. H. Wynn                        | Bk of Perry             | F. W. Farrar.      |
| <b>Ponca City</b> ....   | K.                   | D. J. Donahoe                     | Bk. of Ponca City       | Barnes & Dalton.   |
| <b>Stillwater</b> .....  | Payne.               | J. S. Workman                     | Farmers & Merchants Bk. | F. J. Wikoff.      |
| <b>Taloga</b> .....      | D.                   | See Kingfisher                    |                         |                    |
| <b>Tecumseh</b> .....    | Pottawatomie         | W. S. Pendleton                   | Bk. of Tecumseh         | John W. Lewis.     |
| <b>Watonga</b> .....     | Blaine.              | See Kingfisher                    |                         |                    |
| <b>Wilbur</b> .....      | I.                   | See El Reno                       |                         |                    |
| <b>Woodward</b> ....     | N.                   | Houston & Roy                     | Exchange Bk.            | John M. Pugh.      |

## DIGEST OF OKLAHOMA COMMERCIAL LAWS.

**Assignments.**—Voluntary assignments, without preference, for the benefit of creditors may be made by debtors of all their property (but they may except property exempted by law).

**Attachments.**—Attachments will be granted when the defendant or one of several defendants is a foreign corporation or non-resident of this Territory (but no attachment shall be allowed on this ground for any claim other than a debt or demand arising upon contract, judgment or decree); has absconded with intent to defraud his creditors; has left the county of his residence to avoid the service of summons; so conceals himself that summons cannot be served upon him; is about to remove his property, or a part thereof, out of the jurisdiction of the court with the intent to defraud his creditors; is about to convert his property, or a part thereof into money for the purpose of placing it beyond the reach of his creditors; has property or rights in action which he conceals; has assigned, removed or disposed of, or is about

## OKLAHOMA—CONTINUED.

to dispose of his property or part thereof, with intent to defraud his creditors; fraudulently contracted the debt or incurred the obligation for which suit is about to be or has been brought.

**Bank Laws.**—There is no territorial law authorizing the formation of banking corporations, but it is provided that if any officer of a bank or private banker receive or permit, or assent to the reception of money, deposits or things of value in such bank; or if such officer or banker create or assent to the creation of any indebtedness by a bank or banker after he shall have knowledge of its or his insolvency, he is individually liable for such indebtedness and is also liable to be prosecuted for larceny.

**Exemptions.**—Homestead of debtor, not exceeding \$2,000 in value, and not exceeding 160 acres of land, if outside of incorporated city or village, or two contiguous lots if in any incorporated city or village.

**Interest.**—Legal rate 7 per cent. where no rate is specified. There is no usury law.

**Legal Holidays.**—Sunday, January 1, February 22, July 4, December 25, May 30, every day on which an election is held throughout the Territory, and every day appointed by the President of the United States or by the Governor of the Territory for a public fast, thanksgiving or holiday. Whenever a legal holiday other than Sunday falls upon Sunday, the Monday following shall be observed as such holiday. Labor Day.

**Notes and Bills of Exchange.**—Bills of exchange, promissory notes, bank notes, checks, bonds, and certificates of deposit, if without date, are payable immediately, and if without specified place of payment are payable where maker may be found. Three days of grace allowed on all bills of exchange, or drafts payable at sight. Paper maturing on a holiday becomes due on the next business day. Protest, presentment and notice may be waived. Waiver of protest waives presentment and notice. Reasonable care and diligence in presentment required. Damages for accrued interest, re-exchange, expenses, etc., are, if in this Territory, two per cent.; in Nebraska, Iowa, Minnesota, Wisconsin, Illinois and Missouri, two per cent.; in any other State or Territory, five per cent., and in any foreign country, ten per cent.

**Transfer of Corporation Stocks.**—Stocks of corporation may be transferred by endorsement and delivery of the certificates of such stock by the owner or his attorney or legal representative. Such transfer is not valid between the parties hereto until same is entered upon the books of the corporation so as to show the name of the parties by and to whom transferred, the number or designation of the shares and the date of transfer.

## OREGON.

| <i>County Seat.</i>       | <i>County.</i> | <i>Name of Atty.</i>  | <i>Name of Bank.</i> | <i>Cashier.</i>   |
|---------------------------|----------------|-----------------------|----------------------|-------------------|
| <b>Albany</b> .....       | Linn.          | Whitney & Newport     | First Natl. Bk.      | E. W. Langdon.    |
| <b>Arlington</b> .....    | Gilliam.       | A. A. Jayne           | Arlington Natl. Bk.  | F. T. Hurlburt.   |
| <b>Astoria</b> .....      | Clatsop.       | Noland & Thompson     | First Natl. Bk.      | S. S. Gordon.     |
| <b>Baker City</b> .....   | Baker.         | Butcher & Johns       | First Natl. Bk.      | J. T. Donnelly.   |
| <b>Canyon City</b> .....  | Grant.         | See Baker City        |                      |                   |
| <b>Corvallis</b> .....    | Benton.        | John Burnett          | First Natl. Bk.      | W. T. Peet.       |
| <b>Dallas</b> .....       | Polk.          | Butler & Townsend     | Dallas City Bk.      | C. J. Coad.       |
| <b>Ellensburg</b> .....   | Curry.         | J. Huntley            | See Grant's Pass     |                   |
| <b>Empire City</b> .....  | Coos.          | S. H. Hazard          | See Roseburgh        |                   |
| <b>Enterprise</b> .....   | Wallowa.       | Ivanhoe & Sheahan     | Wallowa Natl. Bk.    | W. R. Holmes.     |
| <b>Eugene City</b> .....  | Lane.          | E. O. Potter          | First Natl. Bk.      | S. B. Eakin.      |
| <b>Grant's Pass</b> ..... | Josephine.     | H. L. Benson          | First Natl. Bk.      | R. A. Booth.      |
| <b>Harney</b> .....       | Harney.        | T. Williams           | See Baker City       |                   |
| <b>Heppner</b> .....      | Morrow.        | Brown & Hamilton      | First Natl. Bk.      | George Conser.    |
| <b>Hillsborough</b> ..... | Washington.    | T. H. Tongue          | First Natl. Bk.      | J. D. Merryman.   |
| <b>Jacksonville</b> ..... | Jackson.       | H. K. Hanna           | Peekman & Reames     |                   |
| <b>Klamath</b> .....      | Klamath.       | Cogswell & Halee      | See Lake View        |                   |
| <b>Lake View</b> .....    | Lake.          | C. A. Cogswell        | Lake View Bk.        | A. McCallen.      |
| <b>McMinnville</b> .....  | Yam Hill.      | Ramsey & Fenton       | First Natl. Bk.      | W.D. McDonald, Jr |
| <b>Oregon City</b> .....  | Clackamas.     | L. L. Porter          | Commercial Bk.       | F. E. Donaldson.  |
| <b>Pendleton</b> .....    | Umatilla.      | C. H. Carter          | First Natl. Bk.      | Sam. P. Sturgis.  |
| <b>Portland</b> .....     | Multnomah.     | Durham, Platt & Platt | First Natl. Bk.      | G. E. Withington. |
| <b>Prineville</b> .....   | Crook.         | M. E. Brink           | First Natl. Bk.      | T. M. Baldwin.    |
| <b>Roseburgh</b> .....    | Douglas.       | A. M. Crawford        | First Natl. Bk.      | W. T. Wright.     |
| <b>St. Helen</b> .....    | Columbia.      | F. A. Moore           | See Portland         |                   |
| <b>Salem</b> .....        | Marion.        | George C. Bingham     | Capital Natl. Bk.    | J. H. Albert.     |
| <b>The Dalles</b> .....   | Wasco.         | Dufur & Menefee       | The Dalles Natl. Bk. | M. A. Moody.      |
| <b>Tillamook</b> .....    | Tillamook.     | Claude Thayer         | C. & E. Thayer       |                   |
| <b>Toledo</b> .....       | Lincoln.       | See Corvallis         |                      |                   |
| <b>Union</b> .....        | Unlon.         | Robert Eakin          | First Natl. Bk.      | Will Wright.      |
| <b>Vale</b> .....         | Malheur.       | H. C. Naption         | See Baker City       |                   |
| <b>Wasco</b> .....        | Sherman.       | Bright & Murchie      | Sherman Co. Bk.      | V. C. Brock.      |

## DIGEST OF OREGON COMMERCIAL LAWS.

**Assignments.**—No general assignment by an insolvent, or in contemplation of insolvency for the benefit of creditors, is valid unless made for the benefit of all his creditors in proportion to the amount of their respective claims.

**Attachments.**—A writ of attachment shall be issued when the defendant is indebted to the plaintiff upon a contract, express or implied, for the direct payment of money, and that the payment of the same has not been secured by any mortgage, lien or pledge, upon any real or personal property ; and that the sum for which the attachment is asked is an actual *bona fide* existing debt due and owing from the defendant to the plaintiff, and that the attachment is not sought nor the action prosecuted to hinder, delay or defraud any creditor of the defendant.



## OREGON—CONTINUED.

**Bank Laws.**—There are no laws regulating banks or banking, and there are no State banks.

**Exemptions.**—Homestead of any family is exempt from judicial sale for the satisfaction of any liability hereafter contracted, or by judgment hereafter obtained on such debt, to the extent of 160 acres when not located in town or city (or if so located to the extent of one block), and to the extent of \$1,500 in value.

**Interest.**—Legal rate is 8 per cent., but contracts to pay not to exceed 10 per cent., and to pay not to exceed 8 per cent., and taxes may be enforced. Usury is punishable by forfeiture of both principal and interest to the common school fund.

**Legal Holidays.**—Sunday, January 1, February 22, May 30, July 4, First Monday in September, December 25, public fast, Thanksgiving and every general election day. Whenever any legal holiday other than a Sunday falls upon Sunday, the Monday following shall be and be observed as such holiday, First Saturday in June.

**Limitation of Actions.**—On contracts not under seal, express or implied, six years; on judgments or decrees of any court and sealed instruments, ten years; recovery of real property, ten years.

**Married Women.**—All property of the wife's at marriage or afterwards acquired by gift, devise or inheritance, is her sole property, and not subject to the debts of her husband. She may buy, sell and make contracts, and her separate estate is liable for the same.

**Notarial Fees.**—Protest \$3.

**Notes and Bills of Exchange.**—All negotiable instruments are commercial paper. They are not required to be paid at any particular place unless a place of payment is specified in the instrument. No days of grace in this State. Negotiable instruments falling due on a holiday become due on the next business day. No person can be charged as an acceptor of a bill of exchange unless the acceptance be in writing, signed by himself or his lawful agent. Indorsers, if properly charged by protest, are liable as long as the maker. Damages allowed on protested bills of exchange: domestic, five per cent., foreign 10 per cent.

**Stay of Executions.**—Only by order of the Courts.

**Transfer of Corporation Stocks.**—The corporation, in case of a sale, is required to make the necessary transfer upon the books. By-laws generally regulate the manner of transfer.

## PENNSYLVANIA.

| <i>County Seat.</i>         | <i>County.</i> | <i>Name of Atty.</i>    | <i>Name of Bank.</i>                            | <i>Cashier.</i>     |
|-----------------------------|----------------|-------------------------|---|---------------------|
| <b>Allentown</b> .....      | Lehigh.        | Robert E. Wright        | Allentown Natl. Bk.                             | C. M. W. Keck.      |
| <b>Beaver</b> .....         | Beaver.        | John M. Buchanan        | First Natl. Bk.                                 | E. J. Allison.      |
| <b>Bedford</b> .....        | Bedford.       | M. A. Points            | First Natl. Bk.                                 | E. S. Doty.         |
| <b>Bellefonte</b> .....     | Centre.        | Ovris, Bower & Ovris    | First Natl. Bk.                                 | John P. Harris.     |
| <b>Bloomsburgh</b> .....    | Columbia.      | Grant Herring           | First Natl. Bk.                                 | E. B. Tustin.       |
| <b>Brookville</b> .....     | Jefferson.     | Means & Ciark           | Jefferson Co. Natl. Bk.                         | J. S. Carroll.      |
| <b>Butler</b> .....         | Butler.        | Williams & Mitchell     | Butler Co. Natl. Bk.                            | C. A. Bailey.       |
| <b>Carlisle</b> .....       | Cumberland.    | R. M. Henderson         | Farmers Bk.                                     | Walter Stuart.      |
| <b>CHAMBERSBURG</b> .....   | Franklin.      | W. U. Brewer            | Valley Natl. Bk.                                | John R. Orr.        |
| <b>Clarion</b> .....        | Clarion.       | James T. Maffett        | Second Natl. Bk.                                | J. M. Shannon.      |
| <b>Clearfield</b> .....     | Clearfield.    | Felding & Betts         | County Natl. Bk.                                | H. B. Powell.       |
| <b>Coudersport</b> .....    | Potter.        | Mann & Osmond           | First Natl. Bk.                                 | N. A. Pinney.       |
| <b>Danville</b> .....       | Montour.       | James Scarlett          | First Natl. Bk.                                 | B. R. Gearhart.     |
| <b>Doyleston</b> .....      | Bucks.         | Henry Lear              | Doyleston Natl. Bk.                             | John J. Brock.      |
| <b>Easton</b> .....         | Northampton    | Russell C. Stewart      | Easton Trust Co.                                | John Bacon.         |
| <b>Ebensburgh</b> .....     | Cambria.       | Kittell & Little        | Johnston, Buck & Co.                            |                     |
| <b>Emporium</b> .....       | Cameron.       | D. W. Green             | First Natl. Bk.                                 | M. P. Whiting.      |
| <b>Erie</b> .....           | Erie.          | T. A. Lamb              | Second Natl. Bk.                                | C. F. Allis.        |
| <b>Franklin</b> .....       | Venango.       | McCalmont & Osborne     | First Natl. Bk.                                 | F. W. Officer.      |
| <b>Gettysburgh</b> .....    | Adams.         | Wm. McSherry, Jr.       | First Natl. Bk.                                 | F. M. Bushman.      |
| <b>Greensburg</b> .....     | Westmoreland   | W. C. Griffith          | First Natl. Bk.                                 | Jos. R. Eisaman.    |
| <b>Harrisburgh</b> .....    | Dauphin.       | Wolfe & Bailey          | Dauphin Deposit Bk.                             | W. K. Abricks.      |
| <b>HOLLIDAYSBURGH</b> ..... | Blair.         | August S. Landis        | First Natl. Bk.                                 | O. W. Gardner.      |
| <b>Honesdale</b> .....      | Wayne.         | P. F. Kimble            | Honesdale Natl. Bk.                             | E. F. Torrey.       |
| <b>Huntington</b> .....     | Huntington.    | W. McKnight Williamson  | First Natl. Bk.                                 | S. R. Shumaker.     |
| <b>Indiana</b> .....        | Indiana.       | J. N. Banks             | First Natl. Bk.                                 | W. J. Mitchell.     |
| <b>Kittaning</b> .....      | Armstrong.     | M. F. Leason            | Natl. Bk. of Kittaning                          | Wm. Pollock.        |
| <b>Lancaster</b> .....      | Lancaster.     | John E. Snyder          | Fulton Natl. Bk.                                | John C. Carper.     |
| <b>La Porte</b> .....       | Sullivan.      | E. M. Dunham            | La Porte Bk.                                    | J. A. Jordan.       |
| <b>Lebanon</b> .....        | Lebanon.       | Grant Weidman           | First Natl. Bk.                                 | John H. Hoffer.     |
| <b>Lewisburgh</b> .....     | Union.         | D. B. Miller            | Union Natl. Bk.                                 | John K. Kremer.     |
| <b>Lewistown</b> .....      | Mifflin.       | Elber & Son             | Mifflin Co. Natl. Bk.                           | David E. Robeson.   |
| <b>Lock Haven</b> .....     | Clinton.       | Jesse Merrill           | First Natl. Bk.                                 | Moore Fredericks    |
| <b>McCONNELLSBURG</b> ..... | Fulton.        | J. Nelson Sipes         | Fulton Co. Bk.                                  | David B. Nace.      |
| <b>Mauch Chunk</b> .....    | Carbon.        | Loose & Craig           | First Natl. Bk.                                 | Edgar Twining.      |
| <b>Meadville</b> .....      | Crawford.      | George F. Davenport     | New First Natl. Bk.                             | Wm. Thomas.         |
| <b>Media</b> .....          | Delaware.      | George E. Darlington    | First Natl. Bk.                                 | J. W. Hawley.       |
| <b>Mercer</b> .....         | Mercer.        | Q. A. Gordon            | Farmers & Mechanics Natl. Bk.                   | John I. Gordon.     |
| <b>Middleburg</b> .....     | Snyder.        | T. J. Smith             | First Natl. Bk.                                 | J. N. Thompson, Jr. |
| <b>Mifflintown</b> .....    | Juniata.       | George J. Parker        | First Natl. Bk.                                 | Ezra C. Doty.       |
| <b>Milford</b> .....        | Pike.          | H. I. Baker             | At East Stroudsburg, East Stroudsburg Natl. Bk. | L. H. Nicholas.     |
| <b>Montrose</b> .....       | Susquehanna    | M. S. Allen             | First Natl. Bk.                                 | Emos Nichols.       |
| <b>NEW BLOOMFIELD</b> ..... | Perry.         | J. C. McAllister        | At Duncannon, Duncannon Natl. Bk.               | P. F. Duncan.       |
| <b>New Castle</b> .....     | Lawrence.      | W. H. Falls             | Natl. Bk. of Lawrence Co.                       | R. Crawford.        |
| <b>Norristown</b> .....     | Montgomery.    | Chas. H. Stinson        | First Natl. Bk.                                 | George Shannon.     |
| <b>Philadelphia</b> .....   | Philadelphia.  | Page, Allison & Penrose | First Natl. Bk.                                 | M. McMichael, Jr.   |

## PENNSYLVANIA—CONTINUED.

| <i>County Seat.</i>     | <i>County.</i>  | <i>Name of Atty.</i> | <i>Name of Bank.</i>      | <i>Cashier.</i>   |
|-------------------------|-----------------|----------------------|---------------------------|-------------------|
| <b>Pittsburgh</b> ....  | Allegheny.      | Knox & Reed          | Farmers Deposit Natl. Bk. | J. W. Fleming.    |
| <b>Pottsville</b> ..... | Schuylkill.     | John W. Ryan         | Safe Deposit Bk.          | Chas. H. Hazzard  |
| <b>Reading</b> .....    | Berks.          | Chas. H. Schaeffer   | Natl. Union Bk.           | Edwin Boone.      |
| <b>Ridgway</b> .....    | Elk.            | Ch. McCauley         | Elk Co. Bk.               | M. S. Kline.      |
| <b>Scranton</b> .....   | Lackawanna.     | Taylor & Lewis       | First Natl. Bk.           | Isaac Post.       |
| <b>Smethport</b> .....  | McKeen.         | R. H. Rose           | Henry Hamlin              | S. C. Townsend.   |
| <b>Somerset</b> .....   | Somerset.       | John H. Uhl          | Somerset Co. Natl. Bk.    | Milton J. Pritts. |
| <b>Stroudsburgh</b> ..  | Monroe.         | Stephen Holmes       | Stroudsburgh Natl. Bk.    | John S. Fisher.   |
| <b>Sunbury</b> .....    | Northumberland. | S. J. Packer         | First Natl. Bk.           | G. W. Deppen.     |
| <b>Tionesta</b> .....   | Forest.         | Samuel B. Irwin      | May, Park & Co.           | A. B. Kelly.      |
| <b>Towanda</b> .....    | Bradford.       | R. A. Mercur         | First Natl. Bk.           | N. N. Betts.      |
| <b>TUNKHANNOCK</b> ...  | Wyoming.        | James W. Piatt       | Wyoming Natl. Bk.         | John B. Fassett.  |
| <b>Uniontown</b> .....  | Fayette.        | Samuel E. Ewing      | First Natl. Bk.           | E. S. Hackney.    |
| <b>Warren</b> .....     | Warren.         | James O. Parmelee    | Warren Natl. Bk.          | F. E. Hertzell.   |
| <b>Washington</b> ..    | Washington.     | T. Jeff. Duncan      | First Natl. Bk.           | C. S. Ritchie.    |
| <b>Waynesburgh</b> ..   | Greene.         | Barb & Downey        | Citizens Natl. Bk.        | J. C. Garard.     |
| <b>WELLSBOROUGH</b> ..  | Tioga.          | Elliott & Watrous    | First Natl. Bk.           | Henry C. Cox.     |
| <b>West Chester</b> ..  | Chester.        | R. S. Waddell        | Natl. Bk. of Chester Co.  | I. Cary Carver.   |
| <b>Wilkes-Barre</b> ..  | Luzerne.        | L. H. Bennett        | Second Natl. Bk.          | E. W. Mulligan.   |
| <b>Williamsport</b> ..  | Lycoming.       | W. W. Hart           | First Natl. Bk.           | W. H. Sloan.      |
| <b>York</b> .....       | York.           | Edward Chapin        | City Bk.                  | R. H. Shindel.    |

## PRINCIPAL CITIES, NOT COUNTY SEATS.

|                        |            |                   |                        |                |
|------------------------|------------|-------------------|------------------------|----------------|
| <b>Allegheny</b> ..... | Allegheny. | James W. Collins  | Second Natl. Bk.       | A. S. Cameron. |
| <b>Chester</b> .....   | Delaware.  | George B. Lindsay | Delaware Co. Natl. Bk. | B. T. Hall.    |

## DIGEST OF PENNSYLVANIA COMMERCIAL LAWS.

**Assignments.**—Assignments may be made for the benefit of all creditors, but there is no provision for the discharge of the debtor. Debtor cannot prefer any creditor by his deed except for wages of labor.

**Attachments.**—Attachments may issue when debtor is about to remove his property or conceal it with intent to defraud his creditors, or has fraudulently contracted the debt.

**Bank Laws.**—Any person or association of persons, not less than five, may establish bank of discount, deposit, and circulation with a capital of not less than \$50,000 nor more than \$1,900,000. Whenever any association desires to establish a bank, or increase the capital, a certificate to that effect must be made for at least six months in at least three newspapers, one published at the seat of government and the other



## PENNSYLVANIA—CONTINUED.

two in the city or county where such a bank is located. When a copy of this certificate containing the name, place of business, amount of capital stock, with the number of shares into which the same shall be divided is certified by the Attorney-General, it is recorded after the manner of deeds, and the Governor, upon a certified copy of such certificate being produced before him, causes letters patent to be issued. Every person or corporation to whom letters patent may be granted, is authorized to carry on business for twenty years from the date of patent. The Auditor General is required to report annually to the Legislature, within three days of the commencement of the session, a summary of the condition of every incorporated bank, with an abstract of the amount of banking capital returned by them. The capital stock of each bank is divided into shares of \$50 each. It is the duty of every cashier to publish in the newspapers a statement giving the amount of assets and liabilities, circulation, deposits, gold and silver, with all evidences of debt, with the personal and real property of the bank; and semi-annual reports are required. The Auditor General is to require quarterly statements from cashiers of the condition of banks, and one of the statements shall be made in November. Stockholders are individually liable for the notes issued by the bank.

**Exemptions.**—There is no homestead law. Property, real or personal, to the value of \$300, besides wearing apparel, is exempt.

**Interest.**—Legal interest 6 per cent. Illegal interest does not forfeit the debt, but no more than 6 per cent. can be recovered. Illegal interest can be recovered back if sued for in six months.

**Legal Holidays.**—Sunday, January 1, February 22, Good Friday, May 20, July 4, First Saturday of September, December 25, Saturday half-holiday, the first Tuesday after the first Monday in November (Election Day). When January 1, February 22, July 4, or December 25, shall occur on Sunday, the following Monday shall be a holiday.

**Limitation of Actions.**—Book accounts, debts, notes, and contracts, not under seal, expire by limitation in six years; contracts under seal in twenty-one years.

**Married Women.**—A married woman shall have the same right to acquire, hold, possess, improve, control, use or dispose of her property, real and personal, in possession or expectancy in the same manner as if she were *femme sole*; provided, however, that a married woman shall have no power to mortgage or convey her real estate unless her husband join in such mortgage or conveyance. She shall be capable of entering into and rendering herself liable upon any contract relating to any trade or business in which she may engage, or for necessities, and for the use, enjoyment and improvement of her separate estate, and of suing and being sued, either upon such contracts, or for torts done to or committed by her, in all respects as if she were a *femme sole*. A married woman may make, execute, and deliver leases of her property, real and personal, and assignments, transfers and sales of her separate personal property, and notes, bills, drafts, bonds or obligations of any kind, and appoint attorneys to act for her, and it shall not be necessary for her husband to be made a party thereto or joined therein. A married woman may dispose of her property, real or personal, by last will and testament, in writing, signed by her, or manifested by her mark or cross made by her at the end thereof in the same manner as if she were unmarried, and hereafter a will executed by a woman before marriage shall not be deemed to be revoked by her subsequent marriage. Approved July 4, 1887.

## PENNSYLVANIA—CONTINUED.

**Notarial Fees.**—Protest \$2.00.

**Notes and Bills of Exchange.**—Bills of exchange, checks, promissory notes and orders drawn or endorsed to order or bearer are negotiable. Those drawn at sight or payable on demand are without grace, and are due and payable on presentation thereof, but those not so drawn are allowed three days of grace. A clause in the bill of exchange, draft, note, etc., providing for the payment of attorney's commissions, costs, etc., destroys its negotiability. All bills of exchange, drafts, checks, promissory notes, etc., otherwise presentable for acceptance or payment on any holiday are presentable for acceptance or payment on the secular business day next succeeding.

**Stay of Executions.**—On contracts under \$200, six months; over \$200 and under \$500, nine months; over \$500, one year. In Justices' Courts, \$20 and under, three months; \$20 to \$60, six months; over \$60, nine months.

**Transfer of Corporation Stocks.**—The manner of transferring stock is regulated by the by-laws of each corporation. The certificate of stock and transfer books, or either, of any corporation shall be *prima facie* evidence of the right of the person named therein to vote thereon as the owner either personally or by proxy.



## RHODE ISLAND.

| <i>County Seat.</i>         | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i>    | <i>Cashier.</i>   |
|-----------------------------|----------------|----------------------|-------------------------|-------------------|
| <b>Bristol</b> .....        | Bristol.       | O. L. Bosworth       | First Natl. Bk.         | H. W. Church.     |
| <b>EAST GREENWICH</b> ..... | Kent.          | Chas. A. Ames        | Greenwich Natl. Bk.     | S. M. Knowles.    |
| <b>Kingston</b> .....       | Washington.    | F. C. Olney          | Natl. Landholders Bk.   | M. F. Perry.      |
| <b>Newport</b> .....        | Newport.       | F. B. Peckham        | Newport Natl. Bk.       | Henry C. Stevens. |
| <b>Providence</b> .....     | Providence.    | John T. Blodgett     | Manufacturers Natl. Bk. | Francis E. Bates. |

## DIGEST OF RHODE ISLAND COMMERCIAL LAWS.

**Assignments.**—Assignments for equal benefit of all creditors can be made. All preferences are void.

**Attachments.**—An original writ, or writ of mesne process, to attach the real as well as the personal estate of a defendant may be issued whenever the plaintiff, his agent or attorney, shall make affidavit that the plaintiff has a just claim against the defendant that is due, and upon which he expects to recover in the action a sum sufficient to give jurisdiction thereof to the court to which said writ is made returnable. Attachments cannot issue upon a debt not matured.

**Bank Laws.**—Banks, like all business corporations under the constitution of Rhode Island, are chartered by special act presented to one Legislature, and, after public notice, granted by a succeeding Legislature. In most charters now in force is a provision making stockholders liable for all debts of the bank. The Legislature, or the Governor when the Legislature is not in session, may at any time appoint a special commission to examine one or more banks; and if three or more officers, stockholders or creditors of any bank make a written complaint, the Governor shall appoint such a commission. Banks are not required to make public statements of their condition, but must report to the State Auditor on a day between November 15th and December 15th in each year, the day to be subsequently designated by him.

**Exemptions.**—No homestead law. Necessary wearing apparel of debtor and his family; necessary working tools, not exceeding \$200, and household furniture and family stores, not exceeding \$300, are exempt from attachment and execution where the debtor is a householder.

**Interest.**—Legal rate is 6 per cent., but any rate agreed upon between the parties may be taken. There is no usury law.

**Legal Holidays.**—Sunday, July 4, Christmas and February 22 (if they fall on Sunday then the day following), May 30 (or if it falls on Sunday then the day preceding it), also election days, viz., the first Wednesday in April of each year, and Tuesday next after the first Monday in November, 1890, and every second year thereafter; Arbor Day, Labor Day (first Monday in September) and Thanksgiving Day. Bank holiday every Saturday after 12 M.

**Limitation of Actions.**—Accounts, six years; simple promissory notes, six years; sealed instruments and judgments, twenty years. An oral promise and partial payment revive the debt.



## RHODE ISLAND—CONTINUED.

**Married Women.**—All property acquired before or after marriage is so far secured to the wife, that it cannot be taken for the husband's debts. She cannot transact business as a trader. The separate estate of the wife is not liable for family expenses.

**Notarial Fees.**—Protest \$1.50, each additional indorsement twenty-five cents.

**Notes and Bills of Exchange.**—All paper in which there is not a provision to the contrary is entitled to three days' grace. Indorsers of commercial paper are holden on notice from notary public in accordance with the usages of commercial law. Paper maturing on a holiday becomes payable on next business day. Damages on protested bills of exchange: domestic 5 per cent; foreign, 10 per cent.

**Stay of Executions.**—Only by order of the Court.

**Transfer of Corporation Stocks.**—As the by-laws of the corporation may prescribe.

## SOUTH CAROLINA.

| <i>County Seat.</i>      | <i>County.</i> | <i>Name of Atty.</i>    | <i>Name of Bank.</i>          | <i>Cashier.</i>    |
|--------------------------|----------------|-------------------------|-------------------------------|--------------------|
| <b>Abbeville</b> .....   | Abbeville.     | Parker & McGowan        | Natl. Bk. of Abbeville        | B. S. Barnwell.    |
| <b>Aiken</b> .....       | Aiken.         | Henderson Bros.         | Bk. of Aiken                  | W.W.Muckenfuse     |
| <b>Anderson</b> .....    | Anderson.      | John K. Hood            | Farmers & Merchants Bk.       | J. R. Van Diver.   |
| <b>Barnwell</b> .....    | Barnwell.      | Bates & Simms           | Bk. of Barnwell               | F. C. Butler.      |
| <b>Beauford</b> .....    | Beauford.      | Wm. Elliott             | Bk. of Beauford               | B. S. Sams.        |
| <b>Bennetsville</b> ..   | Marlborough.   | Dudley & Caston         | Bk. of Marlborough            | T. G. Matheson.    |
| <b>Camden</b> .....      | Kershaw.       | Wm. M. Shannon          | Bk. of Camden                 | C. H. Yates.       |
| <b>Charleston</b> ....   | Charleston.    | Joseph W. Barnwell      | Peoples Natl. Bk.             | E. H. Sparkman.    |
| <b>Chester</b> .....     | Chester.       | A. G. Brice             | Exchange Bk.                  | T. H. White.       |
| <b>Chesterfield</b> .... | Chesterfield.  | R. T. Caston            | At Cheraw, Bk. of Cheraw      | F. A. Waddill.     |
| <b>Columbia</b> .....    | Richland.      | F. H. Weston            | Carolina Natl. Bk.            | Willie Jones.      |
| <b>Conway</b> .....      | Horry.         | Johnson & Quattlebaum   | Bk. of Conway                 | D. A. Spivey.      |
| <b>Darlington</b> ....   | Darlington.    | Boyd & Brown            | Peoples Bk.                   | H. L. Charles.     |
| <b>Edgefield</b> .....   | Edgefield.     | A. S. Tompkins          | Farmers Bk.                   | A. E. Padgett.     |
| <b>Florence</b> .....    | Florence.      | W. A. Brunson           | Bk. of Florence               | W. J. Brown.       |
| <b>Georgetown</b> ...    | Georgetown.    | W. Hazard               | Bk. of Georgetown             | J. I. Hazard.      |
| <b>Greenville</b> ....   | Greenville.    | Mooney & Earle          | Natl. Bk. of Greenville       | W. E. Beattie.     |
| <b>Hampton</b> .....     | Hampton.       | W. S. Tillinghast       | Bk. of Hampton                | R. E. Cansey.      |
| <b>Kingstree</b> .....   | Williamsburg   | T. M. Gilland           | Snow & Co.                    | D. J. McIntyre.    |
| <b>Lancaster</b> .....   | Lancaster.     | Jones & Williams        | Bk. of Lancaster              | H. C. Thomson.     |
| <b>Laurens</b> .....     | Lanrens.       | N. B. Dial              | Peoples Loan & Exchange Bk.   | W. A. Watts.       |
| <b>Lexington</b> .....   | Lexington.     | C. M. Efrid             | Lexington Savings Bk.         | W. P. Roof.        |
| <b>Manning</b> .....     | Clarendon.     | Joseph F. Rhame         | Bk. of Manning                | Joseph Sprott, Jr. |
| <b>Marion</b> .....      | Marion.        | C. A. Woods             | Merchants & Farmers Bk.       | W. C. Cross.       |
| <b>Mt. Pleasant</b> ..   | Berkley.       | H. R. Jenkins           | See Charleston                |                    |
| <b>Newberry</b> .....    | Newberry.      | J. F. J. Caldwell       | Natl. Bk. of Newberry         | T. S. Duncan.      |
| <b>Orangeburgh</b> ..    | Orangeburgh.   | B. H. Moss              | Bk. of Orangeburgh            | J. E. Bull.        |
| <b>Pickens</b> .....     | Pickens.       | J. E. Boggs             | See Walhalla                  |                    |
| <b>Spartanburgh</b> ..   | Spartanburgh   | George W. Nichols       | Natl. Bk. of Spartanburgh     | W. E. Burnett.     |
| <b>Sumter</b> .....      | Sumter.        | Lee & Moise             | Simonds Natl. Bk.             | L. S. Carson.      |
| <b>Union</b> .....       | Union.         | Munro & Munro           | Merchants & Planters Bk.      | George Munro.      |
| <b>Walhalla</b> .....    | Oconee.        | Verner & Gibson         | J. D. Verner.                 |                    |
| <b>WALTERBOROUGH</b> ..  | Colleton.      | Howell, Murphy & Farrow | Walterborough Loan & Sav. Bk. | R. L. Fraser, Jr.  |
| <b>WINNSBOROUGH</b> ...  | Fairfield.     | A. S. Douglass          | Winnsborough Natl. Bk.        | T. K. Elliott.     |
| <b>Yorkville</b> .....   | York.          | C. E. Spencer           | Loan & Savings Bk.            | F. A. Gilbert.     |

## DIGEST OF SOUTH CAROLINA COMMERCIAL LAWS.

**Assignments.**—Assignments for the benefit of creditors may be made. No preferences are allowed.

**Attachments.**—An attachment may issue against a corporation created by or under the laws of any other State or against a defendant who is not a resident of this State, or against a defendant who has absconded or concealed himself, or whenever any person or corporation is about to remove any of his or its property from this State, or has assigned, disposed of or secreted, or is about to assign, dispose of or secrete any of his or its property with intent to defraud creditors.



