

KEY TO RATINGS.

LEFT-HAND COLUMN.			RIGHT-HAND COLUMN.			
ESTIMATED PECUNIARY			GENERAL CREDIT.			
STRENGTH.			High.	Good.	Fair.	Limited
A A	Over	\$1,000,000.....	A1	1	1½	2
A+	Over	750,000.....	A1	1	1½	2
A	\$500,000	to 750,000.....	A1	1	1½	2
B+	300,000	to 500,000.....	1	1½	2	2½
B	200,000	to 300,000.....	1	1½	2	2½
C+	125,000	to 200,000.....	1	1½	2	2½
C	75,000	to 125,000.....	1½	2	2½	3
D+	50,000	to 75,000.....	1½	2	2½	3
D	35,000	to 50,000.....	1½	2	2½	3
E	20,000	to 35,000.....	2	2½	3	3½
F	10,000	to 20,000.....	2½	3	3½	4
G	5,000	to 10,000.....		3	3½	4
H	3,000	to 5,000.....		3	3½	4
J	2,000	to 3,000.....		3	3½	4
K	1,000	to 2,000.....		3	3½	4
L	500	to 1,000.....			3½	4
M	Less than	500.....			3½	4

Where only a credit rating appears, this line of credit designation applies.
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1 2 3 4

(d) Where an italic *d* in parenthesis precedes a rating, it is an indication that one or more of the partners in the firm are liable in another or other firms, and the responsibility is in that sense divided, THUS: (*d*) B+1.

The absence of a rating, whether of capital or credit, indicates those whose business and investments render it difficult to rate satisfactorily. We therefore prefer, in justice to these, to give the detailed reports on record at our Offices.

Ratings of Branch Houses should be looked up at Headquarters also.

KEY TO THE CLASSIFICATION OF TRADES.

<p>General Hardware, House Furnishing, Tin, Stoves, Agricultural Implements, Pumps, Windmills, Guns, and Sporting Goods M</p> <p>Foundries, Steam Forges, Machinery, Engines, Boilers, Car Wheels, Metals, Telephones, Machinists' and Railroad and Electrical Supplies V</p> <p>Plumbers, Plumbers' Supplies, Lead Pipe, Steam and Gas Fitters, and Gas Fixtures O</p> <p>Carriages, Wagonmakers, Wheelwrights, Blacksmiths and Livery S</p> <p>Cloths, Clothing, Tailors, Men's Furnishing, and Hats and Caps +</p> <p>Dry Goods, Carpets, Smallwares and Notions, and Millinery A</p> <p>Furniture, Undertaking, and Upholstering U</p> <p>Lumber Dealers and Saw Mills L</p> <p>Coal, Wood, Ice and Refrigerating R</p> <p>Boots and Shoes, Tanners, Hides, Leather and Findings B</p> <p>Saddlery Hardware, Harness and Trunks I</p> <p>Groceries, Provisions, Ship Chandlers, Teas, Coffees, and Spices T</p> <p>Jewelers, Watchmakers, and Opticians J</p> <p>Brewers, Maltsters, and Distillers D</p>	<p>Drugs and Patent Medicines Z</p> <p>Flour and Grist Mills, Hay, Grain, Flour and Feed Dealers W</p> <p>Cigars and Tobacco Y</p> <p>Books, Paper, Stationers, Printers, Publishers, Lithographers, Paper Boxes, and Bookbinders H</p> <p>Nurserymen, Florists, Fertilizers, and Seeds C</p> <p>Wine and Liquor Dealers, Hotels, and Saloons E</p> <p>Crockery, China, and Glassware F</p> <p>Pianos, Organs, Music, and Musical Instruments V</p> <p>Fancy Goods, Varieties and Toys A</p> <p>Painters, Paint and Oil Dealers, Varnishes, and Paperhanging X</p> <p>General Stores and Department Stores *</p> <p>Carpenters, Contractors, Roofers, Builders, Masons, Planing Mills, and Sash & Blinds L</p> <p>Automobile Manufacturers, Dealers, Supplies, Garages, and Repairs; also Bicycles and Motocycles G</p> <p>Bakers and Confectioners %</p> <p>Wholesale and Retail Produce, Butter, Eggs, Cheese, Creameries, Fruit and Vegetables P</p>
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TRADES ALPHABETICALLY ARRANGED.

