

MINING, BUSINESS AND STOCKS.

THE DIVIDEND POSTED TODAY.

The Mammoth Declares a Dividend of \$40,000.

PAYABLE NEXT WEDNESDAY

Reported Offer of \$1,100,000 for Old Jordan and Telegraph Properties—The Week at Bingham.

TODAY'S METALS:

SILVER 59%
LEAD \$4.45
CASTING COPPER 15%

After much speculation on the part of the general public as to whether or not the Mammoth Mining company would pay a dividend on the 1st of the year, notice was given out today at the office that dividend No. 54 will be paid next Wednesday, January 3rd. The books closed today. The amount of the dividend is \$40,000, or 10 cents a share.

SWANSEA DIVIDEND.

Five Thousand Dollars Posted Payable on January 10th.

The directors of the Swansea Mining Company met today and posted the regular monthly dividend of 5 cents a share or \$5,000, payable on the 10th of January. The books will close January 6th.

LEAD QUOTATIONS.

Average Prices of Previous Week to Replace the Brokers' Quotations.

It is the intention of the American Smelting and Refining company, after January 1st, to do away with brokers' quotations on lead, and in the words of a circular letter issued to the producers of a circular letter issued to the producers of the signature of Manager T. R. Jones, the quotation of the average actual sales in New York for the previous week will govern the setting price of lead for the week following. The full price of these average sales will be made less a deduction of 1/2 of a cent per pound.

It is stated that in the past there has been differences between the actual sales and the prices fixed by the brokers, which by the new method will be done away with. Copper and silver will be governed as usual by the daily market report from New York.

LEACHING COPPER ORE.

Experiment With Copper Ranch Ore Saves Seventy-three Per Cent.

Mr. Forgie of the Copper Ranch property near Milford recently sent out an average sample of the Siliceous copper ore found in the company's shaft. The sample was ground up so as to pass through a 20 mesh screen and then subjected to treatment by water and the fumes of sulphur by means of which an acid was formed which attacked the copper and dissolved it out of the ore. The water was then evaporated and pure metallic copper was left. It is represented, it is stated, 73 per cent of the total copper value in the ore treated. The process is what is known as Neill's and it is said that such ore as is found in the Copper Ranch can be treated at about 50 or 60 cents a ton.

GOLDEN GATE MILL.

Successor to Mr. Jackling May Not be Chosen as Mill Works Perfectly.

No word has been received at the local offices of De Lamar's Mercur mines regarding the appointment of a successor to Mr. Jackling, who leaves for Republic, Washington, shortly. It is considered very doubtful that any one will take the position of Mr. Jackling, who has done about all the experimental work that is needed to place the mill in the perfect working order. With all the knowledge regarding the treatment of the ores of the Brickyard and Golden Gate properties that has been discovered by Mr. Jackling, it is thought that it will be an easy matter now to work the mill successfully.

FROM WILLARD HILL.

A Change Occurs in the American Mining Company's Property.

Special Correspondence.

Ogden, Dec. 30.—David Shields, superintendent of the American Mining and Milling company, came to Ogden last evening from Mountain View, where he was on a tour of inspection of the property at Willard Hill. He says the property is showing up very good and he feels quite confident that the ore body will be found soon, as the entire formation of the rock is changing and getting softer. He is going to take more help back with him to continue the work.

WANTS TO BUY TWO MINES.

A. F. Holden Reported to Have Offered \$1,100,000 for Jordan and Telegraph.

A special to the Herald from Boston, Mass., states that Representatives of shareholders of the United States Mining company, holding more than a majority of 213,000 shares of stock outstanding, at a meeting held have decided to deposit their holdings with the Old Colony Trust company, under the pooling agreement. This action was decided upon after a modification of the pooling agreement had been offered and accepted, which makes it necessary for the committee to submit to a meeting of the depositors any plan for disposing of the stock before finally adopting it. The committee, as a result of this action, will have within a few days the desired majority, and is already in a position where the members may proceed without negotiations.

Managing Director A. F. Holden and Manager J. W. Neill appeared before the conference and presented maps, plans and statistics, all showing that the property of the United States Mining company is of great intrinsic merit. Mr. Holden is reported to have made an offer of \$1,100,000 cash for the Jordan and Telegraph mines. What the Niagara property would bring separated from the other mines is unknown. Manager Neill states that there was 150,000 tons of ore actually in sight which has a value of \$7,500,000, which was equal to \$50 per share for the stock.