## SOUTH CAROLINA—CONTINUED.

**Bank Laws.**—The General Assembly can grant no charter for banking purposes, except on condition that the stockholders shall be liable for its debts to the amount of their respective shares and upon condition also that no director or officer shall borrow any money from the corporation. If any director or officer be convicted for violating this provision he may be punished by fine or imprisonment. No loans can be made for a longer period than twelve months. All State banks may invest their capital in the bonds of the State, or of the United States, to an amount not exceeding one-half of its capital. The notes of the bank in circulation must not exceed, for more than four consecutive weeks, three times the amount of gold and silver coin and bullion in its possession or subject to its control within the State and to it belonging, and the bank is liable to a forfeiture of \$500 for every successive week during which such excess shall exist. Each bank is required to transmit on Wednesday of each week to the Comptroller-General a certified account of the gold and silver coin and bullion to it belonging, and it is liable to a forfeiture of \$100 per day to the State if it neglect to transmit such report. If any officer of a bank receive any deposit or trust, or create any debt on behalf of the bank after he is cognizant of its insolvency he shall be deemed guilty of felony, and shall be liable also to the amount of such deposit trust or indebtedness to the person injured. The comptroller is required to collate the various statements in the returns made by the banks so as to present a comparative view of the several items thereof and publish the same in a newspaper.

**Exemptions.**—Homestead not to exceed in value \$1,000 with the yearly products thereof; and every head of a family residing in this State, whether entitled to a homestead exemption in lands or not, personal property not to exceed in value the sum of \$500.

**Interest.**—Legal rate is 7 per cent., but 8 per cent. may be contracted for in writing. The receipt of any interest greater than that thus allowed shall be attended not only with the forfeiture of all interest, but the lender shall be liable in a separate action for double the sum so usuriously received.

**Legal Holidays.**—Sunday, National Thanksgiving Days, and all General Election Days, the first day of January, the twenty-second day of February, the fourth day of July, the first Monday in September, the twenty-fifth day of December, and Labor Day.

**Limitation of Actions.**—Actions upon a judgment or decree of any court of the United States, or of any State or Territory, or upon a sealed instrument, other than sealed notes and personal bonds for payment of money only, which are not secured by mortgage, must be brought within twenty years. An action upon a contract, obligation or liability, express or implied, not under seal, and upon sealed notes or personal bonds for the payment of money only, which are not secured by mortgage, within six years.

**Married Women.**—The Constitution provides, "the real and personal property of a married woman, held at the time of her marriage, or which she may thereafter acquire, shall not be subject to levy or sale for the husband's debts, but shall be held as her separate property." A married woman may deal as a *femme sole* and her property is bound by her contracts.

**Notarial Fees.**—Protest \$2 and postage.

**Notes and Bills of Exchange.**—Bills of exchange and promissory notes, drawn in the usual form, are recognized as commercial paper, and if drawn payable at sight



## SOUTH CAROLINA—CONTINUED.

are entitled to days of grace. Paper falling due on legal holiday to be paid the next day thereafter. No protest is needed on an inland bill for less than \$100. On all bills of exchange drawn on persons resident within the United States, and without this State, and returned protested, the damages are ten per cent., and any other part of North America or in the West India Islands, twelve and one-half per cent. On all bills drawn on persons in any other part of the world the damages are fifteen per cent.

**Stay of Executions.**—No stay of execution unless ordered by the courts.

**Transfer of Corporation Stocks.**—Except as between the parties, transfer to be valid must be on books of company.

## SOUTH DAKOTA.

| <i>County Seat.</i>     | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i>            | <i>Cashier.</i>    |
|-------------------------|----------------|----------------------|---------------------------------|--------------------|
| <b>Aberdeen</b> .....   | Brown.         | John H. Perry        | Aberdeen Natl. Bk.              | F. W. Brooks       |
| <b>Alexandria</b> ..... | Hanson.        | F. B. Smith          | Farmers Bk.                     | V. K. Stillwell.   |
| <b>Armour</b> .....     | Douglas.       | E. S. Johnson        | Armour State Bk.                | Franklin Floete.   |
| <b>Bangor</b> .....     | Walworth.      | W. R. Green          | Walworth Co. Bk.                | W. R. Green.       |
| <b>Britton</b> .....    | Marshall.      | James Wells          | State Bk. of J. Voak & Co.      | J. J. Aplin.       |
| <b>Brookings</b> ....   | Brookings.     | Hall & Cheever       | First Natl. Bk.                 | Horace Fishback.   |
| <b>Canton</b> .....     | Lincoln.       | O. S. Gifford        | Lincoln Co. Bk.                 | O. K. Brown.       |
| <b>Castlewood</b> ....  | Hamlin.        | Thomas & Hopkin      | Hamlin Co. Bk.                  | H. H. Curtis.      |
| <b>Chamberlain</b> ..   | Brule.         | Morrow & Wright      | Bk. of Chamberlain              | Patrick Henry.     |
| <b>Clark</b> .....      | Clark.         | S. A. Keenan         | First Natl. Bk.                 | Carl Jackson.      |
| <b>Custer</b> .....     | Custer.        | Porter & Wood        | Custer Co. Bk.                  | T. W. Delicate.    |
| <b>Deadwood</b> .....   | Lawrence.      | Moody & Washabaugh   | First Natl. Bk.                 | D. A. McPherson.   |
| <b>De Smet</b> .....    | Kingsbury.     | C. S. Whiting        | Kingsbury Co. Bk.               | E. P. Sanford.     |
| <b>Elk Point</b> .....  | Union.         | Ira P. Nichols       | Citizens Bk.                    | F. M. Gilmore.     |
| <b>Faulkton</b> .....   | Faulk.         | D. H. Latham         | Security State Bk.              | C. A. Morse.       |
| <b>Flandrean</b> ....   | Moody.         | John Q. Adams        | Flandreau State Bk.             | Albert Faegre.     |
| <b>Gann Valley</b> ..   | Buffalo.       | See Chamberlain      |                                 |                    |
| <b>Gary</b> .....       | Denel.         | J. C. Eakins         | Exchange Bk.                    | A. L. Houghton.    |
| <b>Gettysburg</b> ....  | Potter.        | A. L. Ellis          | Potter Co. Bk.                  | J. R. Hnghes.      |
| <b>Highmore</b> .....   | Hyde.          | F. M. Barnes         | Bk. of Highmore                 | Frank Drew.        |
| <b>Hot Springs</b> ...  | Fall River.    | J. H. Boomer         | Bk. of Hot Springs              | G. C. Smith.       |
| <b>Howard</b> .....     | Miner.         | Farmer & Farmer      | Security Bk. of Dakota          | C. L. Oleson.      |
| <b>Huron</b> .....      | Beadle.        | John L. Pyle         | Sioux Valley Bk.                | Hubert Loonan.     |
| <b>Ipswich</b> .....    | Edmunds.       | H. C. Briggs         | Bk. of Ipswich                  | A. J. Beebe.       |
| <b>Leola</b> .....      | McPherson.     | Andrew Williams      | State Bk. of Leola              | C. Turner.         |
| <b>Madison</b> .....    | Lake.          | J. H. Williamson     | First Natl. Bk.                 | G. L. McCallister. |
| <b>Millbank</b> .....   | Grant.         | Thomas L. Bouck      | Farmers Bk.                     | F. B. Roberts.     |
| <b>Miller</b> .....     | Hand.          | J. H. Cole           | Citizens Bk.                    | W. H. Waters.      |
| <b>Minnesela</b> ....   | Butte.         | See Deadwood         |                                 |                    |
| <b>Mitchell</b> .....   | Davison.       | A. E. Hitchcock      | First Natl. Bk.                 | F. E. Moses.       |
| <b>Mound City</b> ...   | Campbell.      | H. J. Krueger        | Campbell Co. State Bk.          | A. F. Campbell.    |
| <b>Nashville</b> .....  | Harding.       | See Deadwood         |                                 |                    |
| <b>Oacoma</b> .....     | Lyman.         | See Chamberlain      |                                 |                    |
| <b>Olivet</b> .....     | Hutchinson.    | J. M. Gray           | At Parkston, Parkston State Bk. | H. E. Casteel.     |
| <b>Onida</b> .....      | Sully.         | Coe I. Crawford      | Sully Co. Savings Bk.           | D. Q. Jordan.      |
| <b>Parker</b> .....     | Turner.        | S. V. Jones          | First Natl. Bk.                 | F. L. Clisby.      |
| <b>Pierre</b> .....     | Hughes.        | Horner & Stewart     | Pierre Natl. Bk.                | Louis Kehr.        |
| <b>Plankinton</b> ...   | Anrora.        | H. F. Fellows        | Bk. of Plankinton               | F. L. Stevens.     |
| <b>Rapid City</b> ....  | Pennington.    | Jas. W. Fowler       | First Natl. Bk.                 | James Halley.      |
| <b>Redfield</b> .....   | Spink.         | Sterling & Morris    | Bk. of Redfield                 | E. C. Issenhuth.   |
| <b>Rosebud</b> .....    | Meyer.         | See Chamberlain      |                                 |                    |
| <b>Salem</b> .....      | McCook.        | E. H. Wilson         | Commercial State Bk.            | D. Goldsmith.      |
| <b>Sioux Falls</b> ...  | Minnehaha.     | Muller & Conway      | Dakota Natl. Bk.                | C. C. Carpenter.   |
| <b>Sturgis</b> .....    | Meade.         | Wesley A. Stuart     | First Natl. Bk.                 | J. J. Davenport.   |
| <b>Tyndall</b> .....    | BonneHomme.    | D. Elliott           | Security Bk.                    | Joseph Zitka.      |
| <b>Vermillion</b> ....  | Clay.          | John L. Jolley       | First Natl. Bk.                 | M. J. Lewis.       |
| <b>Watertown</b> ....   | Codington.     | D. C. & W. R. Thomas | Citizens Natl. Bk.              | W. D. Morris.      |

## SOUTH DAKOTA—CONTINUED.

| <i>County Seat.</i>       | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i>      | <i>Cashier.</i> |
|---------------------------|----------------|----------------------|---------------------------|-----------------|
| <b>Webster</b> .....      | Day.           | R. W. Parlman        | Farmers & Merchants Bk.   | Jno. Williams.  |
| <b>Wessington Springs</b> | Jerauld.       | E. H. Vance          | Bk. of Wessington Springs | C. W. Lane.     |
| <b>Wheeler</b> .....      | Charles Mix.   | D. L. P. Lamb        | Security Bk.              | J. F. Nichols.  |
| <b>Wilmot</b> .....       | Roberts.       | F. A. Countryman     | Bk. of Wilmot             | L. V. Peek.     |
| <b>Woonsocket</b> ....    | Sanborn.       | N. B. Reed           | Citizens Bk.              | Noah Keller.    |
| <b>Yankton</b> .....      | Yankton.       | Gamble & Dillon      | Yankton Natl. Bk.         | Wm.H. Edmunds.  |
| <b>Not Organized.</b>     | Boreman.       |                      |                           |                 |
| "                         | Choteau.       |                      |                           |                 |
| "                         | Delano.        |                      |                           |                 |
| "                         | Dewey.         |                      |                           |                 |
| "                         | Ewing.         |                      |                           |                 |
| "                         | Gregory.       |                      |                           |                 |
| "                         | Jackson.       |                      |                           |                 |
| "                         | Lugenbeel.     |                      |                           |                 |
| "                         | Martin.        |                      |                           |                 |
| "                         | Nowlin.        |                      |                           |                 |
| "                         | Pratt.         |                      |                           |                 |
| "                         | Presho.        |                      |                           |                 |
| "                         | Pyatt.         |                      |                           |                 |
| "                         | Rhinehart.     |                      |                           |                 |
| "                         | Schnasse.      |                      |                           |                 |
| "                         | Scobey.        |                      |                           |                 |
| "                         | Shannon.       |                      |                           |                 |
| "                         | Stanley.       |                      |                           |                 |
| "                         | Sterling.      |                      |                           |                 |
| "                         | Todd.          |                      |                           |                 |
| "                         | Tripp.         |                      |                           |                 |
| "                         | Wagner.        |                      |                           |                 |
| "                         | Washabangh.    |                      |                           |                 |
| "                         | Washington.    |                      |                           |                 |
| "                         | Ziebach.       |                      |                           |                 |

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**DIGEST OF SOUTH DAKOTA COMMERCIAL LAWS.**

**Assignments.**—An insolvent debtor may execute an assignment of property for the satisfaction of his creditors, but such an assignment cannot contain any trust or condition by which any creditor is to receive a preference over any other creditor.

**Attachments.**—Attachments may issue against a corporation created by or under the laws of any other territory, state, government or country; or against a defendant who is not a resident of this State; or against a defendant who has absconded or concealed himself; or whenever any person or corporation is about to remove any of his or its property from this State; or has assigned, disposed of, secreted, or is about to assign, dispose of or secrete any of his or its property with intent to defraud creditors, the plaintiff, at the time of issuing the summons, or at any time afterwards, may have the property of such defendant or corporation attached as security for the satisfaction of such judgment as the plaintiff may recover.



## SOUTH DAKOTA—CONTINUED.

**Bank Laws.**—Banking corporations may be formed by three or more persons, one-third of whom must be residents of the State, signing articles of association which shall show: the name of the proposed bank; the place where the business is to be conducted; the amount of the capital and the number and value of the shares; the names and places of residence of the shareholders, and the number subscribed for by each; the time when such bank is to commence and terminate its business. This certificate must be acknowledged and filed with the Secretary of State, who then issues his certificate of authority for it to act as a corporation. Banks so organized cannot issue notes to circulate as money. At least one-half of the capital must be paid in before it can begin business. The shares shall be of the value of \$100 each. Each director must own at least ten shares of stock. Stockholders are individually liable ratably for all debts of the bank to the extent of the amount of their stock in addition to the par value of the shares respectively held by them. There can be no special or limited partnership formed for banking purposes.

**Exemptions.**—The homestead, whether owned by husband or wife, is exempt from judicial sale, judgment, lien, and all process while it possesses the homestead character. It must embrace the house used as a home by the owner, and if the owner has two or more such houses, he may select which he will retain, as the homestead must only embrace contiguous lots limited to one acre of city property, 160 acres of farm property limited to \$5,000 in value. Upon death of either the husband or wife, the survivor may continue to occupy the homestead.

**Interest.**—Legal rate 7 cent.; contract rate may be 12 per cent. Usury forfeits double amount of interest collected.

**Legal Holidays.**—Sunday, January 1, February 22, May 30, July 4, Thanksgiving, public fast, and December 25, and a general State or National Election Day, Labor Day.

**Limitation of Actions.**—Action must be commenced on judgments within ten years, on contracts, express or implied, six years from the time a cause of action accrued thereon; liability created by statute, six years; upon real property, six years. Replevin and conversion, six years.

**Notarial Fees.**—Protest \$1.50, record fifty cents, each notice twenty-five cents and postage.

**Notes and Bills of Exchange.**—On all bills of exchange or sight drafts, whether foreign or domestic, and on all promissory notes, bills of exchange and drafts, on the face of which time is specified, and notes on demand for payment of same, three days' grace are allowed; holidays are excluded from the computation of days of grace. Acceptance must be in writing by the drawee or an acceptor for honor. Apparent maturity of a non-interest bearing sight or demand note is ten days after date, in addition to the time required for transmission; on interest bearing notes, one year after date. Bills and notes falling due on a holiday are deemed due and payable on the following day. To hold indorser, the instrument must be presented on the day of maturity, and notice of dishonor given. Damages are allowed in favor of holders for value on bills of exchange drawn or negotiated within the State and protested for non-acceptance or non-payment.

**Transfer of Corporation Stocks.**—Shares of stock are transferred by endorsement of the owner, his attorney or legal representative, by delivery of certificate and entry of transfer on the books of the company. In case of non-resident owner, an affidavit that the transferee was alive at date of transfer may be required.

## TENNESSEE.

| <i>County Seat.</i>      | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i>                | <i>Cashier.</i>   |
|--------------------------|----------------|----------------------|-------------------------------------|-------------------|
| <b>Alamo</b> .....       | Crockett.      | Wm. F. Poston        | At Bells Depot, Bk. of Crockett     | J. H. Thomas.     |
| <b>Altamont</b> .....    | Grundy.        | J. K. P. Pearson     | See McMinnville                     |                   |
| <b>Ashland City</b> ..   | Cheatham.      | J. J. Lenox          | See Nashville                       |                   |
| <b>Athens</b> .....      | McMinn.        | W. D. Henderson      | First Natl. Bk.                     | R. J. Fisher.     |
| <b>Benton</b> .....      | Polk.          | W. R. Johnson        | See Cleveland                       |                   |
| <b>Blountville</b> ...   | Sullivan.      | Thomas Curtin        | At Bristol, Natl. Bk. of Bristol    | John H. Caldwell. |
| <b>Bolivar</b> .....     | Hardeman.      | Wood & McNeal        | Bk. of Bolivar                      | W. C. Dorton.     |
| <b>Brownsville</b> ..    | Haywood.       | Wm. Kinney           | Haywood Co. Bk.                     | T. B. King.       |
| <b>Byrdstown</b> ....    | Pickett.       | S. M. Turner         | See Livingston                      |                   |
| <b>Camden</b> .....      | Benton.        | S. L. Peeler         | Camden Bk. & Trust Co.              | W. E. McRae.      |
| <b>Carthage</b> .....    | Smith.         | W. V. Lee            | Bk. of Carthage.                    | Herman Myer.      |
| <b>Celina</b> .....      | Clay.          | C. Hull              | See Gainesboro'                     |                   |
| <b>Centreville</b> ....  | Hickman.       | Bates & Clagett.     | First Natl. Bk.                     | J. B. Walker.     |
| <b>Charlotte</b> .....   | Dickson.       | Morris & Leech       | At Dickson, Dickson Bk. & Trust Co. | J. T. Dean.       |
| <b>Chattanooga</b> ...   | Hamilton.      | J. A. Caldwell       | First Natl. Bk.                     | J. H. Rathburn.   |
| <b>Clarksville</b> ..... | Montgomery.    | Leech & Savage       | Clarksville Natl. Bk.               | A. Howell.        |
| <b>Cleveland</b> .....   | Bradley.       | P. B. Mayfield & Son | Bk. of Charleston                   | T. J. Knox.       |
| <b>Clinton</b> .....     | Anderson.      | J. A. Fowler         | Union Bk.                           | R. S. Kincaid.    |
| <b>Columbia</b> .....    | Maury.         | George T. Hughes     | Maury Natl. Bk.                     | Chas. A. Parker.  |
| <b>Cookeville</b> .....  | Putnam.        | T. L. Dewey          | Bk. of Cookeville                   | R. L. Farley.     |
| <b>Covington</b> .....   | Tipton.        | W. A. Owen           | Farmers & Merchants Bk.             | John T. Garner.   |
| <b>Crossville</b> .....  | Cumberland.    | See Sparta           |                                     |                   |
| <b>Dandridge</b> .....   | Jefferson.     | Pickle & Turner      | At Mossy Creek, Mossy Creek Bk.     | J. W. Goodwin.    |
| <b>Dayton</b> .....      | Rhea.          | W. B. Miller         | Dayton Bk. & Trust Co.              | J. T. Dean.       |
| <b>Decatur</b> .....     | Melgs.         | J. W. Lillard        | See Dayton                          |                   |
| <b>Decaturville</b> ...  | Decatur.       | J. A. England        | See Lexington                       |                   |
| <b>Dover</b> .....       | Stewart.       | W. M. Brandon        | Stewart Co. Bk.                     | E. T. Peck.       |
| <b>Dresden</b> .....     | Weakley.       | Jones & Hall         | Weakley Co. Bk.                     | J. D. Little.     |
| <b>Dunlap</b> .....      | Sequatchie.    | N. D. Hearn          | See Pikeville                       |                   |
| <b>Dyersburgh</b> ...    | Dyer.          | Latta & Latta        | Citizens Bk.                        | J. N. Parker.     |
| <b>Elizabethton</b> ..   | Carter.        | John W. Tipton       | Peoples Bk.                         | C. T. Cass.       |
| <b>Erin</b> .....        | Houston.       | J. W. Rudolph        | Bk. of Erin                         | D. W. Shofner.    |
| <b>Erwin</b> .....       | Unicoi.        | R. W. H. Gilbert     | Unicoi Co. Bk.                      | W. T. Williams.   |
| <b>Fayetteville</b> .... | Lincoln.       | Holman & Carter      | Elk Natl. Bk.                       | W. B. Douthat.    |
| <b>Franklin</b> .....    | Williamson.    | Wm. House            | Natl. Bk. of Franklin               | Joseph L. Parker. |
| <b>Gainesboro</b> .....  | Jackson.       | J. T. Anderson       | Bk. of Gainesboro                   | J. A. Williams.   |
| <b>Gallatin</b> .....    | Sumner.        | James W. Blackmore   | First Natl. Bk.                     | D. F. Barry.      |
| <b>Greenville</b> .....  | Greene.        | Newton Hacker        | First Natl. Bk.                     | J. E. Hacker.     |
| <b>Hartsville</b> .....  | Trousdale.     | John S. McMurray     | Bk. of Hartsville                   | M. L. Wright.     |
| <b>Henderson</b> ....    | Chester.       | M. F. Ozier          | Farmers & Merchants Bk.             | R. E. McKinney.   |
| <b>Huntington</b> ...    | Carroll.       | George T. McCall     | Bk. of Huntington                   | J. McNeil Wright  |
| <b>Huntsville</b> ....   | Scott.         | W. H. Buttram        | At Harriman, First Natl. Bk.        | W. H. Julian.     |
| <b>Jacksborough</b> ..   | Campbell.      | E. H. Powers         | At Coal Creek, Bk. of Anderson Co.  | E. L. Foster.     |
| <b>Jackson</b> .....     | Madison.       | McCorry & Bond       | First Natl. Bk.                     | J. W. Vanden.     |
| <b>Jamestown</b> ...     | Fentress.      | Smith & Smith        | See Livingston                      |                   |
| <b>Jasper</b> .....      | Marion.        | W. D. Spears         | At South Pittsburg, First Natl. Bk. | T. G. Garrett.    |
| <b>JONESBOROUGH</b> ...  | Washington.    | S. J. Kirkpatrick    | First Natl. Bk.                     | T. L. Earnest.    |
| <b>Kingston</b> .....    | Roane.         | George L. Burke      | Kingston Bk. & Trust Co.            | S. P. Sparks.     |

## TENNESSEE—CONTINUED.

| <i>County Seat.</i>        | <i>County.</i> | <i>Name of Atty.</i>   | <i>Name of Bank.</i>         | <i>Cashier.</i>   |
|----------------------------|----------------|------------------------|------------------------------|-------------------|
| <b>Knoxville</b> .....     | Knox.          | Jesse L. Rogers        | East Tennessee Natl. Bk.     | S. V. Carter.     |
| <b>La Fayette</b> .....    | Macon.         | I. L. Roark            | La Fayette Bkg. Co.          | J. W. Beckwith.   |
| <b>LAWRENCEBURGH</b> ..... | Lawrence.      | W. R. King             | Lawrence Bkg. & Trust Co.    | J. M. Gilmore.    |
| <b>Lebanon</b> .....       | Wilson.        | E. E. Beard            | Bk. of Lebanon               | S. G. Stratton.   |
| <b>Lewisburgh</b> .....    | Marshall.      | P. C. Smithson         | Bk. of Lewisburgh            | W. D. Fox.        |
| <b>Lexington</b> .....     | Henderson.     | John E. McCall         | Bk. of Lexington             | E. J. Tunberlake. |
| <b>Linden</b> .....        | Perry.         | T. W. Sims             | See Centreville              |                   |
| <b>Livingston</b> .....    | Overton.       | Knight & Hussey        | Bk. of Livingston            | H. S. Estes.      |
| <b>Loudon</b> .....        | Loudon.        | G. W. Fox              | Bk. of Loudon                | R. H. Bell.       |
| <b>Lynchburgh</b> .....    | Moore.         | W. D. L. Record        | Farmers Bk.                  | J. W. Motlow.     |
| <b>McMinnville</b> .....   | Warren.        | T. C. Lind             | Peoples Natl. Bk.            | Frank Colville.   |
| <b>Madisonville</b> .....  | Monroe.        | McCroskey & McCroskey  | Bk. of Madisonville          | W. N. Magill.     |
| <b>Manchester</b> .....    | Coffee.        | George W. Cross        | Coffee Co. Bk.               | J. G. Wilkinson.  |
| <b>Maryville</b> .....     | Blount.        | McTeer & Gamble        | Bk. of Maryville             | Joseph Burger.    |
| <b>Maynardville</b> .....  | Union.         | C. A. Culp             | See Knoxville                |                   |
| <b>Memphis</b> .....       | Shelby.        | Wm. M. Randolph & Sons | State Natl. Bk.              | M. S. Buckingham  |
| <b>Morristown</b> .....    | Hamblen.       | Shields & Mount Castle | First Natl. Bk.              | George S. Crouch. |
| <b>Mountain City</b> ..... | Johnson.       | Jenkins & Donnelly     | See Bristol                  |                   |
| <b>MURFREESBORO'</b> ..... | Rutherford.    | H. E. Palmer           | First Natl. Bk.              | H. H. Williams.   |
| <b>Nashville</b> .....     | Davidson.      | Tillman & Tillman      | Fourth Natl. Bk.             | J. T. Howell.     |
| <b>Newburg</b> .....       | Lewis.         | See Centreville        | See Columbia                 |                   |
| <b>Newport</b> .....       | Cocke.         | McSween & Mims         | Merchants & Planters Bk.     | D. A. Mims.       |
| <b>Ooltewah</b> .....      | James.         | H. H. McNab            | See Chattanooga              |                   |
| <b>Paris</b> .....         | Henry.         | T. N. Thomason         | Commercial Bk.               | Alex. B. White.   |
| <b>Pikeville</b> .....     | Bledsoe.       | John C. Myers          | Peoples Bk.                  | Sam. M. Pope.     |
| <b>Pulaski</b> .....       | Giles.         | John T. Allen          | Peoples Natl. Bk.            | N. A. Crockett.   |
| <b>Ripley</b> .....        | Lauderdale.    | John P. Gause          | Ripley Bk.                   | W. L. Neel.       |
| <b>Rogersville</b> .....   | Hawkins.       | Smith & Chesnutt       | Rogersville Natl. Bk.        | James Cooper.     |
| <b>Rutledge</b> .....      | Grainger.      | A. S. Tate             | See Morristown               |                   |
| <b>Savannah</b> .....      | Hardin.        | D. W. Broyles          | Bk. of Savannah              | J. J. Williams.   |
| <b>Selmer</b> .....        | McNairy.       | D. W. Herring          | McNairy Co. Bk.              | J. R. Adams.      |
| <b>Sevierville</b> .....   | Sevier.        | J. R. Penland          | Bk. of Sevierville           | M. B. McMahan.    |
| <b>Shelbyville</b> .....   | Bedford.       | Wm. B. Bates           | Peoples Natl. Bk.            | J. D. Hutton.     |
| <b>Smithville</b> .....    | DeKalb.        | Nesmith & Smallman     | Potter's Bk.                 | T. B. Potter.     |
| <b>Sneedville</b> .....    | Hancock.       | A. J. Tyler            | See Rogersville              |                   |
| <b>Somerville</b> .....    | Fayette.       | H. C. Moorman          | Fayette Co. Bk.              | A. J. Rooks.      |
| <b>Sparta</b> .....        | White.         | M. A. Cummings         | First Natl. Bk.              | J. N. Walling.    |
| <b>Spencer</b> .....       | Van Buren.     | J. R. Simmons          | See Sparta                   |                   |
| <b>Springfield</b> .....   | Robertson.     | A. E. Garner           | Springfield Natl. Bk.        | J. Y. Hutchison.  |
| <b>Tazewell</b> .....      | Claiborne.     | W. A. Owens            | See Rogersville              |                   |
| <b>Tiptonville</b> .....   | Lake.          | W. W. Cochran          | See Troy                     |                   |
| <b>Trenton</b> .....       | Gibson.        | Neil & Deason          | Exchange Bk.                 | J. E. Carthel.    |
| <b>Troy</b> .....          | Obion.         | J. G. Smith & Son      | Bk. of Troy                  | Paul Ingram.      |
| <b>Wartburg</b> .....      | Morgan.        | S. M. Vance            | At Harriman, First Natl. Bk. | W. H. Julian.     |
| <b>Waverly</b> .....       | Humphreys.     | Thomas Bowman          | Waverly Bk. & Trust Co.      | W. H. Meadow.     |
| <b>Waynesboro</b> .....    | Wayne.         | Morrison & Harding     | See Savannah                 |                   |
| <b>Winchester</b> .....    | Franklin.      | Banks & Embrey         | Bk. of Winchester            | F. A. Pattie.     |
| <b>Woodbury</b> .....      | Cannon.        | James A. Jones         | Bk. of Woodbury              | W. C. Covington.  |



## TENNESSEE—CONTINUED.

## DIGEST OF TENNESSEE COMMERCIAL LAWS.

**Assignments.**—Assignments for the benefit of creditors are allowed, but without preference.

**Attachments.**—Attachments may be granted where the debtor or defendant resides out of the State; where he is about to remove or has removed himself or property from the State; where he has removed or is removing himself out of the county privately; where he conceals himself, so that the ordinary process of law cannot be served upon him; where he absconds or is absconding or concealing himself or property; where he has fraudulently disposed of or is about fraudulently to dispose of his property; where any person liable for any debt or demand, residing out of the State, dies, leaving property in the State.