<p>Ag'l Implts M</p> <p>Automobiles C</p> <p>Auto. Supp., etc. %</p> <p>Bakers B</p> <p>Bicycles G</p> <p>Blacksmiths S</p> <p>Boilers O</p> <p>Books H</p> <p>Bookbinders H</p> <p>Boots and Shoes B</p> <p>Brewers D</p> <p>Builders L</p> <p>Butter T</p> <p>Carpenters L</p> <p>Carpets A</p> <p>Carriages S</p> <p>Car Wheels V</p> <p>Cheese P</p> <p>China F</p> <p>Cigars & Tobacco Y</p> <p>Clothing +</p> <p>Cloths +</p> <p>Coal R</p> <p>Confectioners %</p> <p>Contractors L</p> <p>Creameries G</p> <p>Crockery F</p> <p>Dept. Stores *</p> <p>Distillers D</p> <p>Drugs P</p> <p>Dry Goods A</p> <p>Eggs P</p> <p>Electrical Supp. V</p> <p>Engines V</p>	<p>Fancy Goods A</p> <p>Feed Dealers W</p> <p>Fertilizers C</p> <p>Florists C</p> <p>Flour Dealers W</p> <p>Flour Mills W</p> <p>Foundries V</p> <p>Fruit C</p> <p>Furniture U</p> <p>Garages G</p> <p>Gasfitters O</p> <p>Gasfixtures O</p> <p>General H'ware T</p> <p>General Stores *</p> <p>Glassware F</p> <p>Grain W</p> <p>Grist Mills W</p> <p>Groceries T</p> <p>Guns D</p> <p>Hardware S</p> <p>Harness S</p> <p>Hats and Caps +</p> <p>Hay R</p> <p>Hides B</p> <p>Hotels E</p> <p>House Furn'g. U</p> <p>Ice R</p> <p>Jewelers J</p> <p>Lead Pipe O</p> <p>Leather B</p> <p>Lea. Findings S</p> <p>Liquor Dealers W</p> <p>Lithographers H</p>	<p>Livery S</p> <p>Lumber Dealers L</p> <p>Machinery V</p> <p>Machinists' Supp. V</p> <p>Maltsters L</p> <p>Masons M</p> <p>Men's Furn'g. S</p> <p>Metals V</p> <p>Millinery H</p> <p>Motocycles G</p> <p>Music V</p> <p>Musical Insts. V</p> <p>Notions A</p> <p>Nurserymen C</p> <p>Oil Dealers W</p> <p>Opticians O</p> <p>Organs V</p> <p>Palm Dealers X</p> <p>Painters X</p> <p>Paper H</p> <p>Paper Boxes H</p> <p>Paperhanging X</p> <p>Patent Meds G</p> <p>Pianos V</p> <p>Planing Mills L</p> <p>Plumbers O</p> <p>Plumbers' Supp. O</p> <p>Printers H</p> <p>Produce P</p> <p>Provisions T</p> <p>Publishers H</p> <p>Pumps M</p> <p>Railroad Supp. V</p>	<p>Refrigerating R</p> <p>Roofers L</p> <p>Saddlery H'ware I</p> <p>Saloons E</p> <p>Sash and Blinds L</p> <p>Saw Mills L</p> <p>Seeds C</p> <p>Ship Chandlers T</p> <p>Smallwares A</p> <p>Spices T</p> <p>Sporting Goods A</p> <p>Stationers H</p> <p>Steamfitters O</p> <p>Steam Forges V</p> <p>Stoves V</p> <p>Tailors A</p> <p>Tanners B</p> <p>Teas and Coffees T</p> <p>Telephones H</p> <p>Tin S</p> <p>Toys A</p> <p>Trunks I</p> <p>Undertaking U</p> <p>Upholstering U</p> <p>Varieties A</p> <p>Varnishes X</p> <p>Vegetables P</p> <p>Wagonmakers S</p> <p>Watchmakers J</p> <p>Wheelwrights S</p> <p>Windmills W</p> <p>Wine Dealers W</p> <p>Wood L</p>
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NOTE.—In several lines of trade but little use of THE REFERENCE BOOK is, we find, made for circular purposes, and these, after consultation with subscribers, have been left unclassified.

Abbreviations Used in Reference Book.