CAN SELL THE PROPERTY.

Mr. Neill said he felt confident that he could find a syndicate to take over the United States Mining property if the brokers would give him an option

GOOD YEAR FOR BUSINESS MEN.

Improved Condition of Affairs Maintained Until the Very End.

CLEARINGS FOR DECEMBER.

Gain Was Upward of Two Millions—The Commercial Stocks—Real Estate Transfers—Notes.

Salt Lake business men today close the most prosperous year they have known in a long time, and conditions through all the lines of trade are healthy.

The real estate market is in most satisfactory shape, and Salt Lake realty has not been sacrificed this year as heretofore.

Commercial stocks are very firm, and hold all the increase of value gained during the year.

As announced elsewhere, the clearings for the year show a gain of over thirty-six millions, and it is gratifying to note that the increase was maintained right up to the close. Today's figures were \$412,489.69, as against \$256,582.36 for the same day last year. This week's clearings were \$1,555,712.10, as compared with \$1,740,271.62 for the corresponding week of 1898. The total of the clearings for December were \$12,525,657.72, as against \$10,925,325.64 for December, 1898.

Speculative Soliloquy.

The following from the Wall Street Journal was read with some satisfaction by Salt Lake speculators yesterday:

To buy or not to buy; that is the question.

Whether 'tis better in the mind to suffer the fret and worry of outrageous chances.

Or to resist my broker's importunings, and by liquidating end them; to buy; to hold;

No more!—and by "no more" I mean no more.

Would I have left with which to venture more.

I might go broke! 'Tis not a consummation devoutly to be wished. To buy; to hold;

My all in quivering margins; there's the rub!

For on the tricky tape what bulge may come.

When I have staked my last smileon, To make me rich, there's the respect Associates give to him of flinty nerve, And should I win, such bigger worlds to conquer.

But then perchance there come another slump.

And I be swiftly chalk marked off the earth—

A sickly counterfeit of 30 cents.

There is a something somewhere chokes me.

And tells me to let bad enough alone Till all this panic palpitation's gone And I can once again see where I'm at. A crazy market makes us towards all!

BUSINESS NOTES.

This being the last business day of the old year there was a great deal of activity going on in local financial circles, especially in those offices where dividends were being disbursed. Today will witness the transfer of a large sum of money from the treasury of various corporations to the pockets of the stockholders. The day has been a specially busy one at the office of the Utah Sugar company at the Deseret News building. The double dividend amounting to 45c per share or nearly \$21,000, was paid out by the secretary, who at the same time was receiving the third payment of 25c per cash in the newly issued stock, amounting to \$90,000. The Home Fire office disbursed its regular quarterly dividend of 1 1/2 per cent on its capital of a quarter of a million dollars. Co-op Wagon and Machine Co. paid 2 per cent on its capital of the same amount. Heber J. Grant & Co. disbursed 2 1/2 per cent on their capital of \$100,000. Zion's Savings Bank and Trust Co. paid their regular quarterly dividend of 2 per cent. The Deseret Savings Bank and the State Bank of Utah will follow suit early in January.

The following are the latest quotations of local stocks as reported by Broker Cutler:

Deseret National Bank	.....\$29.00
Z. C. M. L.	.....124.00
Home Fire Insurance Co.	.....103.00
Utah Sugar Co.	.....15.00
Ogden Sugar Co.	.....12.50
State Bank of Utah	.....123.00
Deseret Savings Bank	.....124.00
First National Bank, Ogden	.....175.00
Co-op Wagon & Machine Co.	.....114.00
Cunningham & Co.	.....106.00
National Bank of Republic	.....75.00
Commercial National Bank	.....80.00
Clark, Eldredge & Co.	.....73.00
Utah Com. and Savings Bank	.....103.00
Zion's Savings Bank & Trust Co.	.....123.00
Bank of Commerce	.....80.00
John C. & Savings Bank	.....102.00
Thatcher Bros Bank Co., Logan	.....102.50
Rocky Mt'n Bell Telephone Co.	.....100.00

BONDS.

The Utah Commercial & Savings bank premises are being enlarged. A large director's room is being fitted up in the rear of the Western Loan & Trust company's office, and the quarters vacated will be given up to the bookkeeper. The increasing business of the bank made the change necessary.