**Bank Laws.**—Any company incorporated under the laws of Tennessee, having, by its charter, the right to receive money in trust or otherwise, has the power to receive deposits and loan same and its capital on any kind of commercial business paper or real estate, buy and sell exchange and all kinds of public or private securities and commercial paper. State banks may be chartered at any time in same manner as other private corporations, and, if they so choose, may couple with the usual banking business, a safe deposit and trust company. They may do all acts usually performed by banks. Allow 3 per cent. interest on deposits, advance money on real and personal property, and sell same; and, if the safe deposit and trust feature is added, may take on deposit jewelry and other valuables, and guarantee the preservation and delivery of same; guarantee the titles to real estate and the payment of bonds and mortgages; execute trusts of every description, and own a vault and rent out boxes for the keeping of valuables, but shall not be liable for losses by fire, theft, or other excuse. Stockholders not liable except for payment of stock subscribed by each. Every six months banks must publish a statement of their condition. The Secretary of State is made a bank examiner, and required to examine each bank quarterly and report to the Comptroller, and each bank is subject to legislative inspection. There is no law regulating the class of bonds in which savings banks may invest.

**Exemptions.**—A homestead or real estate in the possession of, or belonging to, each head of a family, and the improvements, if any, thereon, to the value of in all \$1,000, shall be exempt from sale under legal process during the life of such head of the family, and which shall inure to the benefit of his widow and children, and shall be exempt from sale in any way at the instance of any creditor or creditors.

**Interest.**—Legal rate is 6 per cent. A defendant sued for money may avoid the excess over legal interest by a plea setting forth the amount of the usury. If usurious interest has been paid it may be recovered by action at the suit of the party from whom it was taken.

**Legal Holidays.**—Sunday, January 1, February 22, first Monday in September (Labor Day), July 4, December 25, Thanksgiving and Good Friday, Decoration Day, Memorial Day and election days.

**Limitation of Actions.**—Upon bonds, notes, accounts and contracts generally, six years; judgments or decrees of courts of record, and other cases not expressly provided for, ten years.

**Married Women.**—Are without power to bind themselves or property by contract.

**Notarial Fees.**—Protest \$1, each notice fifty cents.

## TENNESSEE—CONTINUED.

**Notes and Bills of Exchange.**—A verbal acceptance of bill of exchange communicated to one who accepts it on faith of such acceptance is valid. Bills of exchange, promissory notes, bank checks, and bonds for payment of money are negotiable. When negotiable paper is taken in payment of pre-existing debt, equities can be set up against the holder. Notary's certificate that he gave notice on protest of bill or note to drawer or indorser, is *prima facie* evidence that such notice was given as therein stated. All warehouse receipts for cotton, tobacco, grain, hemp, whiskey, or any kind of produce, wares, merchandise, or of any description of personal property, are negotiable in the same manner as bills of exchange, unless such receipts shall have the words "Not Negotiable" plainly written or stamped thereon. Damages recoverable on a protested bill of exchange drawn or indorsed in Tennessee, are three per cent. if it was drawn on a person or corporation in any of the United States or Territories thereof; fifteen per cent. if drawn on any person or corporation of or in any other State or place in North America bordering on the Gulf of Mexico, or of or in any of the West India Islands; twenty per cent. if drawn on any person or corporation of or in any other part of the world. Days of grace are not allowed on bills payable at sight. Paper maturing on a holiday becomes due on business day preceding.

**Stay of Executions.**—In Justices' Courts a stay of eight months is allowed on giving security.

**Transfer of Corporation Stocks.**—Shares may be transferred by presentation of old certificates at the office of the company properly endorsed. New shares will then be issued by the proper officer.

## TEXAS.

| <i>County Seat.</i>          | <i>County.</i> | <i>Name of Atty.</i>          | <i>Name of Bank.</i>          | <i>Cashier.</i>   |
|------------------------------|----------------|-------------------------------|-------------------------------|-------------------|
| <b>Abilene</b> .....         | Taylor.        | Fred Cockrell                 | Abilene Natl. Bk.             | George S. Berry.  |
| <b>Albany</b> .....          | Shackelford.   | J. R. Warren                  | First Natl. Bk.               | N.L.Bartholomew   |
| <b>Alpine</b> .....          | Brewster.      | Vacant                        | See Pecos                     |                   |
| <b>Amarillo</b> .....        | Potter.        | Plemens & Veale               | First Natl. Bk.               | Walter Davis.     |
| <b>Anderson</b> .....        | Grimes.        | Lindsay & Baker               | At Navasota, First Natl. Bk.  | James M. Shaw.    |
| <b>Anson</b> .....           | Jones.         | C. M. Christenberry           | Bk. of R. V. Colbert          |                   |
| <b>Archer</b> .....          | Archer.        | F. E. Dyens                   | See Seymour                   |                   |
| <b>Athens</b> .....          | Henderson.     | Richardson, Watkins & Miller. | First Natl. Bk.               | G. M. Wofford.    |
| <b>Austin</b> .....          | Travis.        | West & Cochran                | State Natl. Bk.               | J. G. Palm.       |
| <b>Baird</b> .....           | Callahan.      | Otis Bowyer                   | First Natl. Bk.               | W. C. Powell.     |
| <b>Ballinger</b> .....       | Runnels.       | Gulon & Truly                 | First Natl. Bk.               | D. M. Baker.      |
| <b>Bandera</b> .....         | Bandera.       | H. C. Duffy                   | See San Antonio               |                   |
| <b>Barstow</b> .....         | Ward.          | See Pecos                     |                               |                   |
| <b>Bastrop</b> .....         | Bastrop.       | J. B. Price                   | First Natl. Bk.               | Chester Erhard.   |
| <b>Batesville</b> .....      | Zavalla.       | See Eagle Pass                |                               |                   |
| <b>Beaumont</b> .....        | Jefferson.     | Greer & Greer                 | First Natl. Bk.               | Frank Alvey.      |
| <b>Beeville</b> .....        | Bee.           | Beasley & Flournoy            | First Natl. Bk.               | B. W. Klipstein.  |
| <b>Bellville</b> .....       | Austin.        | A. Chesley                    | First Natl. Bk.               | J. G. Wessendorf. |
| <b>Belton</b> .....          | Bell.          | A. J. Harris                  | Belton Natl. Bk.              | J. Z. Miller.     |
| <b>Benjamin</b> .....        | Knox.          | J. J. Brents                  | See Seymour                   |                   |
| <b>Big Spring</b> .....      | Howard.        | S. H. Cowan                   | First Natl. Bk.               | E. O. Price.      |
| <b>Blanco</b> .....          | Blanco.        | J. W. Bains                   | Bk. of Boon & Crist.          |                   |
| <b>Boerne</b> .....          | Kendall.       | Eugene Digges                 | See San Antonio               |                   |
| <b>Bonham</b> .....          | Faunin.        | Taylor, Galloway & McGrady.   | First Natl. Bk.               | A.B. Scarborough  |
| <b>Brackettville</b> .....   | Kinney.        | Thomas & McDonald             | See Del Rio                   |                   |
| <b>Brady</b> .....           | McCulloch.     | F. M. Newman                  | Commercial Bk.                | W. D. Crothers.   |
| <b>Brazoria</b> .....        | Brazoria.      | H. Masterson                  | At Velasco, Velasco Natl. Bk. | J. M. Moore.      |
| <b>Breckenridge</b> .....    | Stephens.      | J. W. Crudgington             | Bk. of Ward & Black           |                   |
| <b>Brenham</b> .....         | Washington.    | Searcy & Garrett              | First Natl. Bk.               | H. K. Harrison.   |
| <b>Brownsville</b> .....     | Cameron.       | James B. Wells                | First Natl. Bk.               | J. D. Anderson.   |
| <b>Brownwood</b> .....       | Brown.         | Jenkins & McCartney           | Merchants Natl. Bk.           | J. A. Austin.     |
| <b>Bryan</b> .....           | Brazos.        | Ford & Nall                   | Merchants & Planters Bk.      | J. P. Burrough.   |
| <b>Burnet</b> .....          | Burnet.        | J. G. Cook                    | Bk. of W. H. Westfall & Co.   |                   |
| <b>Caldwell</b> .....        | Burleson.      | A. W. McIver                  | Bk. of Wm. Reeves & Co.       |                   |
| <b>Cameron</b> .....         | Millan.        | W. T. Hefley                  | First Natl. Bk.               | T. F. Hardy.      |
| <b>Canadian</b> .....        | Hemphill.      | H. E. Hoover                  | Canadian Valley Bk.           | D. J. Young.      |
| <b>Canton</b> .....          | Van Zandt.     | Kilgore & Lively              | At Willspoint, Willspoint Bk. | J. M. Lybrand.    |
| <b>Canyon</b> .....          | Randall.       | See Clarendon                 |                               |                   |
| <b>Carrizo</b> .....         | Zapata.        | See Laredo                    |                               |                   |
| <b>CARRIZO SPRINGS</b> ..... | Dimmit.        | F. Vandervoort                | See Eagle Pass                |                   |
| <b>Carthage</b> .....        | Panola.        | J. G. Hazlewood               | Bk. of Carthage               |                   |
| <b>Castroville</b> .....     | Medina.        | H. E. Hasse                   | Bk. of Joseph Couraud         |                   |
| <b>Center</b> .....          | Shelby.        | R. S. Bryerly                 | See Nacogdoches               |                   |
| <b>Centerville</b> .....     | Leon.          | S. W. Dean                    | See Franklin                  |                   |
| <b>Childress</b> .....       | Childress.     | Johnson & Fires               | First Natl. Bk.               | J. H. P. Jones.   |
| <b>Clairmont</b> .....       | Kent.          | Belcher & Hendrix             | See Haskell                   |                   |
| <b>Clarendon</b> .....       | Donley.        | Browning & Medden             | Bk. of Clarendon              | W. H. Patrick.    |



## TEXAS—CONTINUED.

| <i>County Seat.</i>      | <i>County.</i> | <i>Name of Atty.</i>   | <i>Name of Bank.</i>            | <i>Cashier.</i>  |
|--------------------------|----------------|------------------------|---------------------------------|------------------|
| <b>Clarksville</b> ..... | Red River.     | Lennox & Lennox        | Red River Natl. Bk.             | D. W. Cheatham.  |
| <b>Claude</b> .....      | Armstrong.     | See Clarendon          |                                 |                  |
| <b>Cleburne</b> .....    | Johnson.       | Poindexter & Padelford | Farmers & Merchants Natl. Bk.   | S. B. Allen.     |
| <b>Cold Spring</b> ....  | San Jacinto.   | A. R. Chapman          | See Huntsville                  |                  |
| <b>Coldwater</b> .....   | Sherman.       | See Lipscomb           |                                 |                  |
| <b>Coleman</b> .....     | Coleman.       | H. C. Randolph         | Coleman Natl. Bk.               | R. H. Alexander. |
| <b>Colorado</b> .....    | Mitchell.      | R. H. Looney           | Peoples Natl. Bk.               | W. T. Scott.     |
| <b>Columbus</b> .....    | Colorado.      | J. W. Munson           | Bk. of R. E. Stafford & Co.     | Ike T. Pryor.    |
| <b>Comanche</b> .....    | Comanche.      | Lindsey & Goodson      | First Natl. Bk.                 | T. C. Hill.      |
| <b>Cooper</b> .....      | Delta.         | Wood & Phillips        | First Natl. Bk.                 | R. M. Walker.    |
| <b>Corpus Christi</b> .. | Nueces.        | G. R. Scott & Bro.     | Corpus Christi Natl. Bk.        | Thos. Hickey.    |
| <b>Corsicana</b> .....   | Navarro.       | R. S. Neblett          | Corsicana Natl. Bk.             | T. P. Kerr.      |
| <b>Cotulla</b> .....     | La Salle.      | P. H. Clark            | Cotulla Bk.                     | E. G. Hubbard.   |
| <b>Crockett</b> .....    | Houston.       | Nunn & Nunn            | First Natl. Bk.                 | H. F. Moore.     |
| <b>Crowell</b> .....     | Foard.         | See Quannah            |                                 |                  |
| <b>Cuero</b> .....       | De Witt.       | Bailey & Schleicher    | First Natl. Bk.                 | Lee Joseph.      |
| <b>Daingerfield</b> ..   | Morris.        | J. M. Moore            | Natl. Bk. of Daingerfield       | J. F. Jones.     |
| <b>Dallas</b> .....      | Dallas.        | D. H. Morrow           | City Natl. Bk.                  | E. O. Tenison.   |
| <b>Decatur</b> .....     | Wise.          | R. E. Carswell         | First Natl. Bk.                 | Ben. F. Allen.   |
| <b>Del Rio</b> .....     | Val Verde.     | H. C. Carter           | Bk. of John Woods & Son         |                  |
| <b>Denton</b> .....      | Denton.        | Smith & Hill           | Denton Co. Natl. Bk.            | B. H. Davenport. |
| <b>Dickens</b> .....     | Dickens.       | See Haskell            |                                 |                  |
| <b>Dimmitt</b> .....     | Castro.        | See Floydada           |                                 |                  |
| <b>Dumas</b> .....       | Moore.         | See Canadian           |                                 |                  |
| <b>Eagle Pass</b> ....   | Maverick.      | Winchester Kelso       | First Natl. Bk.                 | W. A. Bonnet.    |
| <b>Eastland</b> .....    | Eastland.      | Scott & Brelsford      | Eastland Natl. Bk.              | B. B. Kenyon.    |
| <b>Edna</b> .....        | Jackson.       | W. A. McDowel          | Bk. of Edna                     | J. W. Allen.     |
| <b>El Paso</b> .....     | El Paso.       | W. B. Brack            | State Natl. Bk.                 | J. C. Lackland.  |
| <b>Emma</b> .....        | Crosby.        | See Haskell            |                                 |                  |
| <b>Emory</b> .....       | Rains.         | W. M. Brook            | At Mineola, Bk. of Mineola      | S. Munzesheimer. |
| <b>Fairfield</b> .....   | Freestone.     | R. G. Anderson         | See Palestine                   |                  |
| <b>Floresville</b> ....  | Wilson.        | Camp & Cocke           | Bk. of A. B. Briscoe            | D. C. McRae.     |
| <b>Floydada</b> .....    | Floyd.         | H. Snodgrass           | Floyd Co. Bk.                   | B. W. Ainsworth. |
| <b>Fort Davis</b> ....   | Jeff Davis.    | G. E. Pope             | See Pecos                       |                  |
| <b>Fort Stockton</b> ..  | Pecos.         | Howell Johnson         | See Pecos                       |                  |
| <b>Fort Worth</b> ....   | Tarrant.       | Hyde Jennings          | Fort Worth Natl. Bk.            | N. Harding.      |
| <b>Franklin</b> .....    | Robertson.     | Cochron & Kinnard      | Bk. of Mitchell Bros. & Decherd |                  |
| <b>FREDERICKSBURGH</b>   | Gillespie.     | A. O. Cooley           | Bk. of Fredericksburgh.         | T. D. Smith.     |
| <b>Gail</b> .....        | Borden.        | See Big Spring         |                                 |                  |
| <b>Gainesville</b> ....  | Cooke.         | Potter & Potter        | First Natl. Bk.                 | Wm. Worsham.     |
| <b>Galveston</b> .....   | Galveston.     | Spencer & Kincaid      | Galveston Natl. Bk.             | A. J. Compton.   |
| <b>Garden City</b> ....  | Glasscock.     | See Big Spring         |                                 |                  |
| <b>Gatesville</b> .....  | Coryell.       | S. B. Hawkins          | City Natl. Bk.                  | J. S. Corley.    |
| <b>Georgetown</b> ..     | Williamson.    | Brooks & John          | First Natl. Bk.                 | F. W. Carothers. |
| <b>Giddings</b> .....    | Lee.           | J. L. Rousseau         | First Natl. Bk.                 | I. J. Farris.    |
| <b>Gilmer</b> .....      | Upshur.        | F. S. Eberhart         | Gilmer Bk.                      | W. S. Sasser.    |
| <b>Glen Rose</b> .....   | Somervell.     | J. J. Farr             | See Cleburne                    |                  |
| <b>Goldthwaite</b> ....  | Mills.         | Tripett & Doughty      | First Natl. Bk.                 | W. H. Trent.     |
| <b>Goliad</b> .....      | Goliad.        | Browne & Burns         | First Natl. Bk.                 | W. B. Campbell.  |

## TEXAS—CONTINUED.

| <i>County Seat.</i>     | <i>County.</i> | <i>Name of Atty.</i>        | <i>Name of Bank.</i>       | <i>Cashier.</i>   |
|-------------------------|----------------|-----------------------------|----------------------------|-------------------|
| <b>Gonzales</b> .....   | Gonzales.      | Burgess & Hopkins           | Bk. of Miller & Sayers     | W. J. Bright.     |
| <b>Graham</b> .....     | Young.         | R. F. Arnold                | Beckham Natl. Bk.          | W. T. Stewart.    |
| <b>Granbury</b> .....   | Hood.          | Riddle & Martin             | First Natl. Bk.            | Otho S. Houston.  |
| <b>Greenville</b> ..... | Hunt.          | Perkins, Gilbert & Perkins. | Greenville Natl. Bk.       | W. A. Williams.   |
| <b>Groesbeck</b> .....  | Limestone.     | Farrar, Williams & Farrar   | Groesbeck Natl. Bk.        | D. Oliver.        |
| <b>Groveton</b> .....   | Trinity.       | See Huntsville              |                            |                   |
| <b>Guthrie</b> .....    | King.          | See Haskell                 |                            |                   |
| <b>Hallettsville</b> .. | Lavaca.        | Paulus & Ragsdale           | Lavaca Co. Natl. Bk.       | F. Simpson.       |
| <b>Hamilton</b> .....   | Hamilton.      | Eidson & Roberts            | Hamilton Natl. Bk.         | E. A. Pery.       |
| <b>Hansford</b> .....   | Hansford.      | See Lipscomb                |                            |                   |
| <b>Hartley</b> .....    | Hartley.       | See Amarillo                |                            |                   |
| <b>Haskell</b> .....    | Haskell.       | Baldwin & Lomax             | First Natl. Bk.            | J. V. W. Holmes.  |
| <b>Haymond</b> .....    | Buchel.        | See Del Rio                 |                            |                   |
| <b>Hemphill</b> .....   | Sabine.        | A. D. Hamilton              | See Nacogdoches            |                   |
| <b>Hempstead</b> ...    | Waller.        | A. C. Tompkins              | Farmers Natl. Bk.          | Ed. F. Jones.     |
| <b>Henderson</b> .....  | Rusk.          | W. C. Buford.               | Bk. of A. Wettermark & Co. |                   |
| <b>Henrietta</b> .....  | Clay.          | W. G. Eustis                | Farmers Natl. Bk.          | F. B. Wyatt.      |
| <b>Hidalgo</b> .....    | Hidalgo.       | Rentfro & Scott             | See Corpus Christi         |                   |
| <b>Hillsborough</b> .   | Hill.          | Tarlton & Morrow            | Farmers Natl. Bk.          | John J. Warren.   |
| <b>Houston</b> .....    | Harris.        | Ewing & Ring                | First Natl. Bk.            | W. H. Palmer.     |
| <b>Huntsville</b> ....  | Walker.        | Benton Randolph             | Gibbs Natl. Bk.            | G. A. Wynne.      |
| <b>Jacksborough</b>     | Jack.          | Thomas S. Spooner           | First Natl. Bk.            | D. L. Knox.       |
| <b>Jasper</b> .....     | Jasper.        | Seale & Powell              | See Nacogdoches            |                   |
| <b>Jefferson</b> .....  | Marion.        | W. T. Armistead             | Natl. Bk. of Jefferson     | W. T. Atkins.     |
| <b>Junction City</b> .  | Kimble.        | W. A. Williamson            | See Macon                  |                   |
| <b>Karnes City</b> ...  | Karnes.        | Graves & Wilson             | Buchel, Wagner & Co.       | C. L. Burghard.   |
| <b>Kaufman</b> .....    | Kaufman.       | Huffmaster & Huffmaster     | First Natl. Bk.            | Wood Nash.        |
| <b>Kerville</b> .....   | Kerr.          | W. G. Garrett               | Charles Schreiner          | L. A. Schreiner.  |
| <b>Kountz</b> .....     | Hardin.        | See Beaumont                |                            |                   |
| <b>Lagrange</b> .....   | Fayette.       | Brown, Lane & Jackson       | First Natl. Bk.            | Jno. B. Holloway. |
| <b>Lampasas</b> .....   | Lampasas.      | Matthews & Browning         | First Natl. Bk.            | J. F. White.      |
| <b>La Plata</b> .....   | Deafsmith.     | See Amarillo                |                            |                   |
| <b>Laredo</b> .....     | Webb.          | M. H. Lane                  | Milmo Natl. Bk.            | Miles T. Cogley.  |
| <b>Liberty</b> .....    | Liberty.       | M. D. Rayborn               | See Houston                |                   |
| <b>Linden</b> .....     | Cass.          | F. S. Eberhard              | See Daingerfield           |                   |
| <b>Lipscomb</b> .....   | Lipscomb.      | H. E. Hoover                | Bk. of Lipscomb            | Wm. H. Parker.    |
| <b>Livingston</b> ....  | Polk.          | James E. Heil               | See Houston                |                   |
| <b>Llano</b> .....      | Llano.         | Moore & Linden              | Iron City Natl. Bk.        | M. M. Hargis.     |
| <b>Lockhart</b> .....   | Caldwell.      | Storey & Storey             | First Natl. Bk.            | J. M. Jolley.     |
| <b>Longview</b> .....   | Gregg.         | Otho F. Lane                |                            |                   |
| <b>Lubbock</b> .....    | Lubbock.       | See Haskell                 |                            |                   |
| <b>Lufkin</b> .....     | Angelina.      | H. G. Lane                  | See Nacogdoches            |                   |
| <b>Madisonville</b> ..  | Madison.       | J. F. Randolph              | See Franklin               |                   |
| <b>Marfa</b> .....      | Presidio.      | H. H. Kilpatrick            | See Pecos                  |                   |
| <b>Marlin</b> .....     | Falls.         | Martin & Eddings            | First Natl. Bk.            | B. C. Clark.      |
| <b>Marshall</b> .....   | Harrison.      | M. R. Geer                  | First Natl. Bk.            | W. C. Field.      |
| <b>Mason</b> .....      | Mason.         | M. Fulton                   | First Natl. Bk.            | E. M. Reynolds.   |
| <b>Matador</b> .....    | Motley.        | See Quanah                  |                            |                   |
| <b>Matagorda</b> ....   | Matagorda.     | See Edna                    |                            |                   |

## TEXAS—CONTINUED.

| <i>County Seat.</i>     | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i>        | <i>Cashier.</i>  |
|-------------------------|----------------|----------------------|-----------------------------|------------------|
| <b>McKinney</b> .....   | Collin.        | Smith & Evans        | First Natl. Bk.             | T. H. Emerson.   |
| <b>Memphis</b> .....    | Hall.          | W. M. Pardue         | Bk. of Memphis              | Byron Jones.     |
| <b>Menardville</b> ..   | Menard.        | J. A. Snook          | See Mason                   |                  |
| <b>Mentone</b> .....    | Loving.        | See Pecos            |                             |                  |
| <b>Meridian</b> .....   | Bosque.        | Wm. N. Knight        | First Natl. Bk.             | J. W. Rudasill.  |
| <b>Midland</b> .....    | Midland.       | R. H. Zane           | First Natl. Bk.             | W. E. Connell.   |
| <b>Mobeetle</b> .....   | Wheeler.       | L. O. Miller         | Bk. of J. L. Dickerson      | C. H. Philbrick. |
| <b>Montague</b> .....   | Montague.      | J. M. Chambers       | First Natl Bk.              | W. M. Dugan.     |
| <b>Montgomery</b> ..    | Montgomery.    | B. H. Powell         | See Houston                 |                  |
| <b>Mt. Pleasant</b> ..  | Titus.         | S. P. Pounders       | First Natl. Bk.             | C. C. Carr.      |
| <b>Mt. Vernon</b> ...   | Franklin.      | Glass & McLean       | Mt. Vernon Bk.              |                  |
| <b>Nacogdoches</b> ..   | Nacogdoches.   | George H. Matthews   | First Natl. Bk.             | W. G. Ratcliff.  |
| <b>New Bramfels</b> ..  | Comal.         | J. D. Guinn          | First Natl. Bk.             | Herman Clemens.  |
| <b>Newton</b> .....     | Newton.        | L. B. Clunk          | See Beaumont.               |                  |
| <b>Oakville</b> .....   | Live Oak.      | See Beeville         |                             |                  |
| <b>Ochiltree</b> .....  | Ochiltree.     | See Lipscomb         |                             |                  |
| <b>Odessa</b> .....     | Ector.         | See Midland          |                             |                  |
| <b>Orange</b> .....     | Orange.        | D. W. Solliday       | First Natl. Bk.             | W. W. Reid.      |
| <b>Ozona</b> .....      | Crockett.      | See San Angelo       |                             |                  |
| <b>Paducah</b> .....    | Cottle.        | See Quanah           |                             |                  |
| <b>Paint Rock</b> ...   | Concho.        | G. H. Garland]       | See Ballinger               |                  |
| <b>Parnell</b> .....    | Roberts.       | See Canadian         |                             |                  |
| <b>Palestine</b> .....  | Anderson.      | Gregg & Gardner      | First Natl. Bk.             | Lucius Gooch.    |
| <b>Palo Pinto</b> ...   | Palo Pinto.    | M. L. Garrett        | Cunningham Bros.            | Jno. H. Eaton.   |
| <b>Panhandle</b> .....  | Carson.        | Frank Lester         | Panhandle Bk.               | J. C. Paul.      |
| <b>Paris</b> .....      | Lamar.         | Denton & Long        | First Natl. Bk.             | J. F. McReynolds |
| <b>Pearsall</b> .....   | Frio.          | T. N. Spann          | See San Antonio             |                  |
| <b>Pecos</b> .....      | Reeves.        | Frank E. Hunter      | Pecos Valley Bk.            | W. D. Johnson.   |
| <b>Pittsburgh</b> ...   | Camp.          | S. D. Snodgrass      | First Natl. Bk.             | W. C. Hargrove.  |
| <b>Plainview</b> ....   | Hale.          | See Floydada         |                             |                  |
| <b>Pleasanton</b> ...   | Atascosa.      | W. H. Smith          | See Karnes City             |                  |
| <b>Port Lava</b> .....  | Calhoun.       | W. H. Woodward       | See Victoria                |                  |
| <b>Quanah</b> .....     | Hardeman.      | Smith & Martin       | Bk. of C. H. Harwell & Co.  |                  |
| <b>Quitman</b> .....    | Wood.          | W. B. Harris         | See Gilmer                  |                  |
| <b>Rayner</b> .....     | Stonewall.     | Balcher & Hendrix    | See Haskell                 |                  |
| <b>Refugio</b> .....    | Refugio.       | See Beeville         |                             |                  |
| <b>Richmond</b> .....   | Fort Bend.     | Thomas E. Mitchell   | Bk. of J. H. P. Davis & Co. | C. A. Beasley.   |
| <b>Rio Grande</b> ...   | Starr.         | F. D. Yodon          | See Brownsville             |                  |
| <b>Robert Lee</b> ...   | Coke.          | See Ballinger        |                             |                  |
| <b>Roby</b> .....       | Fisher.        | Crane & Kiefer       | See Sweetwater              |                  |
| <b>Rockport</b> .....   | Aransas.       | E. A. Stevens        | First Natl. Bk.             | J. M. Hoopes.    |
| <b>Rock Springs</b> ..  | Edwards.       | See Kerrville        |                             |                  |
| <b>Rockwall</b> .....   | Rockwall.      | N. C. Edwards        | Rockwall Co. Natl. Bk.      | Frank Jones.     |
| <b>Rusk</b> .....       | Cherokee.      | M. J. Whitman        | First Natl. Bk.             | A. A. Simmons.   |
| <b>San Angelo</b> ...   | Tom Green.     | Cochran & Hill       | San Angelo Natl. Bk.        | Jno. Carragher.  |
| <b>San Antonio</b> ...  | Bexar.         | Berry & Culberson    | San Antonio Natl. Bk.       | F. Herff, Jr.    |
| <b>San Augustine</b> .. | San Augustine. | Wilson & Blount      | See Nacogdoches             |                  |
| <b>San Diego</b> .....  | Duval.         | James O. Luby        | See Corpus Christi.         |                  |
| <b>San Marcos</b> ...   | Hayes.         | Sterling & Fisher    | Glover Natl. Bk.            | E. L. Thomas.    |



## TEXAS—CONTINUED.

| <i>County Seat.</i>       | <i>Connty.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i>           | <i>Cashier.</i>   |
|---------------------------|----------------|----------------------|--------------------------------|-------------------|
| <b>San Patricio</b> ..... | San Patricio.  | See Corpus Christi   |                                |                   |
| <b>San Saba</b> .....     | San Saba.      | Allison & Reeber     | Bk. of Ward, Murray & Co.      |                   |
| <b>Sequin</b> .....       | Guadalupe.     | John Ireland         | Bk. of E. Nolte & Sons         | Walter Nolte.     |
| <b>Seymour</b> .....      | Baylor.        | Newton & Dalton      | First Natl. Bk.                | G. S. Plants.     |
| <b>Sherman</b> .....      | Grayson.       | Dillard & Muse       | Merchants & Planters Natl. Bk. | C. B. Dorchester. |
| <b>Sherwood</b> .....     | Irion.         | See San Angelo       |                                |                   |
| <b>Silverton</b> .....    | Briscoe.       | See Floydada         |                                |                   |
| <b>Snyder</b> .....       | Scurry.        | C. C. Johnson        | Citizens Bk.                   | Lee Boren.        |
| <b>Sonora</b> .....       | Sutton.        | See Mason            |                                |                   |
| <b>Stanton</b> .....      | Martin.        | See Big Spring       |                                |                   |
| <b>Stephenville</b> ..... | Erath.         | Martin & George      | First Natl. Bk.                | J. S. Hyatt.      |
| <b>SULPHUR SPRINGS</b>    | Hopkins.       | J. A. B. Putnam      | First Natl. Bk.                | Phil. H. Foscue.  |
| <b>Sweet Water</b> .....  | Nolan.         | Cowan & Fisher       | Bk. of Thos. Trammell & Co.    | R. L. McCaulley.  |
| <b>Tascora</b> .....      | Oldham.        | See Amarillo         |                                |                   |
| <b>Texarkana</b> .....    | Bowie.         | Jacob M. Carter      | Texarkana Natl. Bk.            | W. R. Grim.       |
| <b>Texline</b> .....      | Dallam.        | See Amarillo         |                                |                   |
| <b>THROCKMORTON</b> ..    | Throckmorton   | W. T. Andrews        | See Haskell                    |                   |
| <b>Tilden</b> .....       | McMullen.      | See Beeville         |                                |                   |
| <b>Tulia</b> .....        | Swisher.       | See Floydada         |                                |                   |
| <b>Tyler</b> .....        | Smith.         | Marsh & Butler       | City Natl. Bk.                 | W. L. Cain.       |
| <b>Uvalde</b> .....       | Uvalde.        | J. N. Garner         | First Natl. Bk.                | B. A. Randle.     |
| <b>Vernon</b> .....       | Wilbarger.     | Elliott & Sitterly   | Bk. of A. C. Neal & Co.        |                   |
| <b>Victoria</b> .....     | Victoria.      | Samuel B. Dabney     | First Natl. Bk.                | Theodore Buhler.  |
| <b>Waco</b> .....         | McLennon.      | Williams & Evans     | Citizens Natl. Bk.             | L. B. Black.      |
| <b>Wallisville</b> .....  | Chambers.      | Hugh Jackson         | See Houston                    |                   |
| <b>Waxahachie</b> ..      | Ellis.         | G. C. Crose          | Citizens Natl. Bk.             | T. A. Ferris.     |
| <b>Weatherford</b> ..     | Parker.        | G. A. McCall         | Merchants & Farmers Natl. Bk.  | H. L. Brevard.    |
| <b>Wellington</b> ....    | Collingsworth  | See Clarendon        |                                |                   |
| <b>Wharton</b> .....      | Wharton.       | G. G. Kelley         | Bk. of R. T. Ervin & Co.       |                   |
| <b>Wichita Falls</b> .    | Wichita.       | James & Sherrod      | City Natl. Bk.                 | Frank Dorsey.     |
| <b>Woodville</b> .....    | Tyler.         | A. E. Adams          | See Beaumont                   |                   |
| <b>Not Organized.</b>     | Andrews.       |                      |                                |                   |
| "                         | Bailey.        |                      |                                |                   |
| "                         | Cochran.       |                      |                                |                   |
| "                         | Crane.         |                      |                                |                   |
| "                         | Dawson.        |                      |                                |                   |
| "                         | Encinal.       |                      |                                |                   |
| "                         | Foley.         |                      |                                |                   |
| "                         | Gaines.        |                      |                                |                   |
| "                         | Garza.         |                      |                                |                   |
| "                         | Gray.          |                      |                                |                   |
| "                         | Hockley.       |                      |                                |                   |
| "                         | Hutchinson.    |                      |                                |                   |
| "                         | Lamb.          |                      |                                |                   |
| "                         | Lynn.          |                      |                                |                   |
| "                         | Parmer.        |                      |                                |                   |
| "                         | Schleicher.    |                      |                                |                   |
| "                         | Sterling.      |                      |                                |                   |
| "                         | Terry.         |                      |                                |                   |

## TEXAS—CONTINUED.

| <i>County Seat.</i>   | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i> | <i>Cashier.</i> |
|-----------------------|----------------|----------------------|----------------------|-----------------|
| <b>Not Organized.</b> | Upton.         |                      |                      |                 |
| "                     | Winkler.       |                      |                      |                 |
| "                     | Yoakum.        |                      |                      |                 |

## DIGEST OF TEXAS COMMERCIAL LAWS.

**Assignments.**—Assignments of all a debtor's estate for distribution among all his creditors may be made. Insolvent debtors may make assignments for benefit of such creditors only as will accept their pro rata in discharge of all liability, provided the creditor receives as much as one-third of the amount due him.

**Attachments.**—Attachments may be issued when defendant is not a resident of the State, or is a foreign corporation, or is acting as such; that he is about to remove permanently out of the State, and has refused to pay or secure the debt due the plaintiff; that he secretes himself so that the ordinary process of law cannot be served upon him; that he has secreted his property for the purpose of defrauding his creditors; or, that he is about to secrete his property for the purpose of defrauding his creditors; or that he is about to remove his property out of the State without leaving sufficient remaining for the payment of his debts; or that he is about to remove his property, or a part thereof, out of the county where the suit is brought, with intent to defraud his creditors; or that he has disposed of his property, in whole or in part, with intent to defraud his creditors; or that he is about to dispose of his property with intent to defraud his creditors; or that he is about to convert his property, or a part thereof, into money for the purpose of placing it beyond the reach of his creditors; or that the debt is due for the property obtained under false pretenses.

**Bank Laws.**—No statutes regulating operations of banks. There is no provision for official examination of affairs of any existing state banks, nor are such banks required to make any statement of their condition.

**Exemptions.**—A suburban homestead consisting of not more than 200 acres of land, which may be in one or more parcels with the improvements thereon, without regard to value, an urban homestead consisting of lot or lots not to exceed in value \$5,000 at the time of designation as the homestead, without reference to value of any improvements, provided that same shall be used for the purpose of a home, or as a place to exercise the calling or business of the head of a family, are exempt.

**Interest.**—Legal rate is 6 per cent.; conventional, 10 per cent. Double the amount of usury paid may be recovered at any time within two years after the payment thereof.

**Legal Holidays.**—Sunday, January 1, February 22, March 2, April 21, July 4, December 25, and all days appointed by the President of the United States, or by the Governor, as days of fasting or thanksgiving, and every day on which an election is held throughout the State, are declared holidays.

**Limitation of Actions.**—Trespass, conversion, debt where the indebtedness is not evidenced by a contract in writing; stated or open account other than such mutual

## TEXAS—CONTINUED.

and current accounts as concern the trade of merchandise, between merchant or merchants, their factors or agents, two years. Debt when evidenced by or founded upon any contract in writing; for penalty or damages on the penal clause of any bond to convey real estate; action by one partner against his co-partner for the settlement of partnership accounts, or upon mutual and current accounts concerning merchandise, between merchant or merchants, their factors or agents; the cause of action shall be deemed to have accrued for the cessation of the dealings in which they were interested together, four years.

**Married Women.**—All property acquired by the wife in any way before marriage, or by gift, devise, or descent thereafter, with all revenues therefrom, are her separate property; the husband during marriage has control of the separate property of the wife. A married woman cannot contract as a partner in business nor embark her separate means in trade.

**Notarial Fees.**—Protest, \$2.50, and fifty cents for each notice.

**Notes and Bills of Exchange.**—Unless otherwise provided, commercial paper will be considered payable at the residence of the maker or acceptor, or other person bound. Days of grace allowed on all negotiable instruments. Bill or note maturing on a legal holiday becomes due on business day preceding. Attorney's fees may be stipulated for in note and recovered in case of suit. The liability of any drawer or indorser may be fixed by instituting suit against the acceptor or maker, before first term of district of county court, to which suit can be brought, or before second term, showing good cause why not brought at first term; within jurisdiction of justice, suit must be brought within sixty days. Such liability may also be fixed by protest, according to the custom of merchants. The holder of a protested draft or bill, drawn by a merchant in this State, upon his agent or factor without the State, may recover ten per cent. damages thereon, besides interest and costs.

**Stay of Executions.**—Three months allowed on all cases in Justices' Courts, provided defendant gives good security for its payment.

**Transfer of Corporation Stocks.**—Shares of stock may be transferred in such manner as the by-laws prescribe, but only on the books of the corporation.



## UTAH.

| <i>County Seat.</i>         | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i>                                      | <i>Cashier.</i>     |
|-----------------------------|----------------|----------------------|---|---------------------|
| <b>Ashley</b> .....         | Uinta.         | Richard Veltman      | See Salt Lake City  |                     |
| <b>Beaver</b> .....         | Beaver.        | J. W. Christian      | See Richfield   |                     |
| <b>Bluff</b> .....          | San Juan.      | See Richfield        |   |                     |
| <b>Box Elder</b> .....      | Box Elder.     | J. M. Coombs         | Bk. of Brigham City                                       | J. D. Peters.       |
| <b>Castle Dale</b> .....    | Emery.         | See Mantl            |   |                     |
| <b>Coalville</b> .....      | Summit.        | See Salt Lake City   |   |                     |
| <b>Farmington</b> .....     | Davis.         | Wilson & Wilcox      | Davis Co. Bk.   | A. L. Clark.        |
| <b>Filmore</b> .....        | Millard.       | James A. Melville    | See Richfield   |                     |
| <b>Junction</b> .....       | Piute.         | See Richfield        |   |                     |
| <b>Heber</b> .....          | Wasatch.       | Wm. Briggs           | See Provo City  |                     |
| <b>Kanab</b> .....          | Kane.          | See Richfield        |   |                     |
| <b>Logan</b> .....          | Cache.         | J. C. Walters        | First Natl. Bk.   | Ripley S. Lyon.     |
| <b>Mantl</b> .....          | San Pete.      | J. E. Cochran        | Mantl City Savings Bk.                                    | P. P. Dyreng.       |
| <b>Moab</b> .....           | Grand.         | See Nephi            |   |                     |
| <b>Morgan</b> .....         | Morgan.        | T. H. Phillips       | At Kaysville, Barnes Bkg. Co.                             | R. W. Barnes.       |
| <b>Nephi</b> .....          | Jnab.          | Henry Adams          | First Natl. Bk.   | W. W. Armstrong.    |
| <b>Ogden</b> .....          | Weber.         | A. R. Heywood        | First Natl. Bk.   | James Pingree.      |
| <b>Panguitch</b> .....      | Garfield.      | See Richfield        |   |                     |
| <b>Parowan</b> .....        | Iron.          | J. W. Brown          | See Richfield   |                     |
| <b>Price</b> .....          | Carbon.        | Fred Erickson        | At Mt. Pleasant, Mt. Pleasant<br>Commercial & Savings Bk. | Ferd Erickson.      |
| <b>Provo City</b> .....     | Utah.          | Kling & Houtz        | Provo Commercial & Savings Bk.                            | J. R. Twelves.      |
| <b>Bandolph</b> .....       | Rich.          | See Logan            |   |                     |
| <b>Richfield</b> .....      | Sevier.        | I. J. Stewart        | James M. Peterson Bk.                                     | J. S. Christiansen. |
| <b>Salt Lake City</b> ..... | Salt Lake.     | Marshall & Royle     | Bk. of Commerce   | S. F. Walker.       |
| <b>St. George</b> .....     | Washington.    | F. L. Doggett        | See Richfield   |                     |
| <b>Tooele</b> .....         | Tooele.        | See Salt Lake City   |   |                     |
| <b>Not Organized</b> .....  | Wayne.         |                      |   |                     |

## DIGEST OF UTAH COMMERCIAL LAWS.

**Assignments.**—Assignments by insolvents for the benefit of creditors are made and administered as at common law, there being no statute law in respect to such assignments. Preferences are therefore allowed, and accepting a dividend from the assignee does not operate to discharge debtor from further liability.

**Attachments.**—Writ of attachment may be issued when defendant is not a resident of this Territory; stands in defiance of an officer or conceals himself so that process cannot be served upon him; has assigned, disposed of, or concealed, or is about to assign, dispose of, or conceal any of his property, with intent to defraud his creditors; has departed, or is about to depart from the Territory, to the injury of his creditors; fraudulently contracted the debt or incurred the obligation respecting which the action is brought.

**Bank Laws.**—Six or more persons, two-thirds of whom must be residents of this Territory, may associate themselves together as a bank of discount and deposit or as a

## UTAH—CONTINUED.

savings bank. When \$100,000 at least shall have been subscribed, and 20 per cent. of the capital shall have been paid to the treasurer of the association in cash, the subscribers may adopt articles of association and elect five or more directors; provided, that in towns having from 10,000 to 20,000 inhabitants the capital of the bank must be at least \$50,000; in towns of less than 10,000 inhabitants the capital must be at least \$25,000. The articles of association must set forth that the object of the subscribers is to avail themselves of the privileges of this act; the amount of the capital stock and the number of shares; the names and places of residence of the stockholders, and the number of shares held by each; the number and kind of officers who are to manage the affairs of the bank, and the names of those who are to act for the first year. These articles must be sworn to by three or more of the subscribers, and must show among other things that 20 per cent. of the capital has been paid in. The articles must be filed in the office of the Clerk of the Probate Court, or in that of the Clerk of the District Court, who is thereupon required to issue a certificate showing that the articles of association have been filed, and this certificate and a copy of the articles must be filed in the office of the Secretary of the Territory, who must issue a certificate of incorporation. It shall have power, among other things, to exist for fifty years. The Secretary of the Territory is Bank Examiner *ex-officio*, and is required at least once a year to examine any bank and make a detailed report of its condition.

**Exemptions.**—The statute provides that if the debtor be the head of family there shall be exempt a homestead to be selected by the debtor, consisting of lands not exceeding in value the sum of \$1,000 for the judgment debtor, and the further sum of \$500 for his wife, and \$250 for each other member of the family. If the homestead selected is of greater value than is exempted, the judgment debtor has option to permit same to be partitioned or to be sold and to receive in money the value of the homestead.

**Interest.**—Legal rate 8 per cent., but parties may agree in writing for any rate of interest on any contract. There is no usury law.

**Legal Holidays.**—Sunday, January 1, February 22, the first Saturday in April (Arbor Day), May 30, July 4 and 24, the first Monday in September (Labor Day), December 25, and Thanksgiving and fast days.

**Limitation of Actions.**—Within five years: on a judgment or decree rendered in any court of the United States, or of any State or Territory within the United States, for *mesne* rents and profits of real property. Within four years on a contract, obligation, or liability founded on an instrument or writing, except judgments of a court of the United States, or of a State or Territory within the United States. Within two years, on a contract, obligation or liability not founded on an instrument of writing, open account for goods, etc. No limitation against actions to recover money or other property deposited with bank, banker, trust company, savings or loan society.

**Notarial Fees.**—Protest \$1.50 and thirty-five cents for each notice.

**Notes and Bills of Exchange.**—Bills of exchange, promissory notes, bank notes, checks, bonds, and certificates of deposit are negotiable instruments and are governed by the statutes of the Territory. Notice of dishonor may be given by the holder or any party to the instrument who may be called on to pay it, and must be in writing. Days of grace are not allowed. Paper falling due on a holiday becomes due the next preceding business day except when such preceding day is also a holiday, in which event it becomes due on the next succeeding business day.



## UTAH—CONTINUED.

Damages instead of interest to time of dishonor are allowed on dishonored bills drawn or negotiated within this Territory as follows: One dollar upon each \$100 specified in the bill, if drawn on any person within this Territory; if drawn on any person without this Territory but within the United States, two and one-half dollars upon each \$100 of said principal sum; if drawn on any person in any place in a foreign country, five dollars upon each \$100 of said principal sum.

**Stay of Executions.**—Not more than sixty days on small cases before Justices' Courts.

**Transfer of Corporation Stocks.**—Stock is personal property and may be transferred in such manner as provided in the charter or by-laws.



## VERMONT.

| <i>County Seat.</i>     | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i>                     | <i>Cashier.</i>    |
|-------------------------|----------------|----------------------|--|--------------------|
| <b>Bennington</b> ...   | Bennington.    | Chas. H. Darling     | First Natl. Bk.                          | L. A. Graves.      |
| <b>Burlington</b> ....  | Chittenden.    | Hamilton S. Peck     | Howard Natl. Bk.                         | F. E. Burgess.     |
| <b>Chelsea</b> .....    | Orange.        | J. K. Darling        | Natl. Bk. of Orange Co.                  | O. B. Copeland.    |
| <b>Guildhall</b> .....  | Essex.         | Harry Blodgett       | At Island Pond,<br>Island Pond Natl. Bk. | L. A. Cobb.        |
| <b>Hyde Park</b> ....   | Lamoille.      | H. M. McFarland      | Lamoille Co. Natl. Bk.                   | E. L. Noyes.       |
| <b>Middlebury</b> ...   | Addison.       | C. M. Wilds          | Natl. Bk. of Middlebury                  | C. E. Pinney.      |
| <b>Montpelier</b> ....  | Washington.    | Frederick L. Laird   | First Natl. Bk.                          | A. G. Eaton.       |
| <b>Newfane</b> .....    | Windham.       | M. Davidson          | At Battleboro, Vermont Natl. Bk.         | George C. Averill. |
| <b>Newport</b> .....    | Orleans.       | C. A. Prouty         | Natl. Bk. of Newport                     | Robert Y. Wright.  |
| <b>North Hero</b> ....  | Grand Isle.    | Wilson & Hall        | See St. Albans                           |                    |
| <b>Rutland</b> .....    | Rutland.       | Edward Dana          | Clement Natl. Bk.                        | O. F. Harrison.    |
| <b>St. Albans</b> ..... | Franklin.      | A. A. Hall           | Weldem Natl. Bk.                         | J. C. Stranahan.   |
| <b>St. Johnsbury</b> .. | Caledonia.     | W. P. Stafford       | First Natl. Bk.                          | Homer E. Smith.    |
| <b>Woodstock</b> ....   | Windsor.       | W. E. Johnson        | Woodstock Natl. Bk.                      | H. C. Johnson.     |

## DIGEST OF VERMONT COMMERCIAL LAWS.

**Assignments.**—Assignments of all property may be made for benefit of all creditors.

**Attachments.**—Attachment may be made, on mesne process, of both personal and real property.

**Bank Laws.**—Any number of persons, not less than five, at least three-fourths of whom shall be residents of the State, may associate to establish banks of discount, deposit and circulation. The aggregate amount of the capital stock must not be less than \$50,000, nor more than \$500,000. No association can commence the business of banking until its entire capital stock is paid in. Examinations of the condition of a bank may be had by order of a chancellor, upon application of creditors or shareholders whose debts amount to \$1,000, stating the cause, verified by affidavit. The treasurer of every savings institution and trust company is required, on or before the 10th of July of each year, to report to the Inspector of Finance, showing accurately its condition at the close of business on the 30th of June. This report is to include the name of the institution, place of business, amount of deposits, number of depositors, and all other particulars relative to the condition of the institution.

**Exemptions.**—The law exempts a homestead to the amount of \$500.

**Interest.**—Legal rate, 6 per cent. Usury forfeits double amount of interest taken.

**Legal Holidays.**—Sunday, January 1, July 4, May 30, December 25, Thanksgiving and fast days.

**Limitation of Actions.**—Actions for the recovery of lands or other possessions must be begun within fifteen years after the cause of action first accrues. Actions of covenant shall be brought within eight years. Actions on contracts, accounts, trespass and replevin, six years. Action to recover on a note must be brought within six years after becoming due, unless the note is witnessed, in which case action may be begun at any time within fourteen years.

## VERMONT—CONTINUED.

**Married Women.**—If a married woman does business in her own name, a Court of Equity will enforce her contracts made in the course of such business against her separate estate.

**Notarial Fees.**—Protest, \$1.00, and postage on notices.

**Notes and Bills of Exchange.**—Notes and bills of exchange are not entitled to grace. Negotiable paper need not be made payable at any particular bank or place. Notes payable on demand are considered overdue after sixty days from date. Whenever any bill or note shall fall due on a holiday, the same shall be considered as due on the next following business day.

**Stay of Executions.**—No general stay laws exist.

**Transfer of Corporation Stocks.**—On the books of the corporation.



## VIRGINIA.

| <i>County Seat.</i>        | <i>County.</i>       | <i>Name of Atty,</i>    | <i>Name of Bank.</i>                              | <i>Cashier.</i>    |
|----------------------------|----------------------|-------------------------|---|--------------------|
| <b>Abington</b> .....      | Washington.          | Fulkerson, Page & Hunt. | Bk. of Carpenter & Bell                           |                    |
| <b>Accomack</b> .....      | Accomack.            | J. W. G. Blackstone     | At Onancock, First Natl. Bk.                      | E. A. Herbst.      |
| <b>Alexandria</b> .....    | Alexandria.          | Francis L. Smith        | First Natl. Bk.                                   | Chas. R. Hooff.    |
| <b>Amelia</b> .....        | Amelia.              | H. Meade                | See Richmond                                      |                    |
| <b>Amherst</b> .....       | Amherst.             | C. L. Scott             | Bk. of Amherst                                    | F. J. Harris.      |
| <b>Appomatox</b> .....     | Appomatox.           | H. D. Flood             | At Pamplin,<br>Farmers & Merchants Savings Bk.    | W. D. Thornton     |
| <b>Bedford City</b> ..     | Bedford.             | M. P. Burks             | First Natl. Bk.                                   | Chas. L. Mosby.    |
| <b>Berryville</b> .....    | Clarké.              | Marshall McCormick      | Bk. of Clarke Co.                                 | John R. Nunn.      |
| <b>Bland</b> .....         | Bland.               | Sam. W. Williams        | At Pulasky City, Pulasky Natl. Bk.                | W. F. Nicholson.   |
| <b>BOWLING GREEN</b> ..    | Caroline.            | A. B. Chandler          | At Fredericksburg,<br>Natl. Bk. of Fredericksburg | J. A. Taylor.      |
| <b>Boydton</b> .....       | Mecklenburgh         | Finch & Faulkner        | Bk. of Mecklenburg                                | E. W. Overbey.     |
| <b>Brentsville</b> .....   | Prince William       | Meredith & Thornton     | See Warrenton                                     |                    |
| <b>Buckingham</b> ..       | Buckingham.          | E. W. Hubbard           | See Farmville                                     |                    |
| <b>CHARLOTTESVILLE</b>     | Albermarle.          | Woods & Fishburne       | Peoples Natl. Bk.                                 | B. C. Flannagan.   |
| <b>Chatham</b> .....       | Pittsylvania.        | Joseph Whitehead        | Chatham Savings Bk.                               | E. S. Reid.        |
| <b>Chesterfield</b> ..     | Chesterfield.        | P. V. Cogbill           | See Richmond                                      |                    |
| <b>CHRISTIANSBURGH</b>     | Montgomery.          | Phlegar & Johnson       | Bk. of Christiansburgh                            | Chas. J. Wade.     |
| <b>Clintwood</b> .....     | Dickenson.           | F. P. Phipps            | At Richlands, Bk. of Richlands                    | Allen Cucull.      |
| <b>Courtland</b> .....     | Southampton.         | Prince & Sebrell        | At Franklin, Bk. of Vaughan & Co.                 | C. C. Vaughan, Jr. |
| <b>Covington</b> .....     | Allegheny.           | J. T. Delaney           | Covington Natl. Bk.                               | J. E. Rollins.     |
| <b>Culpeper</b> .....      | Culpeper.            | Rixey & Barbour         | Farmers Natl. Bk.                                 | C. J. Rixey.       |
| <b>Cumberland</b> ..       | Cumberland.          | S. F. Coleman           | See Farmville                                     |                    |
| <b>Dinwiddie</b> .....     | Dinwiddie.           | W. R. McKinney          | At Blackstone, Citizens Bk.                       | J. M. Hurt.        |
| <b>Eastville</b> .....     | Northampton          | O. F. Mears             | At Onancock First Natl. Bk.                       | O. L. Parke.       |
| <b>Emporia</b> .....       | Greeneville.         | Wm. M. Powell           | See Lawrenceville                                 |                    |
| <b>Fairfax</b> .....       | Fairfax.             | Moore & Love            | See Alexandria                                    |                    |
| <b>Farmville</b> .....     | Prince Edward        | A. D. Watkins           | Planters Bk.                                      | Wm. G. Venable.    |
| <b>Fincastle</b> .....     | Botetourt.           | J. H. H. Fliggart       | Bk. of Fincastle                                  | James Godwin.      |
| <b>Floyd</b> .....         | Floyd.               | V. M. Sowder            | Farmers Bk.                                       | Winfield Scott.    |
| <b>Front Royal</b> ..      | Warren.              | Giles Cook, Jr.         | Front Royal Natl. Bk.                             | J. A. Sommerville  |
| <b>Gate City</b> .....     | Scott.               | H. S. K. Morison        | Bk. of Gate City                                  | Isaac P. Kane.     |
| <b>Gloucester</b> .....    | Gloucester.          | F. L. Taylor            | At West Point, West Point Bkg. Co.                | W. V. Wilkinson.   |
| <b>Goochland</b> .....     | Goochland.           | A. K. Leak              | See Richmond                                      |                    |
| <b>Grundy</b> .....        | Buchanan.            | F. H. Evans             | At Richlands, Bk. of Richlands                    | Allen Cucull.      |
| <b>Hampton</b> .....       | Elizabeth City       | A. S. Segar             | Bk. of Hampton                                    | G. M. Peek.        |
| <b>Hanover</b> .....       | Hanover.             | Geo. P. Haw             | See Richmond                                      |                    |
| <b>HARRISONBURGH</b> ..    | Rockingham.          | Slpe & Harris           | First Natl. Bk.                                   | L. C. Myers.       |
| <b>Heatsville</b> .....    | Northumber-<br>land. | Warner Ball             | See Richmond                                      |                    |
| <b>Hillsville</b> .....    | Carroll.             | Walter S. Tipton        | Citizens Bk.                                      | R. G. Wilkinson.   |
| <b>Independence</b> ..     | Grayson.             | C. C. Porterfield       | See Hillsville                                    |                    |
| <b>Isle of Wight</b> ..    | Isle of Wight.       | R. S. Thomas            | At Smithfield, Bk. of Smithfield                  | A. S. Barrett.     |
| <b>Jonesville</b> .....    | Lee.                 | H. J. Morgan            | Powells Valley Bk.                                | C. E. Couk.        |
| <b>King &amp; Queen</b> .. | King & Queen         | C. B. Jones             | See Richmond                                      |                    |
| <b>King George</b> ..      | King George.         | W. A. Rose              | At Fredericksburg,<br>Natl. Bk. of Fredericksburg | J. A. Taylor.      |
| <b>King William</b> ..     | King William         | B. Taylor               | See Richmond                                      |                    |
| <b>Lancaster</b> .....     | Lancaster.           | H. S. Gresham           | See Richmond                                      |                    |
| <b>Lawrenceville</b> ..    | Brunswick.           | R. Turnbull             | Bk. of Lawrenceville                              | Chas. E. May.      |



## VIRGINIA—CONTINUED.

| <i>County Seat.</i>         | <i>County.</i> | <i>Name of Atty.</i>  | <i>Name of Bank.</i>                               | <i>Cashier.</i>    |
|-----------------------------|----------------|-----------------------|--|--------------------|
| <b>Lebanon</b> .....        | Russell.       | H. A. Routh           | At Richlands, Bk. of Richlands                     | Allen Cucull.      |
| <b>Leesburgh</b> .....      | Loudoun.       | Ed. Nichols           | Peoples Natl. Bk.                                  | H. A. Thompson.    |
| <b>Lexington</b> .....      | Rockbridge.    | W. T. Shields         | Bk. of Rockbridge                                  | W. C. Stuart.      |
| <b>Louisa</b> .....         | Louisa.        | W. E. Bibb            | See Charlottesville                                |                    |
| <b>Lovings-ton</b> .....    | Nelson.        | Caskle & Coleman      | See Amherst  |                    |
| <b>Lunenburg</b> .....      | Lunenburg.     | W. E. Mellette        | See Nottoway                                       |                    |
| <b>Luray</b> .....          | Page.          | Walton & Bro.         | Page Valley Bk.                                    | Chas. S. Landram   |
| <b>Madison</b> .....        | Madison.       | James Hay             | See Culpeper                                       |                    |
| <b>Marion</b> .....         | Smyth.         | B. F. Buchanan        | Bk. of Marion                                      | E. H. Copenhagen   |
| <b>Martinsville</b> .....   | Henry.         | H. Z. Mullins         | Farmers Bk.  | G. W. Coan.        |
| <b>Mathews</b> .....        | Mathews.       | John B. Donovan       | At West Point, West Point Bkg. Co.                 | W. V. Wilkinson.   |
| <b>Monterey</b> .....       | Highland.      | C. P. Jones           | See Staunton                                       |                    |
| <b>Montrose</b> .....       | Westmoreland.  | C. C. Baker           | See Richmond                                       |                    |
| <b>New Bern</b> .....       | Pulaski.       | J. C. Wyson           | At Pulaski City, Pulaski Natl. Bk.                 | M. F. Nicholson.   |
| <b>New Castle</b> .....     | Craig.         | P. V. Jones           | Bk. of New Castle                                  | H. W. Yoder.       |
| <b>New Kent</b> .....       | New Kent.      | R. T. Lacy            | See Richmond                                       |                    |
| <b>Newport News</b> .....   | Warwick.       | Garnett & Lett        | First Natl. Bk.                                    | J. A. Willett.     |
| <b>Nottoway</b> .....       | Nottoway.      | W. H. Mann            | At Blackstone, Citizens Bk.                        | Joseph M. Hurt.    |
| <b>Orange</b> .....         | Orange.        | John G. Williams      | State Bk. of Orange                                | M. G. Field.       |
| <b>Palmyra</b> .....        | Fluvanna.      | Pettit & Leake        | See Charlottesville                                |                    |
| <b>Pearisburgh</b> .....    | Giles.         | A. R. Hefflin         | At Radford, Bk. of Radford                         | G. S. Baskerville. |
| <b>Portsmouth</b> .....     | Norfolk.       | G. Hatton             | Bk. of Portsmouth                                  | J. L. Billisoly.   |
| <b>Powhatan</b> .....       | Powhatan.      | W. M. Flanagan        | See Richmond                                       |                    |
| <b>Prince George</b> .....  | Prince George. | J. Cocke              | At Petersburg,<br>Petersburg Sav. & T. Co.         | G. J. Seay.        |
| <b>Princess Anne</b> .....  | Princess Anne. | M. Keeling            | See Portsmouth                                     |                    |
| <b>Richmond</b> .....       | Henrico.       | Leake & Carter        | Merchants Natl. Bk.                                | J. F. Glenn.       |
| <b>Rocky Mount</b> .....    | Franklin.      | Dillard & Lee         | Merchants & Farmers Bk.                            | G. H. T. Greer.    |
| <b>Rutsburgh</b> .....      | Campbell.      | Wm. M. Murrel         | At Lynchburg, Peoples Natl. Bk.                    | J. W. Ivey.        |
| <b>Salem</b> .....          | Roanoke.       | R. H. Logan           | Farmers Natl. Bk.                                  | W. H. Ruthrauff.   |
| <b>Saluda</b> .....         | Middlesex.     | R. McCandish          | See Richmond                                       |                    |
| <b>Smithville</b> .....     | Charlotte.     | Wm. C. Carrington     | Charlotte Bkg. & Ins. Co.                          | F. C. Thornton.    |
| <b>South Boston</b> .....   | Halifax.       | Henry Edmund          | Planters & Merchants Bk.                           | Henry Easley.      |
| <b>Spottsylvania</b> .....  | Spottsylvania. | A. B. Rawlings        | At Fredericksburgh,<br>Natl. Bk. of Fredericksburg | J. A. Taylor.      |
| <b>Stafford</b> .....       | Stafford.      | Thomas P. Wallace     | See Culpeper                                       |                    |
| <b>STANNARDSVILLE</b> ..... | Greene.        | Fleld & Thomas        | See Orange   |                    |
| <b>Staunton</b> .....       | Augusta.       | Patrick & Gordon      | Natl. Valley Bk.                                   | H. A. Walker.      |
| <b>Stuart</b> .....         | Patrick.       | W. C. Lawson          | Patrick Co. Bk.                                    | W. B. Rucker.      |
| <b>STURGEON POINT</b> ..... | Charles City.  | D. G. Tyler           | See Richmond                                       |                    |
| <b>Suffolk</b> .....        | Nansemond.     | E. E. Holland         | Farmers Bk. of Nansemond                           | Wm. H. Jones, Jr.  |
| <b>Surry</b> .....          | Surry.         | George T. Clark & Son | See Newport News                                   |                    |
| <b>Sussex</b> .....         | Sussex.        | C. L. Cocke           | At Smithfield, Bk. of Smithfield                   | A. S. Barrett      |
| <b>TAPPAHANNOCK</b> .....   | Essex.         | Thomas Croxton        | See Richmond                                       |                    |
| <b>Tazewell</b> .....       | Tazewell.      | Chapman & Gillespie   | Bk. of Clinch Valley                               | Henry Preston.     |
| <b>Warm Springs</b> .....   | Bath.          | J. W. Stephenson      | See Staunton                                       |                    |
| <b>Warrenton</b> .....      | Fauquier.      | A. D. Payne           | Bk. of Gaines & Bro.                               | W. H. Gaines.      |
| <b>Warsaw</b> .....         | Richmond.      | Jones & Son           | See Richmond                                       |                    |
| <b>Washington</b> .....     | Rappahannock.  | E. T. Jones           | See Warrenton                                      |                    |
| <b>WILLIAMSBURGH</b> .....  | James City.    | E. C. Peachy          | See Newport News                                   |                    |
| <b>Winchester</b> .....     | Frederick.     | John J. Williams      | Shenandoah Valley Natl. Bk.                        | John W. Rice.      |

## VIRGINIA—CONTINUED.

| <i>County Seat.</i>     | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i> | <i>Cashier.</i> |
|-------------------------|----------------|----------------------|----------------------|-----------------|
| <b>Wise</b> .....       | Wise.          | E. M. Fulton         | See Jonesville       |                 |
| <b>Woodstock</b> .....  | Shenandoah.    | Walton & Walton      | Shenandoah Co. Bk.   | M. Coffman.     |
| <b>Wytheville</b> ..... | Wythe.         | C. B. Thomas         | Bk. of Wytheville    | J. G. Brown.    |
| <b>Yorktown</b> .....   | York.          | See Newport News     |                      |                 |

## PRINCIPAL CITIES, NOT COUNTY SEATS.

|                       |               |                   |                   |                    |
|-----------------------|---------------|-------------------|-------------------|--------------------|
| <b>Danville</b> ..... | Pittsylvania. | Withers & Withers | Citizens Bk.      | James T. Catlin.   |
| <b>Lynchburg</b> .... | Campbell.     | W. V. Wilson, Jr. | Peoples Natl. Bk. | J. W. Ivey.        |
| <b>Norfolk</b> .....  | Norfolk.      | John B. Jenkins   | Norfolk Natl. Bk. | Caldwell Hardy.    |
| <b>Roanoke</b> .....  | Roanoke.      | Penn & Cocke      | First Natl. Bk.   | J. W. Shields, Jr. |

## DIGEST OF VIRGINIA COMMERCIAL LAWS.

**Assignments.**—There is no insolvent law, but an insolvent debtor may make a voluntary assignment for the benefit of creditors, and may prefer certain creditors to others.