Cashier Raybould, of the Utah National bank, was receiving congratulations yesterday on his success in pulling the interest out of the cash in the placing it on a sound foundation for the new year.

Mining Stock investors look for an improved market after the new year.

LIFE INSURANCE COMPANIES.

No War Yet, but the Outlook is Not Encouraging.

The local managers of the New York Life and the Equitable companies have not received any word from New York to indicate that the abrogated agreements relative to the employment of each other's agents and payment of rates, had been signed. It is hardly

likely that if such an agreement had been reached the representatives here would be in ignorance of it. The outlook for peace is, therefore, not reassuring, because it is not likely to suppose that these great rivals will work harmoniously when there is nothing to prevent them from inflicting damage upon each other. The belief is that unless news of an agreement is soon received, news of the commencement of hostilities will arrive.

BUILDING AND REALTY.

The past week has been an extremely quiet one with building Inspector W. H. Folsom. Four permits only were issued aggregating \$490. They were for additions, alterations and repairs.

PROPERTY TRANSFERS.

Abstract of transfers filed in the recorder's office, Salt Lake county, Utah, December 29, 1899:

Elizabeth T. Crismon to Elijah Horton, warranty deed, 1.4x46 rods southwest from northeast corner lot 11, block 29, ten-acre plat A.....\$1,900

G. H. Woodbury to J. MCF. Folsom, warranty deed, 25x10 rods southwest from 5 rods south of northeast corner lot 4, block 11, plat 2.....2,750

Rebecca A. Johnson to Johanna S. Elg, warranty deed, 10 acres southeast of northeast quarter section 7, township 3 south, range 1 east.....500

T. H. Woodbury to J. MCF. Folsom, warranty deed, 11x150 feet northeast from 10 feet north of southwest corner lot 7, block 11, five rods west of 10 rods south of northeast corner lot 4, block 11, plat 2.....450

Hyrum Smith to Rebecca A. Johnson, quit-claim deed, south half of southeast of northeast quarter of section 7, township 3 south, range 1 east.....400

Salt Lake county C. S. Richardson, quit-claim deed, lot 2, block 171, plat A.....21

Evan Stephens to H. S. Ensign, quit-claim deed, 8 rods by 10 feet southwest from 7 1/2 rods west of northeast corner lot 4, block 24, plat F.....1

G. W. Proctor to A. J. Johnson, quit-claim deed, 40 rods by 10 feet, Big Cottonwood.....50

Belit Lodge, Big Cottonwood.....50

C. E. Munro et al to estate of J. S. Thompson, Sheriff's deed, 10x5 rods northwest from southeast corner lot 2, block 22, plat A.....2,000

Total.....\$3,672

MARKET IMPROVED TODAY.

Opening was Steady and Dull, Close was Strong and Quiet.

Expected Decline at Holidays Did Not Come—Live Stock Steady—Produce Higher.

New York, Dec. 30.—Railroad stocks showed fractional gains at the opening and the leading specialties were down a fraction except People's gas, Brooklyn transit and Pacific Mail, which showed sharp gains. There was considerable animation at the opening transactions.

A feature of the early trading was the demand for numerous railroad stocks ruling under 40. The demand was most marked for the southwestern group, which rose about a point each. Purchases of leather common were on a large scale, advancing 1/2. Interest in the specialties was somewhat and the active local issues were heavy. The Baltimore & Ohio stocks were heavy, the common declining 1/4.

Trading was dull and dropped to the point of appearance of the bank statement, when an active buying movement lifted the whole market. Conspicuous gains were the Lake Erie and Western stocks 1 and 4/8 respectively for the common and preferred. Pacific coast and Pullman, Northwestern 1 1/4, and Mexican Central 1 1/4, Chicago and Eastern Illinois dropped 1/4 for some unexplained reason and rallied 1/4 after the decline. The iron and steel stocks were notably strong. Profit taking unsettled the market and the closing was active and easy at sharp recessions from the best.

MONEY AND BONDS.

Money on call steady at 6 1/2 per cent. Last loan, 6 per cent. Prime mercantile paper, 6 per cent.

Sterling exchange firm, with actual business in bankers' bills at 47 1/2 for demand, and at 48 1/4 for 60 days; posted rates, 48 1/2 for 60 days; commercial bills, 48 1/4 for 60 days.

Bar silver, 75 1/2.