**Attachments.**—Attachments issue against a foreign corporation; a non-resident of this State having estate or debts owing him within the county or corporation in which the action is, or is sued with defendant residing therein; a defendant who is removing, or is about to remove out of the State with intent to change his domicile; a defendant who is removing, intends to remove, or has removed the specific property sued for, or his own estate, or the proceeds of the sale of his property, or a material part of such estate or proceeds out of this State, so that process of execution on a judgment, when obtained in said action, will be unavailing; a defendant who is converting, or is about to convert, or has converted his property of whatever kind, or some part thereof, into money, security or evidences of debt; a defendant who has assigned or disposed of, or is about to assign or dispose of his estate or some part thereof.

**Bank Laws.**—The circuit and corporation courts have power to charter any bank except a bank of circulation, which become effective only from the time they are lodged in the office of the Secretary of Commonwealth. Every such bank has power to prescribe, by its Board of Directors, by-laws regulating the manner in which its stock shall be transferred, its general business conducted, and the privileges granted to it by law exercised and enjoyed. The affairs of such bank shall be managed by a Board of Directors, consisting of not less than five persons, a majority of whom shall be citizens of the State, and each director is required to own at least \$100 of the capital stock of the bank of which he is director. The Board of Directors shall meet at least once a month. The directors shall be elected at the annual meeting of the stockholders. Every such bank must make statements to the Auditor of Public Accounts, identically as the national banks are required to make to the Comptroller of the Currency, and must publish such statements in a condensed form, as published by said national banks, and the Auditor is required to call for such statements, whenever the Comptroller of the Currency calls on the national banks for such statements.

## VIRGINIA—CONTINUED.

**Exemptions.**—A householder, the head of a family, is entitled to have real and personal property exempt to the value of \$2,000. And in case of householder or head of a family, all wages not exceeding \$50 a month are exempt. The homestead claimed to be exempt must be described in a writing signed by the householder and duly admitted to record in the county or corporation wherein the property claimed is located.

**Interest.**—Six per cent.; all contracts for more are void, except as to principal sum.

**Legal Holidays.**—Sunday, January 1, January 19 (General Lee's birthday), February 22, July 4, December 25, Thanksgiving, fasting and prayer, Labor Day.

**Limitation of Actions.**—Upon any contract by writing under seal, within ten years; upon an award, or upon a contract by writing, signed by the party to be charged thereby, or by his agent, but not under seal, within five years; if it be upon an oral contract, express or implied, for articles charged in a store account, although such articles be sold on a written order, within two years; and if it be on any other contract, within three years.

**Notarial Fees.**—Protest \$1, seal \$1, and for each notice ten cents.

**Notes and Bills of Exchange.**—On all negotiable notes and bills payable at a future day, grace is allowed according to custom of merchants. No grace on sight drafts. Where a bill of exchange, drawn or indorsed within this State is protested, the party liable for the principal of such bill shall, in addition, pay damages upon the principal at the rate of three per cent. if the bill is payable out of Virginia, and within the United States, and ten per cent. if payable without the United States. All bills, notes, checks and other negotiable instruments maturing on a legal holiday shall become due on the secular or business day next preceding.

**Stay of Executions.**—Not more than sixty days on small cases before Justices' Courts.

**Transfer of Corporation Stocks.**—Shares of stock may be transferred on the books of the company by delivery of the certificate of stock, and a power of attorney authorizing the transfer.



## WASHINGTON.

| <i>County Seat.</i>    | <i>County.</i> | <i>Name of Atty.</i>         | <i>Name of Bank.</i>           | <i>Cashier.</i>     |
|------------------------|----------------|------------------------------|--------------------------------|---------------------|
| <b>Asotin</b> .....    | Asotin.        | George W. Bailey             | At Union Town, First State Bk. | S. Hilliard.        |
| <b>Cascades</b> .....  | Skamania.      | W. H. Metcalf                | See Vancouver                  |                     |
| <b>Cathlamet</b> ....  | Wahkiakum.     | J. B. Polwarth               | At Kelso, Kelso State Bk.      | T. S. Rolston.      |
| <b>Chehalis</b> .....  | Lewis.         | Millett & Harmon             | First Natl. Bk.                | J. Y. Coffman.      |
| <b>Colfax</b> .....    | Whitman.       | Hanna, McCroskey & Ettinger. | Second Natl. Bk.               | J. J. Humphrey.     |
| <b>Colville</b> .....  | Stevens.       | Samuel Douglass              | Bk. of Colville                | C. W. Winter.       |
| <b>Conconully</b> ...  | Okanogan.      | Vacant                       | See Colville                   |                     |
| <b>Coupeville</b> .... | Island.        | Thomas Cranney               | See Port Townsend              |                     |
| <b>Dayton</b> .....    | Columbia.      | J. A. Kellogg                | Columbia Natl. Bk.             | F. W. Guernsey.     |
| <b>Ellensburg</b> ..   | Kititass.      | Snively & Lloyd              | Ellensburg Natl. Bk.           | J. T. M. Stoneroad. |
| <b>Friday Harbor</b>   | San Juan.      | J. A. Gould                  | San Juan Co. Bk.               | J. A. Gould.        |
| <b>Goldendale</b> ...  | Klickitat.     | G. N. Maddock                | First Natl. Bk.                | O. D. Sturgess.     |
| <b>Kalama</b> .....    | Cowlitz.       | A. H. Imus                   | Cowlitz Co. Bk.                | J. P. Atkin.        |
| <b>Montesano</b> ....  | Chehalis.      | George D. Schofield          | Bk. of Montesano               | Chas. H. Lamp.      |
| <b>Mt. Vernon</b> ...  | Skagit.        | Frank Qulmby                 | First Natl. Bk.                | C. S. Moody.        |
| <b>North Yakima</b>    | Yakima.        | Jones & Newman               | Yakima Natl. Bk.               | J. D. Cornett.      |
| <b>Olympia</b> .....   | Thurston.      | Daniel Gaby                  | Capital Natl. Bk.              | W. J. Foster.       |
| <b>Pasco</b> .....     | Franklin.      | F. P. Speck                  | See Walla Walla                |                     |
| <b>Pomeroy</b> .....   | Garfield.      | S. G. Cosgrove               | First Natl. Bk.                | G. L. Campbell.     |
| <b>Port Angeles</b> .. | Clallam.       | George C. Hatch              | Bk. of Clallam Co.             | C. E. Mallette.     |
| <b>Port Orchard</b>    | Kitsap.        | G. H. Elder                  | See Seattle                    |                     |
| <b>Pt. Townsend</b>    | Jefferson.     | Carroll & Rohde              | Merchants Bk.                  | N. C. Strong.       |
| <b>Ritzville</b> ..... | Adams.         | P. D. Oliphant               | Adams Co. Bk.                  | Benjamin Martin.    |
| <b>Seattle</b> .....   | King.          | Carr & Preston               | First Natl. Bk.                | Lester Turner.      |
| <b>Shelton</b> .....   | Mason.         | H. S. Tremper                | State Bk. of Shelton           | J. D. Riley.        |
| <b>Snohomish</b> ...   | Snohomish.     | Coleman & Hart               | First Natl. Bk.                | Wilson M. Snyder    |
| <b>South Bend</b> ...  | Pacific.       | Rice & Davis                 | First Natl. Bk.                | R. A. Carney.       |
| <b>Spokane</b> .....   | Spokane.       | McBroom & McBroom            | Traders Natl. Bk.              | C. E. McBroom.      |
| <b>Sprague</b> .....   | Lincoln.       | D. Higgins                   | First Natl. Bk.                | W. B. Lottman.      |
| <b>Tacoma</b> .....    | Pierce.        | Thomas Carroll               | Pacific Natl. Bk.              | L. R. Manning.      |
| <b>Vancouver</b> ....  | Clarke.        | E. E. Covert                 | First Natl. Bk.                | E. L. Canby.        |
| <b>Walla Walla</b> ..  | Walla Walla.   | B. L. & J. L. Sharpstein     | Beker-Boyer Natl. Bk.          | H. E. Johnson.      |
| <b>Waterville</b> .... | Douglas.       | W. A. Rencan                 | First Natl. Bk.                | A. E. Case.         |
| <b>Whatcom</b> .....   | Whatcom.       | Chas. I. Roth                | At Fairhaven, Citizens Bk.     | H. W. Kinney.       |

## DIGEST OF WASHINGTON COMMERCIAL LAWS.

**Assignments.**—Insolvent debtor may be discharged from debts upon executing an assignment of all his property for benefit of his creditors, if done in good faith, and without fraud.

**Attachments.**—Attachments may be issued when the defendant is a foreign corporation ; or is not a resident of this State ; or conceals himself so that the ordinary process of law cannot be served upon him ; or has absconded or absented himself from his usual place of abode in this State, so that the ordinary process of law cannot be served upon him ; or has removed or is about to remove any of his property from

## WASHINGTON—CONTINUED.

this State, with intent to delay or defraud his creditors ; or has assigned, secreted or disposed of, or is about to assign, secrete or dispose of any of his property, with intent to delay or defraud his creditors. or is about to convert his property or a part thereof, into money, for the purpose of placing it beyond the reach of his creditors ; or has been guilty of a fraud in contracting the debt, or incurring the obligation for which the action is brought ; or that the damages for which the action is brought are for injuries arising from the commission of some felony.

**Bank Laws.**—Two or more persons may be chartered as a bank by subscribing articles of incorporation in triplicate, one of which must be filed with the Secretary of the Treasury, one with the County Auditor of the County where the bank is to be located, and the other is retained by the corporation. The minimum capital stock is \$25,000, divided into shares of \$100 each. The whole must be subscribed for, and three-fifths must be paid in before the bank begins business, the remainder being subject to the call of the trustees. Stockholders are individually ratably liable for all the debts accruing while they remain stockholders to the extent of the par value of their stock in addition to the amount invested therein. On the first Monday in June of each year the bank is required to file with the Auditor a report of its affairs.

**Exemptions.**—To every householder being the head of a family, a homestead to the value of \$1,000 is exempt (a homestead may consist of a house and lot or lots, or a farm) ; also personal property to the value of \$750. A homestead may be mortgaged.

**Interest.**—Legal rate of interest is 8 per cent. per annum, and any rate agreed upon is legal. Judgments bear the legal rate of interest. There is no usury law.

**Legal Holidays.**—Sunday, January 1, February 22, Decoration Day, July 4, September 1, December 25, Thanksgiving, Days of general and special election for State and National officers, Labor Day.

**Limitation of Actions.**—Upon a contract in writing, or liability, express or implied, arising out of a written agreement ; or for the rents and profits or for the use and occupation of real estate, must each be commenced within six years. Actions on a contract, express or implied, not in writing, for relief, on the ground of fraud, and for torts generally, must be commenced within six years.

**Married Women.**—No law.

**Notarial Fees.**—Protest \$2.50.

**Notes and Bills of Exchange.**—Promissory notes payable to order or bearer have the same effect and are negotiable in like manner as inland bills of exchange, according to the custom of merchants. Three days of grace are allowed on bills of exchange payable at sight, and all negotiable promissory notes, orders or drafts payable at a future day certain, unless there is an express stipulation to the contrary. Paper maturing on a legal holiday becomes due the day before. No person within the State shall be charged as an acceptor of a bill of exchange, unless his acceptance shall be in writing, signed by himself or his authorized agent. If such acceptance be written on a paper other than the bill, it shall not bind the acceptor, except in favor of a person to whom such acceptance shall have been shown, and who, on the faith thereof, shall have the bill for a valuable consideration. Every holder of a bill, presenting the same for acceptance, may require that the acceptance be written on the bill ; a refusal to comply with such request shall be deemed a

## WASHINGTON—CONTINUED.

refusal to accept, and the bill may be protested for non-acceptance. In all promissory notes or similar instruments, in writing, an attorney's fees may be allowed when specially contracted to be paid by the terms of the note.

**Transfer of Corporation Stocks.**—Transferable in such manner as shall be prescribed by the by-laws of the company, by no transfer shall be valid except as between the parties thereto until the same shall have been entered upon the books of the company so as to show the names of the parties by and to whom transferred the numbers and designation of shares, and the date of transfer.



## WEST VIRGINIA.

| <i>County Seat.</i>      | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i>              | <i>Cashier.</i>    |
|--------------------------|----------------|----------------------|-----------------------------------|--------------------|
| <b>BERKELEY SPRINGS</b>  | Morgan.        | J. H. Siler          | Bk. of Berkeley Springs           | A.M. Mendendall.   |
| <b>Beverly</b> .....     | Randolph.      | L. D. Strader        | See Phillippi                     |                    |
| <b>Braxton</b> .....     | Braxton.       | L. M. Wade           | At Sutton, Sutton Bk.             | T. M. Berry.       |
| <b>Buckhannon</b> ..     | Upshur.        | G. M. Fleming        | Traders Natl. Bk.                 | P. M. Boggess.     |
| <b>Charleston</b> ....   | Kenawa.        | George Baylor        | Charleston Natl. Bk.              | H. L. Prechard.    |
| <b>Charlestown</b> ..    | Jefferson.     | T. C. Green          | Bk. of Charlestown                | Geo.A. Porterfield |
| <b>Clarksburgh</b> ..    | Harrison.      | A. C. Moore          | Traders Natl. Bk.                 | C. Sprigg Sands.   |
| <b>Clay</b> .....        | Clay.          | C. Pierson           | See Charleston                    |                    |
| <b>Elizabeth</b> ....    | Wirt.          | T. A. Brown          | At Ravenswood, Bk. of Ravenswood. | J. L. Armstrong.   |
| <b>Fairmont</b> .....    | Marion.        | A. B. Fleming        | First Natl. Bk.                   | J. E. Sands.       |
| <b>Fairview</b> .....    | Hancock.       | E. G. Smith          | At New Cumberland, Citizens Bk.   | James E. Brandon   |
| <b>Fayetteville</b> .... | Fayette.       | Isabell & Dillon     | See Charleston                    |                    |
| <b>Franklin</b> .....    | Pendleton.     | D. G. McChing        | Farmers Bk. of Pendleton          | Frank Anderson.    |
| <b>Glenville</b> .....   | Gilmer.        | Linn & Withers       | See Weston                        |                    |
| <b>Grafton</b> .....     | Taylor.        | W. R. D. Dent        | First Natl. Bk.                   | L. Mallonee.       |
| <b>Grantsville</b> ....  | Calhoun.       | Linn & Hamilton      | See Spencer                       |                    |
| <b>Hamlin</b> .....      | Lincoln.       | A. F. Morris         | See Charleston                    |                    |
| <b>Hinton</b> .....      | Summers.       | Thompson & Lively    | Bk. of Hinton                     | E. O. Prince.      |
| <b>Huntersville</b> ..   | Pocahontas.    | H. S. Rucker         | See Lewisburgh                    |                    |
| <b>Huntington</b> ..     | Cabell.        | Vinson & Thompson    | Huntington Natl. Bk.              | James K. Oney.     |
| <b>Jackson</b> .....     | Jackson.       | Warran Miller        | Bk. of Ripley                     | H. F. Pfost.       |
| <b>Keyser</b> .....      | Mineral.       | F. M. Reynolds       | Keyser Bk.                        | J. T. Carskadon.   |
| <b>Kingwood</b> ....     | Preston.       | Brown & Hyde         | Bk. of Kingwood                   | J. W. Parks.       |
| <b>Lewisburgh</b> ..     | Greenbrier.    | Alex. F. Mathews     | Bk. of Lewisburgh                 | J. W. Mathews.     |
| <b>Logan</b> .....       | Logan.         | John B. Wilkinson    | At Williamson, Bk. of Williamson. | Hiram Williamson   |
| <b>Madison</b> .....     | Boone.         | J. E. Stollings      | See Charleston                    |                    |
| <b>Martinsburgh</b> ..   | Berkely.       | Flick & Westenhaver  | Peoples Natl. Bk.                 | F. E. Wilson.      |
| <b>Middlebourne</b>      | Tyler.         | Engle & Riggie       | At Sistersville, Tyler Co. Bk.    | A. C. Jackson.     |
| <b>Moorefield</b> ....   | Hardy.         | Benjamin Dailey      | South Branch Valley Natl. Bk.     | J. W. Gilkeson.    |
| <b>Morgantown</b> ..     | Monongalia.    | Cox & Baker          | Bk. of Monongahela Valley         | E. H. Combs.       |
| <b>Moundsville</b> ..    | Marshall.      | J. L. Parkinson      | Marshall Co. Bk.                  | H. W. Hunter.      |
| <b>NEW MARTINSVILLE</b>  | Wetzel.        | W. S. Wiley          | Wetzel Co. Bk.                    | J. E. Bartlett.    |
| <b>Ocean</b> .....       | Wyoming.       | L. L. Chambers       | At Williamson, Bk. of Williamson. | Hiram Williamson   |
| <b>Parkersburgh</b>      | Wood.          | Vandervort & Moats   | Citizens Natl. Bk.                | C. H. Shattuck.    |
| <b>Perryville</b> ....   | McDowell.      | W. P. Payne          | At Bramwell, Bk. of Bramwell      | Isaac T. Mann.     |
| <b>Petersburgh</b> ..    | Grant.         | Reynolds & Forman    | See Moorefield                    |                    |
| <b>Phillippi</b> .....   | Barbour.       | Dayton & Dayton      | Tygarts Valley Bk.                | J. F. Manown.      |
| <b>Point Pleasant</b>    | Mason.         | Tomlinson & Wiley    | Merchants Natl. Bk.               | C. C. Bowyer.      |
| <b>Princeton</b> ....    | Mercer.        | Johnston & Hale      | Princeton Bkg. Co.                | H. Scott.          |
| <b>Raleigh</b> .....     | Raleigh.       | J. H. McGinnis       | See Hinton                        |                    |
| <b>Ritchie</b> .....     | Ritchie.       | Thomas E. Davis      | See West Union                    |                    |
| <b>Romney</b> .....      | Hampshire.     | H. B. Gilkerson      | Bk. of Romney                     | J. T. Vance.       |
| <b>St. George</b> ....   | Tucker.        | Lipscomb & Lipscomb  | At Piedmont, Davis Natl. Bk.      | U. B. McCandlish   |
| <b>St. Mary's</b> ....   | Pleasants.     | August M. Campbell   | See Parkersburgh                  |                    |
| <b>Spencer</b> .....     | Roane.         | Wells & Pendleton    | Bk. of Spencer                    | John Claypool.     |
| <b>Summersville</b>      | Nicholas.      | R. A. Kincaid        | See Charleston                    |                    |
| <b>Union</b> .....       | Monroe.        | Logan & Patton       | Bk. of Union                      | James W. McNeer.   |
| <b>Wayne</b> .....       | Wayne.         | B. J. Pritchard      | See Huntington                    |                    |

## WEST VIRGINIA—CONTINUED.

| <i>County Seat.</i>    | <i>County.</i> | <i>Name of Atty.</i> | <i>Name of Bank.</i> | <i>Cashier.</i> |
|------------------------|----------------|----------------------|----------------------|-----------------|
| <b>Webster</b> .....   | Webster.       | C. P. Door           | See Buckhannon       |                 |
| <b>Wellsburgh</b> ...  | Brooke.        | John C. Palmer       | Wellsburgh Natl. Bk. | E. W. Paxton.   |
| <b>Weston</b> .....    | Lewis.         | Andrew Edmiston      | Citizens Bk.         | D. W. Bailey.   |
| <b>West Union</b> .... | Doddridge.     | J. V. Blair          | West Union Bk.       | P. M. Robinson  |
| <b>Wheeling</b> .....  | Ohio.          | W. P. Hubbard        | Bk. of Wheeling      | Joseph Seybold. |
| <b>Winfield</b> .....  | Putnam.        | J. H. Nash           | See Charleston       |                 |

## DIGEST OF WEST VIRGINIA COMMERCIAL LAWS.

**Assignments.**—Assignments can be made for the benefit of creditors without preference.

**Attachments.**—Attachments will issue when defendant is a foreign corporation, or is a non-resident, or has left or is about to leave the State with intent to defraud his creditors ; or so conceals himself that a summons cannot be served upon him, or is removing or is about to remove his property, or a part thereof, out of this State with like intent ; or is converting or about to convert his property, or a part thereof, into money or securities with like intent ; or has assigned or disposed of his property, or a part thereof, or is about to do so with like intent ; or has property or rights in action, which he conceals ; or that he fraudulently contracted the debt or incurred the liability.

**Bank Laws.**—State banks may be chartered. Stockholders are liable to extent of stock held by them, and an equal additional amount for debts accruing while they are such stockholders. Such double liability does not extend to stockholders in other corporations than banks. Embezzlement is larceny and punishable as such. Fraudulent false entries by bank officer, felony. Title and trust companies are authorized to do a general banking business. The State Bank Examiner is required, between April and November, to examine the condition of each bank and publish a statement in the county where the bank is located.

**Exemptions.**—A resident husband or parent, or the infant children of deceased parents, may have personal property not exceeding \$200 in value, exempt from forced sales ; and since 1872, such husband or parent, or the guardian of such infants, may have recorded a claim of homestead, not exceeding \$1,000 in value, as exempt from liability for debts, except such as were incurred for the purchase of such property, or for permanent improvements or taxes thereon. Any resident mechanic, artisan, or laborer, whether a husband, or parent, or not, may hold the working tools of his trade or occupation exempt to the extent of \$50, but not so as in any case to allow more than \$200 exemption of personal property to one person.

**Interest.**—Legal rate is 6 per cent. Though a higher rate may be agreed upon, the excess may be avoided on a plea of usury, except by an incorporated company. Corporations are authorized to borrow money at higher rates. Illegal interest paid may be recovered within five years.

**Legal Holidays.**—Sunday, January 1, February 22, July 4, December 25, or a day of national thanksgiving, Labor Day.

## WEST VIRGINIA—CONTINUED.

**Limitation of Actions.**—Store account, three years; accounts concerning trade between merchants, five years; contract, not in writing, or in writing and not under seal, five years; contracts under seal, twenty years; contracts in writing, whether under seal or not, ten years.

**Notarial Fees.**—Protest \$1.00 and ten cents for each notice and postage.

**Notes and Bills of Exchange.**—Every promissory note or check for money payable in this State at a particular bank, or at a particular office thereof, for discount and deposit, and every inland bill of exchange payable in this State, shall be deemed negotiable. Three days of grace are allowed. Commercial paper falling due on a holiday is payable on the preceding day. When a bill of exchange drawn or indorsed within this State is protested for non-acceptance or non-payment, there shall be paid by the party liable for the principal of such a bill, in addition to what else he is liable for, damages upon the principal at the rate of three per cent., if payable out of the State and within the United States, and ten per cent., if payable without the United States.

**Stay of Executions.**—Under \$50, two months; \$50 to \$100, five months; over \$100, six months.

**Transfer of Corporation Stocks.**—On the books, but if stock is transferred by delivery of certificate with power of attorney authorizing the transfer on the books, (which power of attorney is usually endorsed on certificate) the title is vested in the transferee not only as between the parties themselves, but also as against the creditors of, and subsequent purchaser from the former owner.



## WISCONSIN.

| <i>County Seat.</i>       | <i>County.</i> | <i>Name of Atty.</i>       | <i>Name of Bank.</i>              | <i>Cashier.</i>    |
|---------------------------|----------------|----------------------------|-----------------------------------|--------------------|
| <b>Alma</b> .....         | Buffalo.       | Robert Lees.               | Exchange Bk.                      | Hunner & Ginzkey   |
| <b>Antigo</b> .....       | Langlade.      | J. H. Trever.              | Bk. of Antigo                     | E. E. Buckman.     |
| <b>Appleton</b> .....     | Ontagamie.     | F. W. Harriman.            | First Natl. Bk.                   | Herman Erb.        |
| <b>Ashland</b> .....      | Ashland.       | Tompkins & Merrill.        | Ashland Natl. Bk.                 | N. I. Willey.      |
| <b>Baraboo</b> .....      | Sauk.          | R. D. Evans                | Bk. of Baraboo                    | J. Van Orden.      |
| <b>Barron</b> .....       | Barron.        | J. F. Coe                  | Bk. of Barron                     | J. F. Coe.         |
| <b>Bayfield</b> .....     | Bayfield.      | W. W. Downs                | Lumbermans Bk.                    | A. H. Wilkinson.   |
| <b>BLACK RIVER FALLS</b>  | Jackson.       | B. J. Castle               | First Natl. Bk.                   | W. H. Richards.    |
| <b>Chilton</b> .....      | Calumet.       | John E. McMullen           | German Exchange Bk.               | Henry Kersten.     |
| <b>CHIPPEWA FALLS</b>     | Chippewa.      | Jenkins & Jenkins          | Lumbermans Natl. Bk.              | S. B. Nimmmons.    |
| <b>Crandon</b> .....      | Forrest.       | John Barnes                | See Rhinelander                   |                    |
| <b>Darlington</b> .....   | Lafayette.     | Wilson & Martin            | First Natl. Bk.                   | T. C. L. Mackay.   |
| <b>Dartford</b> .....     | Green Lake.    | J. C. McConnell            | At Princeton, Princeton State Bk. | J. E. Leimer.      |
| <b>Dodgeville</b> .....   | Iowa.          | Jenks & Jones              | Dodgeville Bk.                    | S. W. Reese & Son. |
| <b>Durand</b> .....       | Pepin.         | W. E. Plummer              | Bk. of Durand                     | J. E. Wise.        |
| <b>Eagle River</b> .....  | Vilas.         | N. A. Coleman              | Bk. of Eagle River                | McKenzie & Morey   |
| <b>Eau Claire</b> .....   | Eau Claire.    | J. C. Gores                | Bk. of Eau Claire                 | C. W. Lockwood.    |
| <b>Elkorn</b> .....       | Walworth.      | J. B. Wheeler              | First Natl. Bk.                   | Fred. W. Isham.    |
| <b>Ellsworth</b> .....    | Pierce.        | J. W. Hancock              | Bk. of Ellsworth                  | Orin Lord.         |
| <b>Florence</b> .....     | Florence.      | J. E. Abbott               | State Bk. of Florence             | E. E. Wilcox.      |
| <b>Fond du Lac</b> .....  | Fond du Lac.   | E. S. Bragg                | Fond du Lac Natl. Bk.             | G. A. Knapp.       |
| <b>Friendship</b> .....   | Adams.         | J. A. Gunning              | See Mauston                       |                    |
| <b>Grand Rapids</b> ..... | Wood.          | Gardiner & Gaynor          | First Natl. Bk.                   | E. T. Harmon.      |
| <b>Grantsburg</b> .....   | Burnett.       | T. Grettum                 | See Shell Lake                    |                    |
| <b>Green Bay</b> .....    | Brown.         | Greene & Vroman            | Kellogg Natl. Bk.                 | H. B. Baker.       |
| <b>Hayward</b> .....      | Sawyer.        | John F. Rlordam            | Sawyer Co. Bk.                    | R. L. McCormick    |
| <b>Hudson</b> .....       | Saint Croix.   | Humphrey & Arnquist        | First Natl. Bk.                   | D. C. Fulton.      |
| <b>Hurley</b> .....       | Iron.          | Foster & Bushnell          | Iron Exchange Bk.                 | W. S. Reynolds.    |
| <b>Janesville</b> .....   | Rock.          | Smith & Phelps             | Rock Co. Natl. Bk.                | A. P. Burnham.     |
| <b>Jefferson</b> .....    | Jefferson.     | George Grimm               | Jefferson Co. Bk.                 | John Reinel.       |
| <b>Juneau</b> .....       | Dodge.         | K. C. Lewis                | Citizens Bk.                      | Theo. P. Hemmy.    |
| <b>Kenosha</b> .....      | Kenosha.       | Cavanagh & Fisher          | First Natl. Bk.                   | Chas. C. Brown.    |
| <b>Kewaunee</b> .....     | Kewaunee.      | Wing & Wattawa             | Bk. of Kewaunee.                  | John Pecka.        |
| <b>La Crosse</b> .....    | La Crosse.     | Benjamin F. Bryant         | La Crosse Natl. Bk.               | Geo. W. Burton.    |
| <b>Lancaster</b> .....    | Grant.         | Bushnell, Watkins & Moses. | State Bk. of Grant Co.            | Joseph Pock.       |
| <b>Madison</b> .....      | Dane.          | George W. Bird             | First Natl. Bk.                   | Wayne Ramsey.      |
| <b>Manitovoc</b> .....    | Manitovoc.     | Nash & Nash                | Manitovoc Savings Bk.             | Louis Schuette.    |
| <b>Marinette</b> .....    | Marinette.     | J. B. Fairchild            | Stephenson Natl. Bk.              | L. A. McAlpine.    |
| <b>Mauston</b> .....      | Juneau.        | H. W. Barney               | Jeff. T. Heath & Co.              |                    |
| <b>Medford</b> .....      | Taylor.        | G. W. Adams                | State Bk. of Medford              | C. L. Alverson.    |
| <b>Menomonie</b> .....    | Dunn.          | Hunt & Freeman             | First Natl. Bk.                   | W. C. McLean.      |
| <b>Merrill</b> .....      | Lincoln.       | Curtis & Reed              | First Natl. Bk.                   | J. W. Ladd.        |
| <b>Milwaukee</b> .....    | Milwaukee.     | N. Pereles & Sons          | First Natl. Bk.                   | F. J. Kipp.        |
| <b>Monroe</b> .....       | Green.         | P. J. Clawson              | First Natl. Bk.                   | C. W. Twining.     |
| <b>Montello</b> .....     | Marquette.     | John Barry                 | Bk. of Montello                   | M. H. Barry.       |
| <b>Nellsville</b> .....   | Clark.         | O'Neill & Marsh            | Nellsville Bk.                    | Joseph Morley.     |

## WISCONSIN—CONTINUED.

| <i>County Seat.</i>   | <i>County.</i> | <i>Name of Atty.</i>                  | <i>Name of Bank.</i>              | <i>County.</i>    |
|-----------------------|----------------|---------------------------------------|-----------------------------------|-------------------|
| Oconto .....          | Oconto.        | W. H. Webster                         | Oconto Natl. Bk.                  | Wm. K. Smith.     |
| Osceola Mills.....    | Polk.          | Chas. H. Oakley                       | Bk. of Osceola                    | H. C. Harding.    |
| Oshkosh.....          | Winnebago.     | Bouck & Hilton                        | Natl. Bk. of Oshkosh              | Chas. Scriber.    |
| Phillips.....         | Price.         | M. Barry                              | State Bk. of Phillips             | E. H. Winchester. |
| Portage.....          | Columbia.      | W. S. Stroud                          | First Natl. Bk.                   | E. A. Gowran.     |
| PORT WASHINGTON.....  | Ozaukee.       | H. B. Schwin                          | German American Bk.               | Odier & Clark.    |
| PRAIRIE DU CHIEN..... | Crawford.      | D. Webster                            | Bk. of Prairie du Chien           | E. I. Kidd.       |
| Racine .....          | Racine.        | Hand & Fleet                          | Manufacturers Natl. Bk.           | B. B. Northrop.   |
| Rhinclander .....     | Cneida.        | Alban & Barnes                        | First Natl. Bk.                   | W. E. Ashton.     |
| RICHLAND CENTRE.....  | Richland.      | Miner & Miner                         | Richland Co. Bk.                  | J. H. Yearman.    |
| Shawano.....          | Shawano.       | J. C. Dickinson                       | Shawano Co. Bk.                   | F. W. Humphrey.   |
| Sheboygan.....        | Sheboygan.     | F. R. Williams                        | Bk. of Sheboygan                  | Julius Kroos.     |
| Shell Lake.....       | Washburn.      | L. H. Mead                            | Shell Lake Savings Bk.            | Lewis Larsen.     |
| Sparta.....           | Monroe.        | C. M. Masters                         | Bk. of Sparta                     | H. E. Canfield.   |
| Stevens Point.....    | Portage.       | James O. Raymond                      | First Natl. Bk.                   | W. B. Buckingham  |
| Sturgeon Bay.....     | Door.          | R. P. Cody                            | Bk. of Sturgeon Bay               | James Keogh.      |
| Superior.....         | Douglas.       | Pickering & Hartley                   | Bk. of Superior                   | John A. Bardon.   |
| Viroqua.....          | Vernon.        | C. J. Smith                           | Bk. of Viroqua                    | E. H. Craig.      |
| Waukesha.....         | Waukesha.      | Ryan & Merton                         | Waukesha Natl. Bk.                | H. M. Frame.      |
| Waupaka.....          | Waupaka.       | Irving P. Lord                        | Natl. Bk. of Waupaka              | W. B. Baker.      |
| Wausau.....           | Marathon.      | Silverthorn, Hurley, Ryan<br>& Jones. | First Natl. Bk.                   | A. H. Grout.      |
| Wautoma.....          | Waushara.      | L. L. Soule                           | At Plainfield, Bk. of H. N. Drake |                   |
| West Bend.....        | Washington.    | Frisby & Miller                       | Bk. of West Bend                  | E. Franckenberg.  |
| Whitehall.....        | Trempealeau.   | H. A. Anderson                        | Bk. of John O. Melby & Co.        | Anton O. Melby.   |

## DIGEST OF WISCONSIN COMMERCIAL LAWS.

**Assignments.**—An assignment carries all the property, real and personal, of the assignor, excepting his exemptions. Wages of employes for three months are preferred by law, and for six months may be preferred by insolvent. All other claims pro rata, and other preferences void the assignment.

**Attachments.**—Attachment is authorized when the defendant has absconded or is about to abscond the State, or is concealed therein to the injury of his creditors, or keeps himself concealed therein with intent to avoid service of summons; has assigned, conveyed, disposed of or concealed his property, or some part of it, or is about to do so, with intent to defraud his creditors; has removed or is about to remove any of his property out of the State with intent to defraud his creditors; fraudulently contracted the debt or incurred the obligation respecting which the action is brought; or is a non-resident of the State or is a foreign corporation, or if a domestic corporation, that all of the proper officers to serve summons upon are non-resident or cannot be found, or do not exist.

**Bank Laws.**—Any number of persons may associate themselves together to form a bank of discount, deposit and circulation with an aggregate capital of not less than \$25,000 or more than \$500,000. Such bank must be located in a city, village or township containing at least 200 hundred voters. It cannot issue circulating notes ex-



## WISCONSIN—CONTINUED.

ceeding the capital, and must have at least \$15,000 actually paid in and employed in the banking business. The State Treasurer is ex-officio Banking Comptroller, and issues bank notes to the banks in sums not exceeding the amount of the United States or State bonds deposited with him in trust as security for the payment of said notes, and the directors or stockholders of the bank must give bonds with sureties resident in Wisconsin to the amount of one-fourth of the notes issued. A correct list of the shareholders of each bank is required to be filed in the office of the Register of Deeds of the county where the bank is located, and also in the office of the Comptroller on the first Monday of January and July annually, at which time a report must also be made under oath by the President or Cashier to the Comptroller concerning the bank's affairs, which it is his duty to publish in a newspaper at the capital of the State. He must also transmit to the Legislature a summary of the condition of all banks in the State, and must publish a statement of the financial condition of every bank, which must be furnished him by its officers. Stockholders are liable only to the amount of the shares respectively held by them. Private banking is permitted, without State control or interference, apart from the usual civil and criminal liabilities and remedies, except that the name of the person or firm must be displayed. Most banking not under National charters is so conducted.

**Exemptions.**—Exemption from execution extends to forty acres of agricultural lands, or one-fourth acre of village or city property, to be selected by debtor, together with dwelling house and its appurtenances. Proceeds of sale of homestead are exempt for two years while held in good faith with intent to procure another therewith.

**Interest.**—Legal rate is 6 per cent. with right of contract in writing as high as 10; penalty for higher rate is a forfeiture of all interest. Any person having paid excessive interest may recover back treble the excess paid by action brought within one year after payment. Corporations are barred from pleading the defense of usury.

**Legal Holidays.**—Sunday, January 1, February 22, May 30, June 10, July 4, December 25, Thanksgiving, Labor Day, every general election day and any day appointed by the Governor or the President for Thanksgiving.

**Limitation of Actions.**—Within twenty years: actions upon any judgment of a Court of Record, sitting without this State, and actions upon sealed instruments accruing within this State not hereafter mentioned. Within ten years: actions upon sealed instruments accruing without this State, excepting those hereinafter mentioned. Within six years: actions upon judgments of Courts not of Record, upon any contract for payment of money, sealed or unsealed, issued by any town, county, city, village or school district; upon any other contract, obligation or liability created by statute, excepting penalties and forfeitures, where no other limitation is provided by law. No evidences of debt issued by any bank are barred by statute.

**Married Women.**—All property of the wife's at marriage with all revenues therefrom, together with what she acquires after marriage by inheritance, gift, grant, devise or bequest, from any person other than her husband, is her separate estate. She may sue and be sued alone when the action concerns her separate property or business.

**Notarial Fees.**—Protest \$1.00 and twenty-five cents for each notice and postage.

**Notes and Bills of Exchange.**—The common law prevails as to the negotiability, protest, and rights and liabilities of the various parties to them. Warehouse receipts are negotiable unless expressed not to be. Municipal bonds are not negotiable,



## WISCONSIN—CONTINUED.

unless expressly authorized to be. Days of grace have been abolished by statute. Bills of exchange and promissory notes are protested for non-acceptance or non-payment, and written notice thereof given to the drawer, maker and each endorser, immediately on making protest, by personal delivery or by mail, postage prepaid. Damages on foreign bills, five per cent. One action may be brought against all parties liable on a note or bill. Negotiable paper maturing on a holiday becomes due on the next preceding secular day.

**Stay of Executions.**—On Justices' judgments only ; under \$10, one month ; \$10 to \$30, two months ; \$30 to \$50, three months ; over \$50, four months.

**Transfer of Corporation Stocks.**—Shares of stock may be transferred by indorsement and delivery, which will transfer the title to a bona fide purchaser or pledgee for value as against all parties, saving the right of the corporation to treat the holder of record as the holder in fact until such transfer is recorded upon the books of the corporation, or a new certificate is issued. If the Secretary refuses to make proper transfers on the books, the Circuit Court may grant an order requiring it.

## WYOMING.

| <i>County Seat.</i>     | <i>County.</i>                | <i>Name of Atty.</i> | <i>Name of Bank.</i>       | <i>Cashier.</i>  |
|-------------------------|-------------------------------|----------------------|----------------------------|------------------|
| <b>Buffalo</b> .....    | Johnson.                      | Charles H. Burritt   | First Natl. Bk.            | W. J. Thorn.     |
| <b>Casper</b> .....     | Natrona.                      | C. B. Bradley        | Bk. of W. H. Denecke & Co. | W. A. Denecke.   |
| <b>Cheyenne</b> .....   | Laramie.                      | Potter & Burke       | Stock Growers Natl. Bk.    | J. D. Freeborn.  |
| <b>Douglas</b> .....    | Converse.                     | F. H. Harvey         | First Natl. Bk.            | H. R. Paul.      |
| <b>Evanson</b> .....    | Uinta.                        | Clark & Beard        | Bk. of North & Stone       | Charles Stone.   |
| <b>Green River</b> ..   | Sweetwater.                   | L. J. Palmer         | Morris Mercantile Co.      |                  |
| <b>Lander</b> .....     | Fremont.                      | J. S. Vidal          | First Natl. Bk.            | S. C. Parks, Jr. |
| <b>Laramie City</b> ..  | Albany.                       | R. S. Corthell       | Albany Co. Natl. Bk.       | E. Crumrine.     |
| <b>Newcastle</b> .....  | Weston.                       | R. H. Vosburgh       | Bk. of Newcastle           | Meyer Frank.     |
| <b>Rawlins</b> .....    | Carbon.                       | Craig & Chatterton   | First Natl. Bk.            | J. C. Davis.     |
| <b>Sheridan</b> .....   | Sheridan.                     | John P. Arnott       | First Natl. Bk.            | A. S. Burrows.   |
| <b>Sundance</b> .....   | Crook.                        | Stoots & Harper      | Bk. of John W. Rogers      |                  |
| <b>Not Organized</b> .. | Bighorn.                      |                      |                            |                  |
| “                       | National Park<br>Reservation. |                      |                            |                  |

## DIGEST OF WYOMING COMMERCIAL LAWS.

**Assignments.**—Any debtor may make a general assignment of all his property in trust for the benefit of his creditors. No preferences allowed.

**Attachments.**—Attachment may be had where the debtor is a foreign corporation, or a non-resident of Wyoming, or is about to become a non-resident thereof; has absconded with intent to defraud his creditors; has left the county of his residence to avoid the service of summons; so conceals himself that service of summons cannot be had upon him; is about to remove his property, or a part thereof, out of the jurisdiction of the Court, with intent to defraud his creditors; is about to convert his property, or any part thereof, into money, for the purpose of placing it beyond the reach of his creditors; has property or rights of action which he conceals; has assigned, removed, or disposed of his property, or a part thereof with intent to defraud his creditors; fraudulently or criminally contracted the debt for which suit is brought.

**Bank Laws.**—Banks may be incorporated with capital not less than \$10,000 in towns of 1,000 or less; not less than \$25,000 in towns from one thousand to two thousand; not less than \$50,000 in towns from 2,000 to 5,000; not less than \$100,000 in towns over 5,000. Savings associations may incorporate. Loan and trust companies may incorporate. All banks are required to make full statements at the end of each quarter, showing their resources and liabilities. The statement is required to be filed in the office of the County Clerk of the County in which the bank does business, and in the office of the Auditor of the State. In the case of a corporation, the report must be published in a newspaper.

**Exemptions.**—Every householder in Wyoming, being the head of a family, is entitled to a homestead not exceeding in value the sum of \$1,500, which is exempt from execution and attachment arising from any debt, contract, or other obligation entered into or incurred, but is exempt only where occupied as such by the owner thereof, or the person entitled thereto, or his or her family.



## WYOMING—CONTINUED.

**Interest.**—Legal rate is 12 per cent., but any rate may be agreed upon in writing. No usury laws.

**Legal Holidays.**—Sunday, January 1, February 22, May 30, July 4, Thanksgiving, December 25, Election Day.

**Limitation of Actions.**—For the recovery of title, or possession of real estate, ten years; upon a specialty, or any agreement, contract or promise in writing, five years. But on all foreign claims, judgments, or contracts, expressed or implied, contracted or incurred before the debtor becomes a resident of this State, within two years from the time the debtor shall have established his residence within this State. Upon contracts not in writing, expressed or implied, within eight years.

**Notarial Fees.**—Protest \$1.00, seal fifty cents and for each notice fifty cents.

**Notes and Bills of Exchange.**—Notes and bills of exchange are subject to a State law which substantially enacts the law merchant. Grace is allowed on negotiable instruments, except waived in note. Paper maturing on a holiday becomes due the day preceding. Damages on protested bills, 12 per cent.

**Transfer of Corporation Stocks.**—Shares of stock may be transferred in any manner provided by the by-laws of the corporation.



### DIPLOMATIC SERVICE OF THE UNITED STATES.

| <i>To what country accredited.</i>        | <i>Name and rank.</i>                       | <i>Residence.</i> |
|---|---|-------------------|
| Argentine Republic.....                   | Wm. I Buchanan, E. E. & M. P.....           | Buenos Ayres.     |
|   | George W. Fishback, Sec. of Leg.....        | Buenos Ayres.     |
| Austria-Hungary.....                      | Bartlett Tripp, E. E. & M. P.....           | Vienna.           |
|   | Lawrence Townsend, Sec. of Leg.....         | Vienna.           |
|   | Capt. Joseph H. Dorst, Mil. Att.....        | Vienna.           |
|   | Lt. C. E. Vreeland, Nav. Att.....           | Vienna.           |
| Belgium.....                              | James S. Ewing, E. E. & M. P.....           | Brussels.         |
|   | Lt. Floyd W. Harris, Mil. Att.....          | Brussels.         |
| Bolivia.....                              | Thomas Moonlight, E. E. & M. P.....         | La Paz.           |
| Brazil.....                               | Thomas L. Thompson, E. E. & M. P.....       | Rio de Janeiro.   |
|   | William Crichton, Sec. of Leg.....          | Rio de Janeiro.   |
| Chile.....                                | Edward H. Strobel, E. E. & M. P.....        | Santiago.         |
|   | Charles R. Simpkins, Sec. of Leg.....       | Santiago.         |
| China.....                                | Charles Denby, E. E. & M. P.....            | Peking.           |
|   | Charles Denby, Jr., Sec. of Leg.....        | Peking.           |
|   | Edward K. Lowry, 2d Sec. of Leg.....        | Peking.           |
|   | Fleming D. Cheshire, Int.....               | Peking.           |
|   | Com. Francis M. Barber, Nav. Att.....       | Peking.           |
| Colombia.....                             | Luther F. McKinney, E. E. & M. P.....       | Bogotá.           |
|   | Jacob Sleeper, Sec. of Leg. & C. G.....     | Bogotá.           |
| Costa Rica, Nicaragua and Salvador.....   | Lewis Baker, E. E. & M. P.....              | Managua.          |
|   | John F. Baker, Sec. of Leg.....             | Managua.          |
| Denmark.....                              | John E. Risley, E. E. & M. P.....           | Copenhagen.       |
| Ecuador.....                              | James D. Tillman, E. E. & M. P.....         | Quito.            |
| France.....                               | James B. Eustis, Ambassador E. & P.....     | Paris.            |
|   | Henry Vignaud, Sec. of Leg.....             | Paris.            |
|   | Newton B. Eustis, 2d Sec. of Leg.....       | Paris.            |
|   | Major Sanford C. Kellogg, Mil. Att.....     | Paris.            |
|   | Lt. R. P. Rodgers, Nav. Att.....            | Paris.            |
| Germany.....                              | Theodore Runyon, Ambassador E. & P.....     | Berlin.           |
|   | John B. Jackson, Sec. of Embassy.....       | Berlin.           |
|   | Herbert G. Squiers, 2d Sec. of Embassy..... | Berlin.           |
|   | Lt. Robert K. Evans, Mil. Att.....          | Berlin.           |
| Great Britain.....                        | Lt. C. E. Vreeland, Nav. Att.....           | Berlin.           |
|   | Thomas F. Bayard, Ambassador E. & P.....    | London.           |
|   | James R. Roosevelt, Sec. of Embassy.....    | London.           |
|   | David D. Wells, 2d Sec. of Leg.....         | London.           |
|   | Maj. William Ludlow, Mil. Att.....          | London.           |
| Lt. Com. William S. Cowles, Nav. Att..... |   | London.           |
|   | Eben Alexander, E. E. & M. P. & C. G.....   | Athens.           |
| Greece, Roumania, and Servia.....         |   |                   |
|   | Pierce M. B. Young, E. E. & M. P.....       | Guatemala.        |
| Guatemala and Honduras.....               | D. Lynch Pringle, Sec. of Leg. & C. G.....  | Guatemala.        |
|   | Henry M. Smythe, Min. Res. & C. G.*.....    | Port-au-Prince.   |
| Haiti.....                                |   |                   |
| Hawaiian Islands.....                     | Albert S. Willis, E. E. & M. P.....         | Honolulu.         |
|   | Ellis Mills, Sec. of Leg. & C. G.†.....     | Honolulu.         |
| Honduras and Guatemala.....               | Pierce M. B. Young, E. E. & M. P.....       | Guatemala.        |
| Italy.....                                | Wayne McVeagh, Ambassador E. & P.....       | Rome.             |
|   | Larz Anderson, Sec. of Embassy.....         | Rome.             |
|   | Capt. George F. Scriven, Mil. Att.....      | Rome.             |
|   | Lt. C. E. Vreeland, Nav. Att.....           | Rome.             |
| Japan.....                                | Edwin Dun, E. E. & M. P.....                | Tokyo (Yedo).     |
|   | J. R. Herod, Sec. of Leg.....               | Tokyo (Yedo).     |
|   | Stephen Bonsal, 2d Sec. of Leg.....         | Tokyo (Yedo).     |
|   | Ransford Stevens Miller, Jr., Int.....      | Tokyo (Yedo).     |
|   | Com. Francis M. Barber, Nav. Att.....       | Tokyo (Yedo).     |
| Korea.....                                | John M. B. Sill, Min. Res. & C. G.....      | Seoul.            |
|   | H. N. Allen, Sec. of Leg.‡.....             | Seoul.            |
|   | Pang Kyeng Hi, Int.....                     | Seoul.            |
| Ye Ho Yung, Int.....                      |   | Seoul.            |
|   | William H. Heard, Min. Res. & C. G.....     | Monrovia.         |
| Liberia.....                              |   |                   |

|  |  |                 |
|--|--|-----------------|
| Mexico.....                              | Matt W. Ransom, E. E. & M. P.....            | Mexico.         |
|  | E. C. Butler, Sec. of Leg.....               | Mexico.         |
|  | Capt. Charles G. Dwyer, Mil. Att.....        | Mexico.         |
| Netherlands.....                         | William E. Quinby, E. E. & M. P.....         | The Hague.      |
| Nicaragua, Costa Rica, and Salvador..... | Lewis Baker, E. E. & M. P.....               | Managua.        |
|  | John F. Baker, Sec. of Leg.....              | Managua.        |
| Paraguay and Uruguay.....                | Granville Stuart, E. E. & M. P.....          | Montevideo.     |
| Persia.....                              | Alexander McDonald, Min. Res. & C. G.....    | Teheran.        |
|  | — — —, Int. to Leg. & C. G.....              | Teheran.        |
| Peru.....                                | James A. McKenzie, E. E. & M. P.....         | Lima.           |
|  | Richard R. Neill, Sec. of Leg.....           | Lima.           |
| Portugal.....                            | George W. Caruth, E. E. & M. P.....          | Lisbon.         |
| Roumania, Greece, and Servia.....        | Eben Alexander, E. E. & M. P. & C. G.....    | Athens.         |
| Russia.....                              | Clifton R. Breckinridge, E. E. & M. P.....   | St. Petersburg. |
|  | H. H. D. Peirce, Sec. of Leg.....            | St. Petersburg. |
|  | Lt. R. P. Rodgers, Nav. Att.....             | St. Petersburg. |
| Salvador, Costa Rica, and Nicaragua..... | Lewis Baker, E. E. & M. P.....               | Managua.        |
|  | John F. Baker, Sec. of Leg.....              | Managua.        |
| Santo Domingo.....                       | Henry M. Smythe, Chargé d'Affaires.....      | Port-au-Prince. |
| Servia, Greece, and Roumania.....        | Eben Alexander, E. E. & M. P. & C. G.....    | Athens.         |
| Siam.....                                | John Barrett, Min. Res. & C. G.....          | Bangkok.        |
|  | — — —, Int. to Leg. & C. G.....              | Bangkok.        |
| Spain.....                               | Hannis Taylor, E. E. & M. P.....             | Madrid.         |
|  | H. Clay Armstrong, Jr., Sec. of Leg.....     | Madrid.         |
|  | 1st Lieut. John H. H. Peshine, Mil. Att..... | Madrid.         |
| Sweden and Norway.....                   | Thomas B. Ferguson, E. E. & M. P.....        | Stockholm.      |
| Switzerland.....                         | James O. Broadhead, E. E. & M. P.....        | Berne.          |
| Turkey.....                              | Alex. W. Terrell, E. E. & M. P.....          | Constantinople. |
|  | John W. Riddle, Sec. of Leg.....             | Constantinople. |
|  | A. A. Gargiulo, Int.....                     | Constantinople. |
| Uruguay and Paraguay.....                | Granville Stuart, E. E. & M. P.....          | Montevideo.     |
| Venezuela.....                           | Allen Thomas, E. E. & M. P.....              | Caracas.        |
|  | W. W. Russell, Sec. of Leg.....              | Caracas.        |
| Egypt.....                               | Frederick C. Penfield, Agt. & C. G.....      | Cairo.          |

\* Also Chargé d'Affaires to Santo Domingo.

† Also Consul-General at Honolulu.

‡ Also Deputy Consul-General.

## UNITED STATES CONSULAR SERVICE.

The letters C. G. indicate Consul-General; C., Consul; V. C., Vice-Consul; C. A., Commercial Agent; D. C., Deputy Consul; Agt., Agent; Mar., Marshall; Int., Interpreter; C. C., Consular Clerk.

| <i>Place.</i>              | <i>Name and Title.</i>           | <i>Place.</i>       | <i>Name and Title.</i>            |
|----------------------------|----------------------------------|---------------------|-----------------------------------|
| <b>ARGENTINE REPUBLIC.</b> |                                  |                     |                                   |
| Buenos Ayres.....          | Edward L. Baker..... C.          | Rio de Janeiro..... | William T. Townes..... C. G.      |
| do.....                    | Lyman Wallace Chute..... V. C.   | do.....             | John Taylor Lewis, V. & D. C. G.  |
| Bahía Blanca.....          | Walter T. Jones..... Agt.        | do.....             | Reuben Cleary..... D. C. G.       |
| Cordoba.....               | John M. Thome..... V. C.         | Victoria.....       | Jean Zinzen..... Agt.             |
| Rosario.....               | Willis E. Baker..... C.          | Santos.....         | Henry C. Smith..... C.            |
| do.....                    | Augustus M. Barnes..... V. C.    | do.....             | John A. Blair..... V. C.          |
|                            |                                  | Desterro.....       | Robert Grant..... Agt.            |
| <b>AUSTRIA-HUNGARY.</b>    |                                  |                     |                                   |
| Budapest, Hungary....      | Edward P. T. Hammond.... C.      | Antofagasta.....    | Charles C. Greene..... V. C.      |
| do.....                    | Louis Gerster..... V. & D. C.    | Arica.....          | David Simpson..... V. C.          |
| Fiume.....                 | Giovanni Gelletich..... Agt.     | Coquimbo.....       | William C. Tripler..... C.        |
| Prague, Bohemia.....       | Carl Bailey Hurst..... *C.       | do.....             | ..... V. C.                       |
| do.....                    | Emil Kubinzky..... V. C.         | Iquique.....        | Joseph W. Merriam..... C.         |
| Reichenberg, Bohemia.      | George R. Ernst..... C.          | do.....             | Maximo Rosenstock..... V. C.      |
| do.....                    | Fritz Wagner..... V. & D. C.     | Valparaiso.....     | James M. Dobbs..... C.            |
| Haida.....                 | Anton Schlessing..... Agt.       | do.....             | Angust Moller, Jr..... V. C.      |
| Trieste, Austria.....      | J. Edward Nettles..... C.        | Caldera.....        | John C. Morong..... Agt.          |
| do.....                    | Basil Bryce..... V. & D. C.      | Coronel.....        | William Taylor..... Agt.          |
| Vienna, Austria.....       | Max Judd..... C. G.              | Talcahuano.....     | John O. Smith..... Agt.           |
| do.....                    | Dean B. Mason..... V. C. G.      |                     |                                   |
| Brunn.....                 | Gustavus Schoeller..... Agt.     | <b>CHINA.</b>       |                                   |
| Innsbruck.....             | August Bargehr..... Agt.         | Amoy.....           | Delaware Kemper..... C.           |
|                            |                                  | do.....             | ..... V. C.                       |
|                            |                                  | do.....             | James McD. Carrington... Mar.     |
|                            |                                  | do.....             | Tsin Ching Chung..... Int.        |
| <b>BELGIUM.</b>            |                                  | Takao.....          | ..... Agt.                        |
| Antwerp.....               | Harvey Johnson..... C.           | Canton.....         | Charles Seymour..... C.           |
| do.....                    | Louis Hess..... V. & D. C.       | do.....             | ..... V. C.                       |
| do.....                    | Stanislas H. Haine..... D. C.    | do.....             | Hung Tsun Ki..... Act'g Int.      |
| Brussels.....              | George W. Roosevelt..... C.      | Swatow.....         | ..... Agt.                        |
| do.....                    | Gregory Phelan..... V. & D. C.   | Chin-Kiang.....     | Alexander C. Jones..... C.        |
| Charleroi.....             | J. Fisher Reese..... Agt.        | do.....             | ..... V. C.                       |
| Ghent.....                 | Henry C. Morris..... C.          | do.....             | Wan Bing Chng..... Int.           |
| do.....                    | George Verhulst..... V. C.       | do.....             | Nich S. Kin..... Act'g Mar.       |
| Liege.....                 | Henry W. Gilbert..... C.         | Fuchan.....         | J. Courtney Hixson..... C.        |
| do.....                    | John Gross..... V. & D. C.       | do.....             | Harry W. Churchill..... V. C.     |
| Verviers.....              | Henry Dodd..... Agt.             | do.....             | William C. Hixson..... Mar.       |
|                            |                                  | do.....             | Timothy Hsü..... Int.             |
| <b>BOLIVIA.</b>            |                                  | Hankow.....         | Jacob T. Child..... C.            |
| La Paz.....                | Gera'do Zalles..... V. C.        | do.....             | ..... V. C.                       |
|                            |                                  | do.....             | M. A. Jenkins..... Int.           |
|                            |                                  | do.....             | Jacob T. Child, Jr..... Mar.      |
| <b>BRAZIL.</b>             |                                  | Niuchwang.....      | J. J. Fred. Bandinel, V. & D. C.  |
| Bahia.....                 | Richard P. McDaniel..... C.      | Ningpo.....         | John Fowler..... C.               |
| do.....                    | S. S. Schindler..... V. C.       | do.....             | ..... V. C.                       |
| Aracaju.....               | Luiz Schmidt..... Agt.           | do.....             | Henry A. C. Emery..... Int.       |
| Para.....                  | George G. Mathews, Jr..... C.    | Shanghai.....       | Thomas R. Jernigan..... C. G.     |
| do.....                    | Francisco B. da S. Agular, V. C. | do.....             | Isaac E. Avery..... V. & D. C. G. |
| Manaos.....                | George Lomas..... Agt.           | do.....             | Rnfus F. Eastlack..... D. C. G.   |
| Maranhão.....              | Luiz F. da S. Santos..... Agt.   | do.....             | George A. Shufeldt..... Mar.      |
| Pernambuco.....            | John Malcolm Johnstone..... C.   | do.....             | Walter S. Emery..... Int.         |
| do.....                    | John Kranse..... V. C.           | T'ien-Tsin.....     | Sheridan P. Re..... C.            |
| Ceara.....                 | William H. Murdock..... Agt.     | do.....             | Charles D. Tenney..... V. C.      |
| Maceio.....                | Charles Goble..... Agt.          | do.....             | Arthur Ash..... Mar.              |
| Natal.....                 | Lyle Nelson..... Agt.            | do.....             | Charles D. Tenney..... Int.       |
| Rio Grande do Sul.....     | Joaquim M. Garcia..... V. C.     | Chefoo.....         | Arthur R. Donnelly..... Agt.      |
| Porto Alegre.....          | A. H. Edwards..... Agt.          |                     |                                   |

\* Born of American parents temporarily residing abroad.



| <i>Place.</i>     | <i>Name and Title.</i>             |
|-------------------|------------------------------------|
| <b>COLOMBIA.</b>  |                                    |
| Barranquilla      | John Bidlake.....C.                |
| do                | Elias P. Pellet.....V. & D. C.     |
| Rio Hacha         | T. V. Henrlquez.....Agt.           |
| Santa Maria       | Louis Von Veltheim.....Agt.        |
| Bogotá            | Jacob Sleeper.....*C. G.           |
| do                | William G. Boshell.....V. C. G.    |
| Bucaramanga       | Gustave Volkman.....Agt.           |
| Cucuta            | Christian Andersen Möller.....Agt. |
| Honda             | Henry Hallam.....Agt.              |
| Cartagena         | Clifford Smyth.....C.              |
| do                | Augustus T. Hanabergh.....V. C.    |
| Colon (Aspinwall) | Josiah L. Pearcy.....C.            |
| do                | Josiah L. Pearcy, Jr., V. & D. C.  |
| Bocas del Toro    | David R. Hand.....Agt.             |
| Medellin          | Thomas Herran.....C.               |
| do                | Luclano Santa-Maria.....V. C.      |
| Panama            | Victor Vifquain.....C. G.          |
| do                | Felix Ehrman.....V. C. G.          |

|                    |                             |
|--------------------|-----------------------------|
| <b>COSTA RICA.</b> |                             |
| San José           | Harrison R. Williams.....C. |
| do                 | Walter J. Field.....V. C.   |
| Port Limon         | W. B. Unckles.....Agt.      |
| Punta Arenas       | Max Dierrnissen.....Agt.    |

| <b>DENMARK AND DOMINIONS.</b> |                               |
|-------------------------------|-------------------------------|
| Copenhagen                    | Robert J. Kirk.....C.         |
| do                            | Olof Hansen.....V. C.         |
| Dyrefjord, Iceland            | N. Chr. Gram.....Agt.         |
| Elsinore                      | Alfred Christensen.....Agt.   |
| St. Thomas, W. I.             | James H. Stewart.....C.       |
| do                            | Julius C. Lorentzen.....V. C. |
| Christiansted                 | Andrew J. Blackwood.....Agt.  |
| Fredericksted                 | William F. Moore.....Agt.     |

|                            |                              |
|----------------------------|------------------------------|
| <b>DOMINICAN REPUBLIC.</b> |                              |
| Puerto Plata               | Thomas Simpson.....C.        |
| do                         | Washington Lithgow.....V. C. |
| Monte Christl              | Isaac T. Petit.....Agt.      |
| Samana                     | Jean M. Villain.....V. C. A. |
| Santo Domingo              | Archibald H. Grimke.....C.   |
| do                         | Juan A. Read.....V. C.       |
| Azua                       | John Hardy.....Agt.          |
| Macoris                    | Edward C. Reed.....Agt.      |
| Sanchez                    | Francis L. Wills.....Agt.    |

|                   |                              |
|-------------------|------------------------------|
| <b>ECUADOR.</b>   |                              |
| Guayaquil         | George G. Dillard.....C. G.  |
| do                | Martin Reinberg.....V. C. G. |
| Bahia de Caraquez | Zephyr Constantine.....Agt.  |
| Esmeraldas        | Ferdinand Servat.....Agt.    |
| Manta             | Pedro A. Moreira.....Agt.    |

| <b>FRANCE AND DOMINIONS.</b> |                                  |
|------------------------------|----------------------------------|
| Algiers, Africa              | Charles T. Grellet.....C.        |
| do                           | Victor A. Grellet.....V. & D. C. |
| Beni-saf                     | E. L. G. Milson.....Agt.         |
| Bone                         | Elie G. F. Le Coat.....Agt.      |

| <i>Place.</i>           | <i>Name and Title.</i>            |
|-------------------------|-----------------------------------|
| Collo and Philippeville | Marius Eyme.....Agt.              |
| Oran                    | Benjamin A. Courcelle.....Agt.    |
| Bordeaux                | John M. Wiley.....C.              |
| do                      | John Preston Beecher, V. & D. C.  |
| Pa. ....                | J. Morris Post.....Agt.           |
| Calais                  | Charles W. Shepard.....C.         |
| do                      | .....V. C.                        |
| Boulogne-sur-Mer        | Paul Moleux.....Agt.              |
| Cayenne, Gulana         | Leon Wacongne.....C.              |
| do                      | Auguste Mathurin.....V. C.        |
| Cognac                  | Frederick Fitz Gerald.....C.      |
| do                      | Arch. W. Pollock.....V. & D. C.   |
| Gorée-Dakar, Africa     | Peter Strickland.....C.           |
| do                      | .....V. C.                        |
| Grenoble                | .....C.                           |
| do                      | Thomas W. Murton.....V. C.        |
| Guadeloupe Isl'd, W. I. | Jacob E. Dart.....C.              |
| do                      | .....D. & V. C.                   |
| Havre                   | Charles W. Chancellor.....C.      |
| do                      | Cleero Brown.....V. C.            |
| do                      | Phillip S. Chancellor.....D. C.   |
| Cherbourg               | Emile Postel.....Agt.             |
| Honfleur                | Henry M. Hardy.....Agt.           |
| Rennes                  | Charles D. Huret.....Agt.         |
| St. Malo                | Raymond Moulton.....Agt.          |
| Limoges                 | Walter T. Griffin.....C. A.       |
| do                      | Auguste Jonhannaud.....V. C. A.   |
| Périgueux               | .....Agt.                         |
| Lyons                   | Frank E. Hyde.....C.              |
| do                      | Thos. Nicoll Browne, V. & D. C.   |
| Dijon                   | Lucien Bary.....Agt.              |
| Marsailles              | Claude M. Thomas.....C.           |
| do                      | Charles P. Pressly.....V. & D. C. |
| Bastia                  | Simon Damiani.....Agt.            |
| Cette                   | L. S. Nahmens.....Agt.            |
| Toulon                  | Louis J. B. Jouve.....Agt.        |
| Martinique, W. I.       | Julius G. Tucker.....C.           |
| do                      | Simon Henry David, V. & D. C.     |
| Nantes                  | Reavel Savage.....C.              |
| do                      | Hiram D. Bennett.....V. C.        |
| Angers                  | Jules Henri Luneau.....Agt.       |
| Brest                   | A. Pitel.....Agt.                 |
| Lorient                 | Edouard Broni.....Agt.            |
| Nice                    | Wilburn B. Hall.....C.            |
| do                      | Alexander Vial.....V. C.          |
| Cannes                  | Phillip T. Riddett.....Agt.       |
| Mentone                 | Ange Clericy.....Agt.             |
| Monaco                  | Emile de Loth.....Agt.            |
| Nouméa, N. C.           | L. Le Mescam.....V. C. A.         |
| Paris                   | Samuel E. Moss.....C. G.          |
| do                      | Clyde Shropshire, V. & D. C. G.   |
| do                      | Edw. P. MacLean, D. C. G. & C. C. |
| do                      | Hubbard T. Smith.....C. C.        |
| Rheims                  | Henry P. du Bellet.....C.         |
| do                      | Charles W. Ramsay.....V. C.       |
| Troyes                  | Gaston Baltet.....Agt.            |
| Roubaix                 | Stephen H. Angell.....C. A.       |
| do                      | Gaston Thery.....V. C. A.         |
| Caudry                  | Hans Dietiker.....Agt.            |
| Dunkirk                 | Benjamin Morel.....Agt.           |
| Lille                   | C. Dubois Gregoire.....Agt.       |