Mexican dollars, 47 1/2.

State bonds inactive; railroad bonds strong.

Government bonds irregular; 2's reg., 102 1/2; 3's reg. and coupon, 119; new 4's reg. and coupon, 123 1/2; old 4's reg., 114; do coupon, 115; 5's reg., 112 1/2; do coupon, 112 1/2.

WEEKLY BANK STATEMENT.

New York, Dec. 30.—The weekly bank statement shows the following changes: Surplus reserve, increase.....\$ 784,000

Loans, increase.....373,500

Specie, decrease.....465,200

Legal tenders, increase.....1,165,000

Deposits, decrease.....345,800

Circulation, increase.....45,800

The banks now hold \$1,165,074 in excess of the legal requirements.

NEW YORK AND CHICAGO MARKETS.

Letter and quotations furnished by B. H. Lawler & Co., Salt Lake City:

New York, Dec. 30.—Stocks opened steady and dull. Trading was quiet, and prices ruled firm with fractional advances. The international were strong, especially Louisville and Nashville, which advanced over a point from last night's close. Prices fluctuated very little, the one point being about the limit for the entire movement. The bank statement was good, and after it was posted there was a slight rally. The close was strong and quiet, at slight receding from the high point. It was expected that a decline in prices would occur, today being the last of the year and two holidays intervening, but there was no evidence of a desire to part with holdings and the market lost none of its strength.

Chicago, Ill., Dec. 30.—Wheat opened unchanged, as did corn, oats and pork. The dullness connected with the grain market for the past week continued throughout the short session today. There was some buying against puts and an advance of a quarter cent from the opening for May wheat. The close was a shade higher than the opening for grain and pork.

SUMMARY OF PRICES.

Dec. 30, 1899. Open. High. Low. Close.

May wheat.....32 1/2 32 3/4 32 1/2 32 1/2

May corn.....10 1/2 10 3/4 10 1/2 10 1/2

May pork.....10 1/2 10 3/4 10 1/2 10 1/2

New York stocks.

Sugar	.....1.25 1/2 1.25 1/2 1.25 1/2
Tobacco	.....99 99 98 98 99
People's gas	.....1.05 1.05 1.04 1.04 1.04
People's R.T.	.....7 1/2 7 1/2 7 1/2 7 1/2
Burlington	.....1.21 1/2 1.22 1/2 1.21 1/2
Louisville & N	.....80 80 80 80 80
Manhattan	.....97 1/2 97 1/2 96 1/2 96 1/2
Mo. Pacific	.....40 40 40 40 40
U. Pacific	.....74 74 74 74 74
Tenn. C. & O.	.....84 84 83 83 84
Federal steel	.....53 53 52 52 53

CHICAGO MARKETS.

LIVE STOCK.

Chicago, Dec. 30.—Cattle—Receipts 300. Market generally steady. Bees

41 1/2 @ 50; cows 3.00 @ 4.00; heifers 3.00 @ 4.00; canners 2.00 @ 3.00; stockers and feeders 2.00 @ 3.00; Texas fed calves 2.25 @ 3.50.

Hogs—Receipts today 24,000. Tomorrow 40,000; left over 2,100. Market active. 5 cents lower. Mixed and butchers 4.10 @ 4.37 1/2; good to choice heavy 4.20 @ 4.40; rough heavy 4.05 @ 4.15; light 4.05 @ 4.35; bulk of sales 4.20 @ 4.30.

Sheep—Receipts 1,000. Market steady, good clearance. Native wethers 4.15 @ 4.65; westerns 4.10 @ 4.60; native lambs 4.00 @ 4.75; western lambs 5.25 @ 5.75.

PRODUCE.

May wheat opened at 69 1/2, and advanced to 69 3/4.

Close: Wheat—Dec. 65 1/2; May 69 1/2 @ 70.

Corn—Dec. 30 1/2; May 32 1/2 @ 33 1/2.

Oats—Dec. 23 1/2; May 23 1/2 @ 24 1/2.

Pork—Dec. 5 1/2; May 10 1/2.

Lard—Dec. 5 1/2; May 5 1/2 @ 5 3/4.

Ribs—Dec. 5 1/2; May 5 1/2 @ 5 3/4.

Cash: Wheat—No. 2 red 67 1/2 @ 68 1/2; No. 3 red 67 1/2 @ 68 1/2; No. 3 60 @ 64; No. 1 northern spring 67 1/2 @ 68 1/2; No. 2 northern spring 67 1/2 @ 68 1/2.