\* The Consul-General is also Secretary of Legation.  
 † Born of American parents temporarily residing abroad.

| <i>Place.</i>                   | <i>Name and Title.</i>      |
|---------------------------------|-----------------------------|
| Ronen .....                     | Horatio R. Bigelow .....    |
| do .....                        | E. M. J. Dellepiane .....   |
| Dieppe .....                    | Raoulle Bourgeois .....     |
| Saigon, Cochín China .....      | Edward Schneegans .....     |
| do .....                        | ..... V. C. A.              |
| St. Bartholomew, W. I. R. ..... | Burton Dinzey .....         |
| do .....                        | Julian O. Florandin .....   |
| St. Etienne .....               | Charles W. Whiley, Jr. .... |
| do .....                        | Hastings Burroughs .....    |
| St. Pierre, Miquelon .....      | George J. Steer .....       |
| do .....                        | George H. Frecker .....     |
| Tahiti, Society Islands .....   | J. Lamb Doty .....          |
| do .....                        | John Hart .....             |
| Tunis, Africa .....             | Alfred Chapelié .....       |

## GERMANY.

|                                 |                            |
|---------------------------------|----------------------------|
| Aix la Chapelle .....           | William C. Emmet .....     |
| do .....                        | Peter Kuetgens .....       |
| Annaberg .....                  | Theodore M. Stephan .....  |
| do .....                        | Franz Max Jaeger .....     |
| Eibenstock .....                | Carl Borngraber .....      |
| Bamberg .....                   | Louis Stern .....          |
| do .....                        | Albert Klessling .....     |
| Barmen .....                    | Henry F. Merritt .....     |
| do .....                        | Wilhelm R. Schaefer .....  |
| do .....                        | Richard E. Jahn .....      |
| Solingen .....                  | Richard E. Jahn .....      |
| Berlin .....                    | Charles de Kay .....       |
| do .....                        | F. C. Zimmerman .....      |
| do .....                        | Frederick von Versen ..... |
| do .....                        | Charles H. Day .....       |
| Guben .....                     | Wm. C. Dreher .....        |
| Bremen .....                    | George Keenan .....        |
| do .....                        | George W. Wätjen .....     |
| do .....                        | John H. Schnabel .....     |
| Brake & Nordenham .....         | Wilhelm Clemens .....      |
| Bremerhaven - Geestemunde ..... | Wm. B. Murphy .....        |
| Breslau .....                   | Frederick Opp .....        |
| do .....                        | Max Loewenthal .....       |
| Brunswick .....                 | Edward W. S. Tingle .....  |
| do .....                        | Julius Seckel .....        |
| Chemnitz .....                  | James C. Mouaghan .....    |
| do .....                        | Joseph F. Monaghan .....   |
| Cologne .....                   | William D. Wamer .....     |
| do .....                        | ..... V. C.                |
| Crefeld .....                   | Charles Jonas .....        |
| do .....                        | Flavel Scott Mines .....   |
| Dresden .....                   | William S. Carroll .....   |
| do .....                        | William Knoop .....        |
| do .....                        | Hernando de Soto .....     |
| Zittau .....                    | Alfred Krauss .....        |
| Dusseldorf .....                | Peter Lieber .....         |
| do .....                        | Emil Hoette .....          |
| Essen .....                     | F. Asthorver, Jr. ....     |
| Frankfort .....                 | Frank H. Mason .....       |
| do .....                        | Alveto S. Hogue .....      |
| Cassel .....                    | Gustav C. Kothe .....      |
| Langen Schwalbach .....         | Ernest Grebert .....       |
| Freiburg, Baden .....           | Jacob H. Thieriot .....    |
| do .....                        | ..... V. C. A.             |

| <i>Place.</i>                 | <i>Name and Title.</i>        |
|-------------------------------|-------------------------------|
| Fürth .....                   | Henry C. Carpenter .....      |
| do .....                      | Fred. J. Hirschmann .....     |
| Glauchau .....                | George Sawter .....           |
| do .....                      | ..... V. C. A.                |
| Hamburg .....                 | William Henry Robertson ..... |
| do .....                      | Charles H. Burke .....        |
| do .....                      | David H. Burke .....          |
| Kiel .....                    | August Sartori .....          |
| Lübeck .....                  | Jacob Meyer, Jr. ....         |
| Ritzbüttel and Cuxhaven ..... | Johann G. F. Starcke .....    |
| Hanover .....                 | Edward P. Crane .....         |
| do .....                      | Alex. Moritz Simon .....      |
| Kehl .....                    | Edward I. Prickett .....      |
| do .....                      | Theodore Krüger .....         |
| do .....                      | Ernest Therion .....          |
| Lelsic .....                  | Otto Doederlein .....         |
| do .....                      | Frederick Nachod .....        |
| do .....                      | Rudolph Fricke .....          |
| Gera .....                    | Charles Neuer .....           |
| Magdeburg .....               | Julius Muth .....             |
| do .....                      | Robert Weichsel, Jr. ....     |
| Mannheim .....                | Max Goldfinger .....          |
| do .....                      | Carl Funk .....               |
| Neustadt .....                | Leopold Blum .....            |
| Mayence .....                 | Perry Bartholow .....         |
| do .....                      | Peter Melchers .....          |
| Munich .....                  | Ralph Steiner .....           |
| do .....                      | J. Leonard Corning .....      |
| Angsburg .....                | G. Oberndorf .....            |
| Nuremberg .....               | William J. Black .....        |
| do .....                      | Sigmund Dunkelsbühler .....   |
| do .....                      | Sigmund Dunkelsbühler .....   |
| Plauen .....                  | Thomas Willing Peters .....   |
| do .....                      | Oscar Gottschalk .....        |
| Markneukirchen .....          | ..... & Agt.                  |
| Sonneberg .....               | Dwight J. Partello .....      |
| do .....                      | Alvin Florschutz .....        |
| Coburg .....                  | Emil Albrecht .....           |
| Stettin .....                 | Frederick W. Kickbusch .....  |
| do .....                      | Paul Grischow .....           |
| Danzig .....                  | Philipp Albrecht .....        |
| Königsberg .....              | Conrad H. Gädeke .....        |
| Stuttgart .....               | Alfred C. Johnson .....       |
| do .....                      | William Hahn .....            |
| Weimar .....                  | Thomas Ewing Moore .....      |
| do .....                      | Paul Teichmann .....          |

## GREAT BRITAIN AND DOMINIONS.

|                        |                             |
|------------------------|-----------------------------|
| Aden, Arabia .....     | William W. Masterson .....  |
| do .....               | Judas Messa .....           |
| Hodedia .....          | John R. Mueller .....       |
| Amherstburg, Ont. .... | John Patton .....           |
| do .....               | James H. M. Florey .....    |
| Antigua, W. I. ....    | Richard M. Bartleman .....  |
| do .....               | Samuel Galbraith .....      |
| Anguila .....          | Wager Rey .....             |
| Dominica .....         | William Stedman .....       |
| Montserrat .....       | Richard Hannam .....        |
| Portsmouth .....       | Alex. Charles Reviere ..... |



| <i>Place.</i>       | <i>Name and Title.</i>                    | <i>Place.</i>           | <i>Name and Title.</i>                  |
|---------------------|---|-------------------------|---|
| Auckland, N. Z.     | John Darcy Connolly . . . . . C.          | Cardiff, Wales          | William Harris . . . . . V. & D. C.     |
| do.                 | Leonard A. Bachelder . . . . . V. C.      | Llanely                 | William Howell . . . . . Agt.           |
| Christ Church       | Albert Cuff . . . . . Agt.                | Milford Haven           | George S. Kelway . . . . . Agt.         |
| Dunedin             | W. G. Neill . . . . . Agt.                | Newport                 | William E. Heard . . . . . Agt.         |
| Monganui            | Robert Wyles . . . . . Agt.               | Ceylon, India           | William Morey . . . . . C.              |
| Wellington          | Thomas Cahill . . . . . Agt.              | do.                     | Elmer Lake Morey . . . . . V. & D. C.   |
| Barbados, W. I.     | George T. Tate . . . . . C.               | Jaffna                  | William M. S. Twynam . . . . . Agt.     |
| do.                 | Arthur B. St. Hill . . . . . V. C.        | Point de Galle          | do. . . . . Agt.                        |
| St. Lucia           | William Peter . . . . . Agt.              | Charlottetown, P. E. I. | Dominic J. Kane . . . . . C.            |
| St. Vincent         | W. J. Shearmat . . . . . Agt.             | do.                     | John T. Crockett . . . . . V. & D. C.   |
| Bathurst, Africa    | Henry Goddard . . . . . V. C.             | Alberton                | Albert Glidden . . . . . Agt.           |
| Belfast, Ireland    | James B. Taney . . . . . C.               | Georgetown              | Archibald J. McDonald . . . . . Agt.    |
| do.                 | do. . . . . V. D. & C.                    | Souris                  | Caleb C. Carlton . . . . . Agt.         |
| do.                 | Louis Mantell . . . . . D. C.             | Summerside              | John Gaffney . . . . . Agt.             |
| Ballymena           | John G. Ballentine . . . . . Agt.         | Chatham, Ont.           | Edwin F. Bishop . . . . . C.            |
| Londonderry         | P. T. Rodgers . . . . . Agt.              | do.                     | Edwin Bell . . . . . V. C.              |
| Lurgan              | F. W. Magahan . . . . . Agt.              | Clifton, Ont.           | George W. Nichols . . . . . C.          |
| Belize, Honduras    | Albert E. Morlan . . . . . C.             | do.                     | James Butters . . . . . V. & D. C.      |
| do.                 | Phillip S. Woods . . . . . V. C.          | St. Catharines          | Leonard H. Collard . . . . . Agt.       |
| Belleville, Ont.    | Michael J. Hendrick . . . . . C.          | Coaticook, Quebec       | Joel Linsley . . . . . C.               |
| do.                 | William N. Ponton . . . . . V. C.         | do.                     | George Pinkham . . . . . V. & D. C.     |
| Deseronto           | Charles A. Millener . . . . . Agt.        | Hereford                | John R. Nichols . . . . . Agt.          |
| Napanee             | William Templeton . . . . . Agt.          | Lineboro                | Hoel S. Beebe . . . . . Agt.            |
| Pictou              | Jacob F. Beringer . . . . . Agt.          | Potton                  | Chandler Bailey . . . . . Agt.          |
| Trenton             | Stephen J. Young . . . . . Agt.           | Stanstead               | Horace S. Haskell . . . . . Agt.        |
| Bermuda (Hamilton)  | Marshall Hanger . . . . . C.              | Collingwood, Ont.       | James C. Quiggle . . . . . C. A.        |
| do.                 | James B. Heyl . . . . . V. & D. C.        | do.                     | Chas. McDonnell . . . . . V. & D. C. A. |
| Birmingham, England | George F. Parker . . . . . C.             | Barrie                  | Alfred E. H. Creswicke . . . . . Agt.   |
| do.                 | Frederick M. Burton . . . . . V. C.       | Lindsay                 | James M. Knowlson . . . . . Agt.        |
| do.                 | Ernest Harker . . . . . D. C.             | Owen Sound              | William T. Robertson . . . . . Agt.     |
| Kidderminster       | James Morton . . . . . Agt.               | Parry Sound             | Walter R. Foot . . . . . Agt.           |
| Redditch            | H. C. Browning . . . . . Agt.             | Cork (Queenstown)       | Lucien J. Walker . . . . . C.           |
| Wolverhampton       | John Neve . . . . . Agt.                  | do.                     | James William Scott . . . . . V. C.     |
| Bombay, India       | Henry J. Sommer, Jr. . . . . C.           | Waterford               | William H. Farrell . . . . . Agt.       |
| do.                 | Samuel Comfort . . . . . V. C.            | Demerara, Guiana        | Andrew J. Patterson . . . . . C.        |
| Karachi             | W. Flower Hamilton . . . . . Agt.         | do.                     | James Spaight . . . . . V. & D. C.      |
| Bradford, England   | Claude Meeker . . . . . C.                | Dublin, Ireland         | Newton B. Ashby . . . . . C.            |
| do.                 | Thomas L. Renton . . . . . V. & D. C.     | do.                     | Arthur Donn Platt . . . . . V. & D. C.  |
| do.                 | Richard B. Nicholls . . . . . D. C.       | Athlone                 | John Burgess . . . . . Agt.             |
| Bristol, England    | Lorin A. Latrop . . . . . C.              | Limerick                | George P. Mackenzie . . . . . Agt.      |
| do.                 | Gerard Mosely . . . . . V. & D. C.        | Dundee, Scotland        | John M. Savage . . . . . C.             |
| Gloucester          | Arnold Henry Palin . . . . . Agt.         | do.                     | Allan Baxter . . . . . V. & D. C.       |
| Brockville, Ont.    | James A. Demarest . . . . . C.            | Aberdeen                | Andrew Murray . . . . . Agt.            |
| do.                 | William W. Wood . . . . . V. & D. C.      | Dunfermline, Scotland   | James D. Reid . . . . . C. A.           |
| Calcutta, India     | Van Leer Polk . . . . . C. G.             | do.                     | James Penman . . . . . V. C. A.         |
| do.                 | William W. Bryant . . . . . V. & D. C. G. | Kirkcaldy               | Andrew Innes . . . . . Agt.             |
| Akyab               | Davld R. Cameron . . . . . Agt.           | Falmonth, England       | Howard Fox . . . . . C.                 |
| Basel               | John Young . . . . . Agt.                 | do.                     | G. Henry Fox . . . . . V. & D. C.       |
| Chitagong           | R. A. Mactaggart . . . . . Agt.           | Scilly Islands          | John Banfield, Jr. . . . . Agt.         |
| Madras              | Henry Scott . . . . . Agt.                | Fort Erie, Ont.         | Ralph Johnson . . . . . C.              |
| Moulmein            | W. J. Davidson . . . . . Agt.             | do.                     | Isaac H. Allen . . . . . V. & D. C.     |
| Rangoon             | Charles Gairdner . . . . . Agt.           | Gaspé Basin, Quebec     | Almar F. Dickson . . . . . C.           |
| Cape Town, Africa   | do. . . . . C.                            | do.                     | John Carter . . . . . V. C.             |
| do.                 | Clifford H. Knight . . . . . V. C.        | Paspebiac               | Daniel Bisson . . . . . Agt.            |
| Bloemfontein        | Ernst R. Landgraf . . . . . Agt.          | Gibraltar, Spain        | Horatio J. Sprague . . . . . C.         |
| Durban              | J. Perrott Prince . . . . . Agt.          | do.                     | Richard L. Sprague . . . . . V. & D. C. |
| East London         | William H. Fuller . . . . . Agt.          | Glasgow, Scotland       | Allen B. Morse . . . . . C.             |
| Johannesberg        | J. C. Manion . . . . . Agt.               | do.                     | William Gibson . . . . . V. C.          |
| Kimberley           | Gardner Williams . . . . . Agt.           | do.                     | James J. Inglis . . . . . D. C.         |
| Port Elizabeth      | John A. Chaband . . . . . Agt.            | Greenock                | James A. Love . . . . . Agt.            |
| Simonstown          | John R. Black, Jr. . . . . Agt.           | Troon                   | Andrew McMurray . . . . . Agt.          |
| Cardiff, Wales      | Anthony Howells . . . . . C.              | Goderich, Ont.          | Robert S. Chilton . . . . . C. A.       |



| <i>Place.</i>              | <i>Name and Title.</i>               | <i>Place.</i>             | <i>Name and Title.</i>              |
|----------------------------|--------------------------------------|---------------------------|-------------------------------------|
| Goderich, Ont.....         | William Campbell..... V. C. A.       | Bathurst.....             | Benedict C. Mullins..... Agt.       |
| Clinton.....               | A. O. Pattison..... Agt.             | Campbellton.....          | Charles Murray..... Agt.            |
| Guelph, Ont.....           | Charles N. Daly..... C.              | Newcastle.....            | Robert R. Call..... Agt.            |
| do.....                    | George A. Oxnard..... V. & D. C.     | Richibucto.....           | George V. McInerney..... Agt.       |
| Halifax, N. S.....         | Darius H. Ingraham..... C. G.        | Montreal, Quebec.....     | Wendell A. Anderson..... C. G.      |
| do.....                    | George Hill..... V. & D. C. G.       | do.....                   | Patrick Gorman..... V. & D. C. G.   |
| Bridgewater.....           | William H. Owen..... Agt.            | Coteau.....               | Thomas Stapleton..... Agt.          |
| Liverpool.....             | James N. S. Marshall..... Agt.       | Grenville.....            | Alex. Pridham..... Agt.             |
| Lunenburg.....             | Daniel M. Owen..... Agt.             | Hemmingford.....          | Wellington W. Wark..... Agt.        |
| Hamilton, Ont.....         | Charles F. Macdonald..... C.         | Hnchinbrook.....          | Samuel E. Ames..... Agt.            |
| do.....                    | Daniel B. Smith..... V. & D. C.      | Hochelaga and Lon-        |                                     |
| Brantford.....             | Frank B. Pollard..... Agt.           | gueuil.....               | J. H. Turcotte..... Act'g Agt.      |
| Galt.....                  | Milton P. Townshend..... Agt.        | Huntingdon.....           | John Dineen..... Agt.               |
| Paris.....                 | William W. Hume..... Agt.            | Morrisburgh, Ont.....     | Albert Fowler..... C. A.            |
| Hobart, Tasmania.....      | Alexander George Webster..... C.     | do.....                   | Geo. F. Bradford..... V. & D. C. A. |
| do.....                    | Charles F. Macdonald..... V. C.      | Cornwall.....             | David A. Flack..... Agt.            |
| Launceston.....            | Lindsay Tulloch..... Agt.            | Nassau.....               | Thomas J. McLain..... C.            |
| Hongkong, China.....       | William E. Hunt..... C.              | do.....                   | Timothy Darling..... V. C.          |
| do.....                    | George B. Hunt..... V. & D. C.       | Albert Town.....          | Howard H. Farrington..... Agt.      |
| do.....                    | Chin Poy Woo..... Int.               | Dunmore Town.....         | Norman E. B. Monroe..... Agt.       |
| Huddersfield, England..... | Frank C. McGhee..... C.              | Governor's Harbor.....    | Charles A. Bethel..... Agt.         |
| do.....                    | David J. Bailey..... V. & D. C.      | Green Turtle Cay.....     | Edward W. Bethel..... Agt.          |
| Hull, England.....         |                                      | Mathewtown.....           | Daniel D. Sargent..... Agt.         |
| do.....                    | Gordon B. Daniels..... V. & D. C.    | Newcastle, England.....   | William S. Campbell..... C.         |
| Kingston, Jamaica.....     | Quincy O. Eckford..... C.            | do.....                   | A. H. Dickinson..... V. C.          |
| do.....                    | James L. Sykes..... V. & D. C.       | Carlisle.....             | J. Hewetson Brown..... Agt.         |
| Black River.....           | C. M. Farquharson..... Agt.          | Old Hartlepool.....       | Christian Neilson..... Agt.         |
| Milk River.....            | A. A. Green..... Agt.                | Sunderland.....           | Thomas A. Horan..... Agt.           |
| Port Morant.....           | Lorenzo D. Baker, Jr..... Agt.       | Newcastle, N. S. W.....   | C. A.                               |
| Savannah-la-Mar.....       | Ch. S. Farquharson..... Agt.         | do.....                   | Stewart Keightley..... V. C. A.     |
| Kingston, Ont.....         | Marshall H. Twitchell..... C.        | Brisbane.....             | William J. Weatherill..... Agt.     |
| do.....                    | Mat. H. Folger..... V. & D. C.       | Townsville.....           | William V. Brown..... Agt.          |
| Gananoque.....             | E. E. Abbott..... Agt.               | Nottingham, England.....  | Asa D. Dickinson..... C.            |
| Leeds, England.....        | Norfeet Harris..... C.               | do.....                   | William T. Cartwright..... V. C.    |
| do.....                    | William Ward..... V. C.              | Derby.....                | Charles K. Eddowes..... Agt.        |
| do.....                    | Edmund Ward..... D. C.               | Leicester.....            | Samuel S. Partridge..... Agt.       |
| Leith (Edinburgh).....     | Robert J. MacBride..... C.           | Orillia, Ont.....         | James M. Rosse..... C. A.           |
| do.....                    | Frederick P. Platt..... V. & D. C.   | do.....                   | Charles Corbould..... V. & D. C. A. |
| Galashiels.....            | John Stalker..... Agt.               | North Bay, Nipissing..... | Daniel J. McKeown..... Agt.         |
| Lavuka, Fiji Islands.....  | Benjamin Morris..... V. C. A.        | Waubaushene.....          | F. J. McCallum..... Agt.            |
| Liverpool, England.....    | James E. Neal..... C.                | Ottawa, Ont.....          | John B. Riley..... C. G.            |
| do.....                    | William J. Sullis..... V. & D. C.    | do.....                   | Julius G. Lay..... V. & D. C. G.    |
| do.....                    | William Pierce..... D. C.            | do.....                   | Donnell Rockwell..... C. C. G.      |
| Holyhead.....              | John Jones..... Agt.                 | Arnprior.....             | James Fowler..... Agt.              |
| St. Helen's.....           | John Hammill..... Agt.               | Palmerston, Ont.....      | Loton S. Hunt..... C. A.            |
| London, England.....       | Patrick A. Collins..... C. G.        | do.....                   | Wm. Mawhinney..... V. & D. C. A.    |
| do.....                    | John J. Collins..... V. & D. C. G.   | Warton.....               | J. H. Tbeando..... Agt.             |
| do.....                    | Francis W. Frigout..... D. C. G.     | Wingham.....              | John Nicoll..... Agt.               |
| Dover.....                 | Francis W. Prescott..... Agt.        | Pictou, N. S.....         | Mark P. Pendleton..... C.           |
| London, Ont.....           | William H. Jacks..... C.             | do.....                   | John R. Noonan..... V. C.           |
| do.....                    | Charles W. Davis..... V. & D. C.     | Antigonish.....           | Rupert Cunningham..... Agt.         |
| Malta (Island).....        | Daniel C. Kennedy..... C.            | Aricbat.....              | Peter Campbell..... Agt.            |
| do.....                    | Joseph F. Balbi..... V. C.           | Cape Canso.....           | Alfred W. Hart..... Agt.            |
| Manchester, England.....   | William F. Grinnell..... C.          | Magdalen Islands.....     | Robert J. Leslie..... Agt.          |
| do.....                    | Ernest J. Bridgford..... V. C.       | Port Hawksbury and        |                                     |
| Melbourne, Australia.....  | Daniel W. Maratta..... C. G.         | Mulgrave.....             | Alexander Bain..... Agt.            |
| do.....                    | Thos. W. Stanford..... V. & D. C. G. | Pngwash and Wallace.....  | Conrad W. Morris..... Agt.          |
| Adelaide.....              | Charles A. Murphy..... Agt.          | Sydney.....               | J. E. Burchell..... Agt.            |
| Albany.....                | Frank R. Dymes..... Agt.             | Plymouth, England.....    | Thomas W. Fox..... C.               |
| Freemantle.....            | Edward Mayhew..... Agt.              | do.....                   |                                     |
| Moncton, N. B.....         | James S. Benedict..... C. A.         | Dartmouth.....            | George Hinston..... Agt.            |
| do.....                    | Geo. McSweeney..... V. & D. C. A.    | Guernsey.....             | William Carey..... Agt.             |

| <i>Place.</i>              | <i>Name and Title.</i>     | <i>Place.</i> | <i>Name and Title.</i>    |                                |               |
|----------------------------|----------------------------|---------------|---------------------------|--------------------------------|---------------|
| Jersey.....                | E. B. Renouf.....          | Agt.          | Fredericton.....          | James T. Sharkey.....          | Agt.          |
| Port Antonio, Jamaica..    | James Y. Walton.....       | C. A.         | Grand Manan.....          | William A. Fraser.....         | Agt.          |
| do.....                    | .....                      | V. C. A.      | St. George.....           | Charles C. Ludgate.....        | Agt.          |
| Falmouth.....              | Charles A. Nunes.....      | Agt.          | St. John's, N. F.....     | .....                          | C.            |
| Montego Bay.....           | G. L. P. Corinaldi.....    | Agt.          | do.....                   | John Thomas Barron.....        | V. C.         |
| Port Maria.....            | I. I. Lyon.....            | Agt.          | St. John's, Quebec.....   | Thomas Keefe.....              | C.            |
| St. Ann's Bay.....         | R. W. Harris.....          | Agt.          | do.....                   | John Donaghy.....              | V. & D. C.    |
| Port Hope, Ont.....        | Julian E. Gittings.....    | C. A.         | Farnham.....              | William L. Hibbard.....        | Agt.          |
| do.....                    | Ernest Evatt.....          | V. & D. C. A. | Lacolle.....              | Henry Hoyle.....               | Agt.          |
| Peterborough.....          | Edward E. Dodds.....       | Agt.          | St. Stephen, N. B.....    | Edgar Whidden.....             | C.            |
| Port Louis, Mauritius..    | John P. Campbell.....      | C.            | do.....                   | Charlie N. Vroom.....          | V. & D. C.    |
| do.....                    | A. Povah Ambrose.....      | V. C.         | McAdam Junction.....      | James W. Green.....            | Agt.          |
| Port Rowan, Ont.....       | George B. Killmaster.....  | C. A.         | St. Andrews.....          | George H. Stickney.....        | Agt.          |
| do.....                    | William H. Meek.....       | V. C. A.      | Stanbridge, Quebec.....   | Daniel G. Furman.....          | C. A.         |
| Port Sarnia, Ont.....      | Arthur M. Clark.....       | C.            | do.....                   | Geo. M. Hastings V. & D. C. A. |               |
| do.....                    | Charles S. Clark.....      | V. & D. C.    | Clarenceville.....        | Edmund Macomber.....           | Agt.          |
| Port Stanley, F. I.....    | John H. Miller.....        | C.            | Frelighsburg.....         | William A. Reynolds.....       | Agt.          |
| do.....                    | James Smith.....           | V. C.         | Sutton.....               | Egbert R. Shepar.....          | Agt.          |
| Port Stanley and St.       |                            |               | Stratford, Ont.....       | Luther M. Shaffer.....         | C.            |
| Thomas, Ont.....           | George J. Willis.....      | C.            | do.....                   | Lewis H. Dingman.....          | V. & D. C.    |
| do.....                    | William H. King.....       | V. & D. C.    | Swansea.....              | David C. Davies.....           | C. A.         |
| Courtright.....            | Fred W. Baby.....          | Agt.          | do.....                   | Arthur Sperry.....             | V. & D. C. A. |
| Prescott, Ont.....         | Joseph Whalen.....         | C.            | Sydney, N. S. W.....      | George W. Bell.....            | C.            |
| do.....                    | James Buckley.....         | V. & D. C.    | do.....                   | Charles G. Ewing.....          | V. C.         |
| Quebec.....                | Phillip B. Spence.....     | C.            | do.....                   | William H. Dawson.....         | D. C.         |
| do.....                    | Robert McD. Stocking.....  | V. C.         | Norfolk Island.....       | Isaac Robinson.....            | Agt.          |
| Point Levi.....            | Charles M. Barclay.....    | Agt.          | Three Rivers, Quebec..... | Francois X. Belleau.....       | C.            |
| Sault Ste. Marie, Ont..... | Charles McCall.....        | C. A.         | do.....                   | Waters W. Braman, Jr.....      | V. C.         |
| do.....                    | Edward Biggins.....        | V. & D. C. A. | Arthabaska.....           | Arthur Poitras.....            | Agt.          |
| Sheffield, England.....    | Bennington R. Bedle.....   | C.            | Toronto, Ont.....         | John W. Coppinger.....         | C.            |
| do.....                    | George Ernest Branson..... | V. C.         | do.....                   | John B. Coppinger.....         | V. & D. C.    |
| do.....                    | Frank M. Clark.....        | D. C.         | Oshawa.....               | W. P. Sterrick.....            | Agt.          |
| Barnsley.....              | Robert D. Maddison.....    | Agt.          | Trinidad, W. I.....       | William C. Foster.....         | C.            |
| Sherbrooke, Quebec.....    | James R. Jackson.....      | C.            | do.....                   | Julian H. Archer.....          | V. C.         |
| do.....                    | Edw. B. Worthington.....   | V. & D. B.    | Grenada.....              | P. J. Dean.....                | Agt.          |
| Cookshire.....             | Charles C. Bailey.....     | Agt.          | Scarborough.....          | Edward Keens.....              | Agt.          |
| Megantic.....              | Henry W. Albro.....        | Agt.          | Tunstall, England.....    | Wendell C. Warner.....         | C.            |
| Sierra Leone, Africa.....  | Robert P. Pooley.....      | C.            | do.....                   | John H. Copestake.....         | V. & D. C.    |
| do.....                    | Cecil S. W. Pooley.....    | V. C.         | Turks Island, W. I.....   | .....                          | C.            |
| Singapore, S. S.....       | E. Spencer Pratt.....      | C. G.         | do.....                   | William Stanley Jones.....     | V. C.         |
| do.....                    | Joaquim P. Joaquin.....    | V. C. G.      | Cockburn Harbor.....      | John W. Tatem.....             | Agt.          |
| Penang.....                | Frederick Lederer.....     | Agt.          | Salt Cay.....             | Daniel F. Harriott.....        | Agt.          |
| Southampton, England.....  | Warner S. Kinkead.....     | C.            | Vancover, B. C.....       | William F. Peterson.....       | C. A.         |
| do.....                    | Joseph Dean.....           | V. & D. C.    | do.....                   | Fred. J. Schofield.....        | V. & D. C. A. |
| do.....                    | William C. Offutt.....     | D. C.         | Union.....                | George W. Clinton.....         | Agt.          |
| do.....                    | Henry W. Martin.....       | C. C.         | Victoria, B. C.....       | William P. Roberts.....        | C.            |
| Portsmouth.....            | John Mal.....              | Agt.          | do.....                   | Miles R. Eure.....             | V. & D. C.    |
| Weymouth.....              | Richard Cox.....           | Agt.          | Nanaimo.....              | William B. Dennison.....       | Agt.          |
| St. Christopher, W. I..... | Leopold Moore *.....       | C. A.         | Wallaceburgh, Ont.....    | Isaac G. Worden.....           | C. A.         |
| do.....                    | Lewis H. Percival.....     | V. C. A.      | do.....                   | Chas. B. Jackson.....          | V. & D. C. A. |
| Nevis.....                 | Charles C. Greaves.....    | Agt.          | Windsor, N. S.....        | Edward Young.....              | C.            |
| St. George's, Bermuda..... | Edward W. Willett.....     | C. A.         | do.....                   | .....                          | V. & D. C.    |
| do.....                    | William D. Fox.....        | V. C. A.      | Cornwallis.....           | Fenwick W. Rand.....           | Agt.          |
| St. Helena (Island).....   | James B. Coffin.....       | C.            | Kempt.....                | John G. Burgess.....           | Agt.          |
| do.....                    | Thomas E. Fowler.....      | V. C.         | Parrsboro.....            | David A. Huntley.....          | Agt.          |
| St. Hyacinthe, Quebec..... | Charles Laberge.....       | C. A.         | Port Joggins.....         | William Moffat.....            | Agt.          |
| do.....                    | Francis Bartels.....       | V. & D. C. A. | Windsor, Ont.....         | Marshall P. Thatcher.....      | C.            |
| Sorel.....                 | Isale Sylvestre.....       | Agt.          | do.....                   | Joseph Prevost Carr.....       | V. & D. C.    |
| Waterloo.....              | Arthur S. Newell.....      | Agt.          | Winnipeg, Manitoba.....   | Matthew M. Duffie.....         | C.            |
| St. John, N. B.....        | John S. Derby.....         | C.            | do.....                   | William Hall.....              | V. C.         |
| do.....                    | Allen Derby.....           | V. & D. C.    | Deloraine.....            | Albert M. Herron.....          | Agt.          |
| Campobello Island.....     | John J. Alexander.....     | Agt.          | Emerson.....              | Duncan McArthur.....           | Agt.          |