Corn—Black.

Cash—No. 2, 23 1/2 @ 24; No. 3 22 1/2 @ 23 1/2.

Flax—36 1/2 @ 37.

KANSAS CITY LIVE STOCK.

Kansas City, Dec. 30.—Cattle—Receipts 190. Market unchanged. Native steers 3.00 @ 3.50; Texas steers 3.00 @ 3.50; native cows 2.50 @ 3.00; native cows and heifers 2.25 @ 2.50; stockers and feeders 3.00 @ 5.00; bulls 2.75 @ 4.25.

Hogs—Receipts 5,000. Market weak to 50 lower. Bulk of sales 4.20 @ 4.25; heavy 4.15 @ 4.20; mixed, 4.12 1/2 @ 4.15; light 4.17 1/2 @ 4.25; light 4.00 @ 4.20; yorkers 4.15 @ 4.20; pigs 3.25 @ 4.15.

OMAHA LIVE STOCK.

Omaha, Dec. 30.—Cattle—Receipts 600. Market stronger. Native beef steers, 4.25 @ 4.50; Texas steers, 3.75 @ 4.20; cows and heifers, 3.25 @ 4.50; canners, 2.25 @ 3.10; stockers and feeders, 3.00 @ 4.75; calves, 3.50 @ 7.00; bulls, stags, etc., 2.50 @ 4.25.

Hogs—Receipts, 5,500. Market shade lower. Heavy, 4.10 @ 4.17 1/2; mixed, 4.12 1/2 @ 4.15; light, 4.10 @ 4.17 1/2; pigs, 4.00 @ 4.10; bulk, 4.12 1/2 @ 4.15.

Sheep—Receipts, 600. Market strong; muttons, 4.00 @ 4.40; western muttons, 4.00 @ 4.25; stock sheep, 3.75 @ 4.25; lambs, 4.00 @ 5.50.

DENVER LIVE STOCK.

Denver, Colo., Dec. 30.—Cattle—Receipts 200. Market strong. Beef steers, 3.50 @ 4.40; cows, 2.50 @ 4.00; feeders, freight paid to river, 3.75 @ 4.50; stockers, freight paid to river, 4.00 @ 4.65; bulls, stags, etc., 2.00 @ 3.00.

Hogs—Receipts, 200. Market steady. Light packers, 4.00 @ 4.10; mixed and heavy, 4.10 @ 4.15.

Sheep—Receipts, none.

SAN FRANCISCO MARKET.

San Francisco, Dec. 30.—No sales of wheat. Cash wheat 85 1/2.

Barley not quoted. Cash barley 73 1/2.

ELECTRIC FLASHES.

The news that Germany will not send military experts to the Boers is received by the German press unfavorably.

Harper Bros' indebtedness to country banks, it is said by those familiar with the reorganization of affairs of the company, amounts to \$1,700,000.

The highwayman who was shot and killed in Seattle Thursday night while

trying to hold up an electric car, was identified as Oscar Brandt, a sailor.

In San Antonio, Tex., to the largest audience that ever faced a public speaker in a hall in that city, Hon. W. J. Bryan last night made a speech on "Finance, Trusts and Expansion."

Julius H. McAfee, a page in the House of Representatives, is held at the police station, Washington, charged with the larceny of \$500 from Congressman Stevens and another member of Congress.

Pool Grinstead, editor of the Wall-thena, Kansas, Star, has been sentenced to jail for eleven months, for criminal libel. He will edit his paper from jail.

Norval Bappte, the Bathgate, N. D., skater, covered a mile on the ice at Lake Minnetonka last night in 2:08 flat. This is claimed to be 4 1/2 seconds faster than the time made by Tim Donoghue of Newburgh, N. Y., some years ago.

More than 400 delegates, representing ninety divisions of the American Order of Hibernians of Philadelphia, with a total membership of 20,000, held a secret meeting in Industry hall last night for the purpose of taking action to help the Boers in their war with Great Britain.

The two seven-story buildings at 425 to 435 East Twenty-fourth street, N. Y., occupied principally by the wall paper factory of William Campbell & Co., were destroyed by fire last night. The loss is fully \$500,000. One fireman was severely burned. Several others had narrow escapes.

Prince Arenberg, recently court-martialed in Germany for his part in the killing a subordinate without provocation, and fending off his victim while dying, and who was ordered to Berlin for sentence, will, it is believed, have a new trial.

THE ANTIQUITY OF MAN.

Sir John Evans dealt with the antiquity of man, with special reference to the stone age, in a presidential address delivered by him at the Birmingham and Midland institute last evening. He said that forty years ago the almost universal belief of those who had but superficially approached the question was that a literal interpretation was to be placed on the opening chapters of the Book of Genesis, and that the chronology of Archbishop Usher and others in fixing the creation of man at the year 4004 B. C. was beyond all reasonable question. It was not until 1859, when the subject was investigated by the late Sir Joseph Prestwich, himself and others, that the presence of objects of human workmanship in association with the remains of extinct mammals in beds of gravel, sand and loam was almost universally regarded as an established fact. The long continued studies of Joseph Landon of Salford college, Birmingham, had resulted in his discovery in the gravel of the valley the first of an implement of the same general type as those from many other valley gravels in England and France, but formed from a brown quartzite pebble, and not, as usual, chipped out of flint. If further discoveries of this kind were made our present views as to the northern limits of the existence of such implements would have to be materially modified, and the area over which the discoveries of this character were made might be considerably extended. Assuming that the occupation of the earth by man had been continuous, there must, some time or other have been a transition from the palaeolithic stage of culture of the neolithic, but of such transition little trustworthy indication has as yet been found, and over a great part of Europe, at all events, there appeared to be "a great gulf fixed," which at present it was impossible to bridge over in a satisfactory manner.

"I am Hale and Hearty Now."



writes C. B. Hill, of Marshall, Mich., a living proof of the efficacy of Dr. Miles' Heart Cure. I have suffered 20 years from heart trouble, and became so bad I could not lie down to sleep. Physicians failed to help me, and I was advised to try Dr. Miles' Heart Cure, which benefited me from the first. I continued using it and now am in perfect health."

DR. MILES' Heart Cure

is sold by all druggists on guarantee first bottle benefits or money back. Book on heart and nerves sent free.

Dr. J. H. Young, Cashier. L. S. Hill, President. MOSES THATCHER, Vice-President.

U. S. DEPOSITORY.

DESERET NATIONAL BANK
SALT LAKE CITY, UTAH.

CAPITAL.....\$500,000
SURPLUS.....\$250,000
Safety Deposit Boxes for Rent.

The State Bank of Utah,

SALT LAKE CITY.

HERB J. GRANT, President.
W. B. PRESTON, Vice-President.
HERB J. WELLS, Cashier.
CHAS. B. BURTON, Assistant Cashier.

Herb J. Grant, President.
W. B. Preston, Vice-President.
Herb J. Wells, Cashier.
Chas. B. Burton, Assistant Cashier.

THE DESERET SAVINGS BANK.

DIRECTORS:
W. W. Ritter, President.
Moses Thatcher, Vice President.
Elias A. Smith, Cashier.
James Sharp, John R. Barnes, John C. Cutler, David Eccles, A. W. Carter, Mack B. Burdett, W. F. James, George Romney, John R. Winder, D. H. Perry, E. R. Eldredge, W. F. James.

WALKER BROS., BANKERS.

SALT LAKE CITY, UTAH.
Established 1850.

A General Banking Business Transacted. SAFETY DEPOSIT BOXES FOR RENT.

WELLS, FARGO & CO'S BANK.

SALT LAKE CITY, UTAH.
Established 1852.

Transact a General Banking Business. J. E. DOOLY, Cashier.

MCCORMICK & COMPANY, BANKERS.

SALT LAKE CITY, UTAH. ESTABLISHED 1870.

T. R. JONES & CO., BANKERS.

150 South Main Street.

NATIONAL BANK OF THE REPUBLIC.

U. S. DEPOSITARY.
Frank Knox, Treas. Geo. A. Lowe, V. Pres. Ed. W. Dineen, Cashier.

COMMERCIAL NATIONAL BANK

CAPITAL PAID IN, \$300,000.
General Banking in All Its Branches. Directors—Dr. Theodore Meyer, John J. Davis, G. J. Salisbury, Mayes C. Fox, Thomas Marshall, W. F. Noble, George J. Downey, John Donnellan, A. F. Holden.

B. H. SCHETTLER, BANKER