\* Born of American parents temporarily residing abroad.



| <i>Place.</i>                      | <i>Name and Title.</i>          | <i>Place.</i> | <i>Name and Title.</i> |                           |       |
|------------------------------------|---------------------------------|---------------|------------------------|---------------------------|-------|
| Fort William, Ont.....             | C. W. Jarvis.....               | Agt.          | Tegucigalpa.....       | William Myers Little..... | C.    |
| Gretna.....                        | Enoch Winkler.....              | Agt.          | do.....                | George Bernhard.....      | V. C. |
| Lethbridge.....                    | Thomas Curry.....               | Agt.          | Amapala.....           | William Heyden.....       | Agt.  |
| North Portal, Assini-<br>bola..... | W. H. Dorsey.....               | Agt.          | Celba.....             | Louis Bler.....           | Agt.  |
| Rat Portage, Ont.....              | George E. Frisbie.....          | Agt.          | Macaome.....           | John E. Foster.....       | Agt.  |
| Woodstock, N. B.....               | Greville James.....             | C.            | Puerto Cortez.....     | William E. Alger.....     | Agt.  |
| do.....                            | John Graham.....                | V. C.         | San Juancinto.....     | E. E. Dickason.....       | Agt.  |
| Yarmouth, N. S.....                | Charles A. O'Connor.....        | C.            | San Pedro Sula.....    | J. M. Mitchell, Jr.....   | Agt.  |
| do.....                            | Ernest H. Armstrong, V. & D. C. | C.            | Truxillo.....          | H. P. Boyce.....          | Agt.  |
| Annapolis.....                     | Jacob M. Owen.....              | Agt.          | Yuscaran.....          | Charles W. Benton.....    | Agt.  |
| Barrington.....                    | Thomas W. Robertson.....        | Agt.          |                        |                           |       |
| Digby.....                         | T. Howland White.....           | Agt.          |                        |                           |       |
| Shelburne.....                     | William B. Stewart.....         | Agt.          |                        |                           |       |
| <b>GREECE.</b>                     |                                 |               |                        |                           |       |
| Athens.....                        | Eben Alexander.....             | †C. G.        |                        |                           |       |
| do.....                            | George Horton.....              | C.            |                        |                           |       |
| do.....                            | Arthur C. McDowall.....         | V. C.         |                        |                           |       |
| Piræus.....                        | Arthur C. McDowall.....         | Agt.          |                        |                           |       |
| Syra.....                          | Basil Padova.....               | Agt.          |                        |                           |       |
| Volo.....                          | Charles W. Borrell.....         | Agt.          |                        |                           |       |
| Patras.....                        | Edward Hancock.....             | C.            |                        |                           |       |
| do.....                            |                                 | V. C.         |                        |                           |       |
| Corfu.....                         | Charles E. Hancock.....         | Agt.          |                        |                           |       |
| Kalamata.....                      | Denis A. Pantasopoulos.....     | Agt.          |                        |                           |       |
| Zante.....                         | Alfred L. Crowe.....            | Agt.          |                        |                           |       |
| <b>GUATEMALA.</b>                  |                                 |               |                        |                           |       |
| Guatemala.....                     | D. Lynch Pringle.....           | *C. G.        |                        |                           |       |
| do.....                            | John North Todd.....            | V. C. G.      |                        |                           |       |
| Champerico.....                    | Florentine Souza.....           | Agt.          |                        |                           |       |
| Livingston.....                    | Frank C. Dennis.....            | Agt.          |                        |                           |       |
| Ocos.....                          | J. Dawson Meza.....             | Agt.          |                        |                           |       |
| San José de Guatemala              | Roger R. Vair.....              | Agt.          |                        |                           |       |
| <b>HAITI.</b>                      |                                 |               |                        |                           |       |
| Cape Haitien.....                  |                                 | C.            |                        |                           |       |
| do.....                            | Theodore Behrmann.....          | V. C.         |                        |                           |       |
| Gonaives.....                      | Ethéart Dupuy.....              | Agt.          |                        |                           |       |
| Port de Paix.....                  | Albert Schumacher.....          | Agt.          |                        |                           |       |
| Port-au-Prince.....                | Henry M. Smythe.....            | †C. G.        |                        |                           |       |
| do.....                            | John B. Terres.....             | V. C. G.      |                        |                           |       |
| do.....                            | Alexander Battiste.....         | D. C.         |                        |                           |       |
| Aux Cayes.....                     | Henry E. Roberts.....           | Agt.          |                        |                           |       |
| Jacmel.....                        | Jean Vital.....                 | Agt.          |                        |                           |       |
| Jeremie.....                       | L. Treband Rouzier.....         | Agt.          |                        |                           |       |
| Miragoane.....                     | Francis W. Mitchell.....        | Agt.          |                        |                           |       |
| Petit Goâve.....                   | F. Merantie.....                | Agt.          |                        |                           |       |
| St. Marc.....                      | Charles Miot.....               | Agt.          |                        |                           |       |
| <b>HAWAIIAN ISLANDS.</b>           |                                 |               |                        |                           |       |
| Honolulu.....                      | Ellis Mills.....                | *C. G.        |                        |                           |       |
| do.....                            | W.P. Boyd, V. & D.C. G. & C. C. |               |                        |                           |       |
| Hilo.....                          | Charles Furneaux.....           | Agt.          |                        |                           |       |
| Kahului.....                       | A. G. Dickins.....              | Agt.          |                        |                           |       |
| Mahukona.....                      | Charles Jacob Falk.....         | Agt.          |                        |                           |       |
| <b>HONDURAS.</b>                   |                                 |               |                        |                           |       |
| Ruatan.....                        | J. Eugene Jarnigan.....         | C.            |                        |                           |       |
| do.....                            | Philip S. Burchard.....         | V. C.         |                        |                           |       |
| Bonacca.....                       | William Bayly.....              | Agt.          |                        |                           |       |
| Utilla.....                        | Robert Woodville.....           | Agt.          |                        |                           |       |

†The Consul-General is also Minister Resident and Chargé d'Affaires to Santo Domingo.

\*The Consul-General is also Secretary of Legation.

‡The Consul-General is also E. E. & M. P.



| <i>Place.</i>          | <i>Name and Title.</i> |       |
|------------------------|------------------------|-------|
| Osaka and Hiogo (Kobé) | James F. Connelly      | C.    |
| do                     | Hunter Sharp           | V. C. |
| do                     | George F. Smithers     | D. C. |
| do                     | Hunter Sharp           | Mar.  |
| do                     | W. Ebiharah            | Int.  |

**KOREA.**

|       |                 |           |
|-------|-----------------|-----------|
| Seoul | John M. B. Sill | +C. G.    |
| do    | Horace N. Allen | *D. C. G. |

**LIBERIA.**

|                   |                     |        |
|-------------------|---------------------|--------|
| Monrovia          | William H. Heard    | +C. G. |
| do                | Beverly Y. Payne    | V. C.  |
| Cape Coast Castle | George E. Emingsang | Agt.   |

**LUXEBURG.**

|           |                |                      |
|-----------|----------------|----------------------|
| Luxemburg | Geo. H. Murphy | V. C., C. A. & C. C. |
|-----------|----------------|----------------------|

**MADAGASCAR.**

|          |                       |       |
|----------|-----------------------|-------|
| Tamatave | Edward Telfair Wetter | C.    |
| do       |                       | V. C. |
| Andakabe |                       | Agt.  |
| Majonga  | Frank Harvey          | Agt.  |

**MASKAT.**

|        |                    |       |
|--------|--------------------|-------|
| Maskat |                    | C.    |
| do     | Archibald Mackirdy | V. C. |
| do     | Mahomed Fazel      | D. C. |

**MEXICO.**

|                              |                      |               |
|------------------------------|----------------------|---------------|
| Acapulco                     | Edgar Battle         | C.            |
| do                           | Herman Stoll         | V. C.         |
| San Benito                   | L. R. Brewer         | Agt.          |
| Tehuantepec and Saligna Cruz | James W. Jeffries    | Agt.          |
| Chihuahua                    | Richard M. Burke     | C.            |
| do                           | Rowland Anderson     | V. C.         |
| Parral                       | James J. Long        | Agt.          |
| Durango                      | John S. McCaghan     | C.            |
| do                           | Edward Williams      | V. C.         |
| Toreon                       | Lenious F. Poston    | Agt.          |
| Ensenada                     |                      | C.            |
| do                           | Anthony Godbe        | V. C.         |
| La Paz                       |                      | C.            |
| do                           | James Viosca, Jr.    | V. C.         |
| Magdalena Bay                |                      | Agt.          |
| San José and Cape St. Lucas  | Abraham Kurnitzky    | Agt.          |
| Matamoros                    | John B. Gorman       | C.            |
| do                           | J. Bielenberg        | V. C.         |
| Camargo                      |                      | Agt.          |
| Mier                         | Henry Vizcayo        | Agt.          |
| Santa Cruz Point             | J. Bielenberg        | Act'g Agt.    |
| Mazatlan                     | Arthur de Cima       | C.            |
| do                           | John P. de Cima, Jr. | V. C.         |
| Merida                       | Robert L. Oliver     | C.            |
| do                           | John M. Gilkey       | V. & D. C.    |
| Campeachy                    | Gasper Trueba        | Agt.          |
| Laguna de Terminos           | German Hahn          | Agt.          |
| Progreso                     | John Waddle          | Agt.          |
| Mexico                       | Thomas T. Crittenden | C. G.         |
| do                           | Wm. J. Crittenden    | V. & D. C. G. |

\* Also Secretary of Legation.

† The Consul-General is also Minister Resident.

| <i>Place.</i>        | <i>Name and Title.</i> |            |
|----------------------|------------------------|------------|
| Agua Calientes       | Alfred M. Raphall      | Agt.       |
| Guanajuato           | Dwight Furness         | Agt.       |
| Zacatecas            | Edmond von Gehren      | Agt.       |
| Nogales              | Frank W. Roberts       | C.         |
| do                   | Reuben D. George       | V. & D. C. |
| Guaymas              |                        | Agt.       |
| Nuevo Laredo         | Joseph G. Donnelly     | C. G.      |
| do                   | John F. Valls          | V. C. G.   |
| do                   | Louis A. Coddington    | D. C. G.   |
| Garita Gonzales      | John F. Valls          | Agt.       |
| Monterey             | George D. Fitzsimmons  | Agt.       |
| Victoria             | Murdock C. Cameron     | Agt.       |
| Paso del Norte       | Louis M. Buford        | C.         |
| do                   | Charles E. Wesche      | V. & D. C. |
| Piedras Negras       | Jesse W. Sparks        | C.         |
| do                   | Samuel M. Simmons      | V. C.      |
| Ciudad Porfirio Diaz | Samuel M. Simmons      | Agt.       |
| Sierra Mojada        | Henry B. Hackley       | Agt.       |
| Saltillo             | John Woessner          | C.         |
| do                   |                        | V. C.      |
| Tampico              | John Maguire           | C.         |
| do                   | Neill E. Pressly       | V. C.      |
| San Luis Potosi      | Voelian C. Whitfield   | Agt.       |
| Tuxpan               | John Drayton           | C.         |
| do                   |                        | V. C.      |
| Veracruz             | Charles Schaefer       | C.         |
| do                   | Louis W. Shouse        | V. C.      |
| Coatzacoalcos        | Frank W. Carpenter     | Agt.       |
| Frontera             | Michael Girard         | Agt.       |

**MOROCCO.**

|             |                          |          |
|-------------|--------------------------|----------|
| Tangier     | John Judson Barclay      | C. G.    |
| do          | John Judson Barclay, Jr. | V. C. G. |
| Casa Blanca | John Cobb                | Agt.     |
| Larache     | Solomon Benatuil         | Agt.     |
| Mazagan     | Leon Roffé               | Agt.     |
| Mogador     | George Broome            | Agt.     |
| Rabat       | Jacob R. Benatar         | Agt.     |
| Saffi       | John Russi               | Agt.     |
| Tetuan      | Isaac L. Cohen           | Agt.     |

**NETHERLANDS AND DOMINIONS.**

|                    |                        |            |
|--------------------|------------------------|------------|
| Amsterdam          | Edward Downes          | C.         |
| do                 | Albertus Vinke         | V. & D. C. |
| Batavia, Java      | Bradstreet S. Rairden  | C.         |
| do                 |                        | V. C.      |
| Macassar, Celebes  | Karl Auer              | Agt.       |
| Samarang           | Frederick W. Beauclerk | Agt.       |
| Serabaya           |                        | Agt.       |
| Curacao, W. I.     | Jervis Spencer         | C.         |
| do                 | Jacob Winster          | V. C.      |
| Buen Ayre          | Lodewyk C. Boyé        | Agt.       |
| Padang, Sumatra    | Clemens Boon           | V. C.      |
| Paramaribo, Guiana | Eli Van Praag          | V. C.      |
| Rotterdam          | Lars S. Reque          | C.         |
| do                 | John Visser            | V. C.      |
| do                 | Aire H. Voorwinden     | D. C.      |
| Flushing           | Peter Smith            | Agt.       |
| Schidam            | Leonard Koot           | Agt.       |
| St. Martin, W. I.  | Diedric C. Van Romondt | C.         |
| do                 |                        | V. C.      |
| St. Eustatius      | J. G. C. Every         | Agt.       |

| <i>Place.</i>                  | <i>Name and Title.</i>          | <i>Place.</i>               | <i>Name and Title.</i>          |
|--------------------------------|---------------------------------|-----------------------------|---------------------------------|
| <b>NICARAGUA.</b>              |                                 | <b>RUSSIA.</b>              |                                 |
| Managua.....                   | C.                              | Archangel.....              | Ferdinand Lindes.....Act'g C.   |
| do.....                        | Henry E. Low.....V. C.          | Batoum.....                 | James C. Chambers.....C.        |
| Cerinto.....                   | Henry Palazio.....Agt.          | do.....                     | Harry R. Briggs.....V. C.       |
| San Juan del Sur.....          | Charles Holmann.....Agt.        | Helsing'örs.....            | C.                              |
| San Juan del Norte.....        | Thomas O'Hara.....C.            | do.....                     | Herman Donner.....V. C.         |
| do.....                        | Henry de Soto.....V. C.         | Abo.....                    | Victor Forselius.....Agt.       |
| Bluefields.....                | J. Herbert Perkins.....Agt.     | Wiborg.....                 | C. Edwin Ekstrom.....Agt.       |
| <b>PARAGUAY.</b>               |                                 | Moscow.....                 | Adolph Billhardt.....C.         |
| Asuncion.....                  | Samuel W. Thome.....C.          | do.....                     | Thomas Smith.....V. C.          |
| do.....                        | Eben M. Flagg.....V. C.         | Odessa.....                 | Thomas E. Heenan.....C.         |
| <b>PERSIA.</b>                 |                                 | do.....                     | John H. Volkmann.....V. C.      |
| Teheran.....                   | Alexander McDonald.....*C. G.   | Rostaff and Tagan-          |                                 |
| do.....                        | John Tyler.....V. C. G.         | rog.....                    | William R. Martin...Act'g Agt.  |
| Bushire.....                   | Tigrane J. Malcolm.....Agt.     | Riga.....                   | Niels P. A. Bornholdt.....C.    |
| <b>PERU.</b>                   |                                 | do.....                     | V. C.                           |
| Callao.....                    | Leon Jastremski.....C.          | St. Petersburg.....         | John Karel.....C. G.            |
| do.....                        | John Eyre.....V. C.             | do.....                     | Paul Magnus.....V. C. G.        |
| Chiclayo.....                  | Alfred Solf.....Agt.            | Cronstadt.....              | Peter Viglius.....Agt.          |
| Mollendo.....                  | Enrique Meier.....Agt.          | Liban.....                  | Hugo Smit.....Agt.              |
| Paíta.....                     | John F. Hopkins, Jr.....Agt.    | Revel.....                  | Edmund Von Glehn.....Agt.       |
| Piura.....                     | Emilio Clark.....Agt.           | Warsaw.....                 | Joseph Rawicz.....C.            |
| Truxillo.....                  | Edward Gottfried.....Agt.       | do.....                     | V. C.                           |
| Tumbez.....                    | William Baldini.....Agt.        | <b>SALVADOR.</b>            |                                 |
| <b>PORTUGAL AND DOMINIANS.</b> |                                 | San Salvador.....           | C.                              |
| Fayal, Azores.....             | Colin C. Manning.....C.         | do.....                     | Gullermo J. Dawson.....V. C.    |
| do.....                        | Moyes Benarus...V. & D. C.      | Acajutla.....               | Otto Munchmeyer.....Agt.        |
| Flores.....                    | James McKay, Jr.....Agt.        | La Libertad.....            | Alfred Cooper.....Agt.          |
| Graciosa.....                  | José de C. C. Mello.....Agt.    | La Union.....               | John B. Courtade.....Agt.       |
| St. Michael's.....             | William W. Nicholls.....Agt.    | <b>SAMOA.</b>               |                                 |
| San Jorge.....                 | Joaquin J. Cardozo.....Agt.     | Apia.....                   | James H. Mulligan.....C. G.     |
| Terceira.....                  | Henrique de Castro.....Agt.     | do.....                     | William Blacklock.....V. C. G.  |
| Funchal, Madeira.....          | Thomas C. Jones.....C.          | Pagopago.....               | Agt.                            |
| do.....                        | William J. G. Reid...V. & D. C. | <b>SERVIA.</b>              |                                 |
| Lisbon.....                    | John B. Wilbor.....V. C.        | Belgrade.....               | Eben Alexander.....†C. G.       |
| Faro.....                      | F. L. Tavares.....Agt.          | do.....                     | Elie Litzikas.....V. C. G.      |
| Loanda, Africa.....            | Frank Weston.....Agt.           | <b>SIAM.</b>                |                                 |
| Oporto.....                    | William Stuve.....Agt.          | Bangkok.....                | John Barret.....*C. G.          |
| Setubal.....                   | Joaquin T. O'Neill.....Agt.     | do.....                     | Edward V. Kellett...V. C. G.    |
| Mozambique, Africa.....        | W. Stanley Hollis.....C.        | <b>SPAIN AND DOMINIANS.</b> |                                 |
| do.....                        | V. C.                           | Alicante.....               | William L. Giro.....C.          |
| Beira.....                     | Charles A. Andrews.....Agt.     | do.....                     | John L. Giro.....V. C.          |
| Lourenco Marquez.....          | James McIntosh.....Agt.         | Baracoa, Cuba.....          | Alfredo T. Triay.....C.         |
| Santiago, C. V. Islands.....   | T. S. Bergstrom.....V. C.       | do.....                     | José Tur.....V. C.              |
| Brava.....                     | Joao J. Nunes.....Agt.          | Barcelona.....              | Herbert W. Bowen.....C. G.      |
| Fogo.....                      | C. J. Barbosa.....Agt.          | do.....                     | Henry H. Rider...V. & D. C. G.  |
| St. Vincent.....               | J. B. Guimaraes.....Agt.        | Bilbao.....                 | Sydney I. Dyer.....Agt.         |
| <b>ROUMANIA.</b>               |                                 | Gijon.....                  | Callisto Alvargonzalez.....Agt. |
| Bucharest.....                 | Eben Alexander.....†C. G.       | Grao.....                   | Theodore Mertens.....Agt.       |
| do.....                        | Wm. G. Boxshall...V. C. G.      | Palma Majorca.....          | Ernesto Canut.....Agt.          |
|                                |                                 | Port Mahon.....             | P. B. Valls.....Agt.            |
|                                |                                 | San Felu de Guixols.....    | José Sibils.....Agt.            |
|                                |                                 | San Sebastian.....          | Julian de Salazar.....Agt.      |

\*The Consul-General is also Minister Resident.

†The Consul-General is also E. E. & M. P.



| <i>Place.</i>                            | <i>Name and Title.</i>              |
|--|-------------------------------------|
| Santander.....                           | Faustino Adrioziola.....Agt.        |
| Tarragona.....                           | Pelayo Montoya.....Agt.             |
| Torreveja.....                           | José Hodar.....Agt.                 |
| Cádiz.....                               | Charles L. Adams.....C.             |
| do.....                                  | John A. Parkinson.....V. C.         |
| Algeciras.....                           | Emilio S. Mensayas.....Agt.         |
| Huelva.....                              | John R. Catlin.....Agt.             |
| Jeres de la Frontera.....                | William W. Wisor.....Agt.           |
| Port St. Mary's.....                     | George M. Daniels.....Agt.          |
| Seville.....                             | Samuel B. Caldwell.....Agt.         |
| Cardenas, Cuba.....                      | Joseph L. Hance.....C. A.           |
| do.....                                  | Francisco Cayro.....V. C. A.        |
| Carthagena.....                          | Clrilo Molina.....C.                |
| do.....                                  | Alberto Molino.....V. C.            |
| Cienfuegos, Cuba.....                    | Owen McGarr.....C.                  |
| do.....                                  | Juan J. Casanova.....V. C.          |
| Trinidad de Cuba.....                    | Daniel Quayle.....Agt.              |
| Zaza.....                                | P. D. Buzzi.....Agt.                |
| Corunna.....                             | Jullo Harmony.....C.                |
| do.....                                  | Raimundo Molina.....V. C.           |
| Carril.....                              | Rogelio Ferelros.....Agt.           |
| Corcubion.....                           | Plácido Castro.....Agt.             |
| Ferrol.....                              | Nicasio Perez.....Agt.              |
| Vigo.....                                | Camilo Molins.....Agt.              |
| Vivero.....                              | Joaquin Muñiz.....Agt.              |
| Denia.....                               | Andrew F. Fay.....C.                |
| do.....                                  | Ambrose Bordehore.....V. C.         |
| Garrucha.....                            | José Garcia Susca.....V. C.         |
| do.....                                  | .....V. C. A.                       |
| Habana, Cuba.....                        | Ramon O. Williams.....C. G.         |
| do.....                                  | Joseph A. Springer V. C. G. & C. C. |
| do.....                                  | Adolfo S. Dolz.....D. C. G.         |
| do.....                                  | Joseph A. Springer.....C. C.        |
| Madrid.....                              | Ignacio F. Hernandez.....V. C.      |
| Malaga.....                              | David N. Burke.....C.               |
| do.....                                  | Thomas R. Geary.....V. C.           |
| Almeria Malaga.....                      | Herman F. Fischer.....Agt.          |
| Granada.....                             | Eugene McCarthy.....Agt.            |
| Port of Marbella.....                    | Miguel Calzado.....Agt.             |
| Manila, Philippine Isl's.....            | Isaac M. Ell'ott.....C.             |
| do.....                                  | .....V. C.                          |
| Cebu.....                                | G. E. A. Cadell.....Agt.            |
| Iloilo.....                              | George Shelmerdine.....Agt.         |
| Matanzas, Cuba.....                      | Alexander C. Brice.....C.           |
| do.....                                  | Henry Heidegger.....V. C.           |
| Nuevitas.....                            | .....C. A.                          |
| do.....                                  | Joaquin S. Adan.....V. C. A.        |
| Gibara.....                              | José H. Beola.....Agt.              |
| Sagua la Grande, Cuba.....               | Walter B. Barker.....C. A.          |
| do.....                                  | .....V. C. A.                       |
| San Juan, P. R.....                      | John D. Hall.....C.                 |
| do.....                                  | William H. Latimer V. & D. C.       |
| Agnadilla.....                           | Ang. Ganslandt.....Agt.             |
| Arecibo.....                             | John J. Ball, Jr.....Agt.           |
| Fajardo.....                             | J. Vaamonde Lopez.....Agt.          |
| Guayama.....                             | J. C. McCormick.....Agt.            |
| Mayaguez.....                            | Manuel Badrena.....Agt.             |
| Naguabo.....                             | Antonio Roig.....Agt.               |
| Ponce.....                               | Felix W. Preston.....Agt.           |
| Viequez.....                             | H. N. Longpré.....Agt.              |
| San Juan de los Reme-<br>dios, Cuba..... | James H. Springer.....V. C. A.      |

| <i>Place.</i>                  | <i>Name and Title.</i>       |
|--------------------------------|------------------------------|
| Santiago de Cuba.....          | Pulaski F. Hyatt.....C.      |
| do.....                        | John T. Hyatt.....V. & D. C. |
| do.....                        | Louis M. Preval.....D. C.    |
| Guantanamo.....                | Paul Brooks.....Agt.         |
| Manzanillo.....                | W. Stakeman.....Agt.         |
| Santa Cruz.....                | Walter Voigt.....Agt.        |
| Teneriffe, Canary Islands..... | .....C.                      |
| do.....                        | Phillibert Lallier.....V. C. |
| Grand Canary.....              | Thomas Miller.....Agt.       |
| Lanzarote.....                 | John G. Topham.....Agt.      |
| Orotava.....                   | Peter S. Reid.....Agt.       |

SWEDEN AND NORWAY.

|                          |                               |
|--------------------------|-------------------------------|
| Bergen, Norway.....      | Frederik G. Gade.....C.       |
| do.....                  | Johan C. Isdahl, Jr.....V. C. |
| Drontheim.....           | Claus Berg.....Agt.           |
| Stavanger.....           | C. F. Falck.....Agt.          |
| Christiania, Norway..... | Gerhard Gade.....C.           |
| do.....                  | Lanritz F. Bronn.....V. C.    |
| Arendal.....             | Christian Eyde.....Agt.       |
| Christiansand.....       | Ferd. Reinhardt.....Agt.      |
| Gothenberg, Sweden.....  | Otto H. Boyesen.....C.        |
| do.....                  | Urban Körner.....V. C.        |
| Helsingborg.....         | J. Palmisborg.....Agt.        |
| Malmö.....               | Peter M. Flensburg.....Agt.   |
| Stockholm, Sweden.....   | Thomas B. O'Neill.....C.      |
| do.....                  | Axel Georgii.....V. C.        |

SWITZERLAND.

|                   |                                 |
|-------------------|---------------------------------|
| Basle.....        | George Gifford.....C.           |
| do.....           | Lynan C. Bryan.....V. C.        |
| Chauxdefonds..... | Henri Reickel, Jr.....Agt.      |
| Berne.....        | John E. Hinnen.....V. C.        |
| Geneva.....       | Benjamin H. Ridgely.....C.      |
| do.....           | Peter Naylor.....V. C.          |
| Vevey.....        | William Cuénod.....Agt.         |
| Horgen.....       | William F. Kemmler.....C.       |
| do.....           | William Strenli.....V. C.       |
| do.....           | Ferdinand Leu.....D. C.         |
| Lucerne.....      | Ernest Williams.....Agt.        |
| St. Gall.....     | Irving B. Richman.....C. G.     |
| do.....           | John H. Zollikofer.....V. C. G. |
| Zurich.....       | Eugene Germain.....C.           |
| do.....           | Emil J. Constan.....V. C.       |
| Aarau.....        | Remigius Sauerlaender.....Agt.  |
| Winterthur.....   | Heinrich Langsdorf.....Agt.     |

TURKEY AND DOMINIONS.

|                    |                              |
|--------------------|------------------------------|
| Bagdad.....        | .....C.                      |
| do.....            | Rudolph Hürner.....V. C.     |
| Bassorah.....      | .....Agt.                    |
| Beirut, Syria..... | Thomas R. Gibson.....C.      |
| do.....            | Corstantine Khourl.....V. C. |
| Aleppo.....        | Frederick Poché.....Agt.     |
| Alexandretta.....  | Daniel Walker.....Agt.       |
| Damascus.....      | Nasif Meshaka.....Agt.       |
| Haifa.....         | Gottlieb Schumacher.....Agt. |
| Mersine.....       | Stephen J. Coldam.....Agt.   |



| <i>Place.</i>         | <i>Name and Title.</i>          | <i>Place.</i>       | <i>Name and Title.</i>        |
|-----------------------|---------------------------------|---------------------|-------------------------------|
| Cairo, Egypt.....     | Frederic C. Penfield.....*C. G. | <b>URUGUAY.</b>     |                               |
| do.....               | H. L. Washington. V. & D. C. G. | Colonia.....        | Benjamin D. Mauton.....C.     |
| do.....               | St. Leger A. Touhay.....C. C.   | do.....             | Manuel Caballero.....V. C.    |
| Alexandria.....       | James Hewat.....Agt.            | Montevideo.....     | Edgar Schramm.....C.          |
| Assiout.....          | Bestauros W. Khayat.....Agt.    | do.....             | Thomas W. Howard.....V. C.    |
| Assouan.....          | .....Agt.                       | Paysandu.....       | John G. Hufnagel.....C. A.    |
| Beni-Souef.....       | Marcos Lucca.....Agt.           | do.....             | George A. Hufnagel...V. C. A. |
| Candia, Crete.....    | .....Agt.                       | <b>VENEZUELA.</b>   |                               |
| Keneh.....            | Abdel K. M. el Ammari...Agt.    | La Guayra.....      | Frank D. Hill.....C.          |
| Luxor.....            | Aly Mourad.....Agt.             | do.....             | Thomas D. Golding.....V. C.   |
| Mansourah.....        | Ibrahim Daoud.....Agt.          | Barcelona.....      | Ignacio H. Balz.....Agt.      |
| Port Said.....        | Richmond Broadbent.....Agt.     | Caracas.....        | Winfield S. Bird.....Agt.     |
| Sohag and Akhmin..... | Abdel Shald.....Agt.            | Carupano.....       | Juan A. Orsini.....Agt.       |
| Suez.....             | Alfred W. Haydn.....Agt.        | Ciudad Bolivar..... | Robert Henderson.....Agt.     |
| Constantinople.....   | Luther Short.....C. G.          | Cumana.....         | José G. N. Romberg.....Agt.   |
| do.....               | William Albert.....V. C. G.     | Maracaibo.....      | Eugene H. Plumacher.....C.    |
| do.....               | John A. Bigelow.....Mar.        | do.....             | Edouard Beekman...V. C.       |
| Dardanelles.....      | Frank Calvert.....Agt.          | do.....             | William Volger.....D. C.      |
| Salonica.....         | Pericles H. Lazarro.....Agt.    | Coro.....           | Josiah L. Senior.....Agt.     |
| Erzerum, Armenia..... | Robert S. Chilton, Jr.....V. C. | San Cristobal.....  | Alexander Boué.....Agt.       |
| Harpoot, Armenia..... | W. Dulany Hunter. V. C. & C. C. | Tovar.....          | M. Bodecker.....Agt.          |
| Jerusalem, Syria..... | Edwin S. Wallace.....C.         | Valera.....         | Marquard Bodecker.....Agt.    |
| do.....               | Herbert E. Clark.....V. C.      | Puerto Cabello..... | Samuel Proskaner.....C.       |
| Yafa.....             | E. Hardegg.....Agt.             | do.....             | Willam H. Volkmar.....V. C.   |
| Sivas.....            | Milo A. Jewett.....†C.          | Valencia.....       | T. H. Grosewisch.....Agt.     |
| do.....               | Eugene Rodigas...V. & D. C.     | <b>ZANZIBAR.</b>    |                               |
| Samsoun.....          | G. C. Stephoponlo.....Agt.      | Zanzibar.....       | R. Dorsey Mohun.....C.        |
| Trebizonde.....       | H. Z. Longworth.....Agt.        |                     |                               |
| Smyrna.....           | James H. Madden.....C.          |                     |                               |
| do.....               | Ezra J. Davee.....V. C.         |                     |                               |
| Mytilene.....         | Michael M. Fottion.....Agt.     |                     |                               |

\*The Consul-General is also Diplomatic Agent.  
†Born of American parents temporarily residing abroad.













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