Administrator	Admr	Grocers	Gro
Advertising	Advg	Hardware	Hware
Agent	Agt	Harness	Harn
Agricultural Implements	Agl Implts	Hats & Caps	H & C
American	Am	Horseshoer	Hshoer
Association	Assn	Implements	Implts
Automobiles	Auto	Importer	Imp
Bakery	Bak	Instalment	Istal
Bicycles	Bicy	Instruments	Insts
Blacksmith	Bsmith	Insurance	Ins
Boarding House	Bdg H	Jeweler	Jwlr
Boots & Shoes	B & S	Jewelry	Jwry
Builder	Bldr	Jobbers	Job
Bldg	Bldg	Justice of Peace	J P
Carpenter	Carptr	Leather	Lea
Chemist or Chemicals	Chem	Leather & Findings	Lea & Fdgs
Cigars	Cig	Limited	Ltd
Clocks	Clks	Liquors	Liq
Clothing	Clo	Livery	Liv
Commission	Comm	Lumber	Lbr
Confectioners	Confec	Machinist, Machinery	Mach
Contractor	Contr	Maker	Mkr
Co-operative	Co-op	Manager	Mgr
Custom House Brokers	C H Bkrs	Manufacturers	Mfrs
Dealers	Dlrs	Manufacturing	Mfg
Delicatessen	Del	Materials	Matls
Department	Dept	Medicines	Meds
Distillers, distilling, distillery, with other business	Dist	Mercantile	Merc
Dry Goods	D G	Merchandise	Mdse
Electrical	Elec	Merchant	Mer
Electroplating	Electropltg	Millinery	Milly
Elevator	Elev	Music or Musical	Mus
Estate of	Est	Notions	Not
Exchange	Exch	Novelties	Nov
Executor	Exr	Optician or Optical	Opt
Exporter	Exp	Paperhanger	Pprhgr
Extracts	Ext	Patent	Pat
Fancy Goods	Fcy G	Pawnbroker	Pawnbkr
Fertilizers	Fert	Peddler	Ped
Findings	Fdgs	Periodicals	Per
Five & Ten Cents	5c & 10c	Pharmacists	Pharm
Flour & Feed	F & F	Photographer	Photo
Forwarding	Fwdg	Physician	Physn
Foundry	Fdry	Planing Mill	Plg Mill
Furnishing	Furng	Plumber	Plbr
Furniture	Furn	Plumbing	Plbg
Galvanizing	Galv	Pocketbooks	Pktbooks
General	Genl	Postmaster	P M
General Store	G S	Produce	Prod
Goods	Gds	Proprietor	Propr
		Provisions	Prov

ABBREVIATIONS USED IN REFERENCE BOOK.

Publisher	Pubr	Supplies	Supp
Publishing	Pubg	Temperance	Temp
Queensware	Qware	Tobacco	Tob
Railroad	R R	Tobacco & Cigars.....	Tob & Cig
Real Estate.....	R E	Trimnings	Trings
Receiving	Revg	Turpentine	Turp
Repairer, repairs, repairing.....	Rep	Undertaker	Und
Restaurant	Rest	United States.....	U S
Retail	Ret	Upholsterer	Uphol
Saddler	Sad	Variety	Var
Saddlery & Harness.....	Sad & Harn	Vegetables	Veg
Saloon	Sal	Wagonmaker	Wagonmkr
Saw & Grist Mills.....	S & G Mills	Wallpaper	Wallppr
Saw & Planing Mills.....	S & P Mills	Washing Machines.....	Washing M
Secondhand	2dhand	Watches	Wchs
Sewing Machines.....	Sewing M	Watchmaker	Wchmkr
Shipping	Shipp	Wheelwright	Wwright
Silverplated-Ware.....	Sil-pltd Ware	Wholesale	Whol
Silverplater	Sil-pltr	Whol & Ret.....	W & R
Sporting	Sptg	Woodworking	Woodwkg
Stationery	Staty	Works	Wks

CLEARWATER, Idaho Co.—6 C

Pop. 86—Bk town Stites
 THull & La More.....Saw Mill 4
 SMcKenzie K. F.....Bsmith L 3½
 *Murphy Fred. E.....G S

COTTONWOOD, Idaho Co.—6 B

Pop. 610—A banking town
 *Baker, J. V. & Son.....G S D 2
 ♦Barth A. J.....Jwiry H 3½
 ♦Betz Charles.....Shoemkr G 3
 ♦Butler S. R.....Jwiry H 3½
 G Cottonwood Hardware & Implement Co., Ltd.....D+2
 Cottonwood Mercantile Co., Ltd.....F 3½
 (Also Branches)
 CDye, Buettner & Dye.....Gar H 4
 IFarmers' Union Warehouse Co., Ltd. Flour Mill & Grain B 2½
 VGrangeville Electric Light & Power Co. (Br Spokane, Wash.) B 1½
 Hoené John.....Hware; Implts. & D+2
 (Also Winona)
 CHuddleston & Speck.....Gar
 Hlussenan Lumber Co. (not inc.).....Saw Mill F 3½
 (Also Keuterville)
 —Johann John M.....Harn & Rep L 4
 EJohnston C. A.....Hot
 *Kendall R. H.....Confec. & K 3½
 *Leggett Mercantile Co.....G S B 2½
 (Also Branches)
 TMadison Lumber & Mill Co. (Br Lewiston) C+1

SMangg, John.....Bsmith G 3
 TMeder Chas.....Saw Mill 3
 —Medved G. M.....Pubr G 3
 JNan A. H.....Furn & Und K 4
 Nims R. A.....Billiards, & K 4
 ZPerrenoud O. C.....Drugs J 3½
 Simon-Bros.....W. & R Meat B 2
 Richards J. E. & Son.....Cig & Prg M 4
 CSouth & Frick.....Auto Rep
 ZTurner Drug Store (not inc.).....G 3
 Wiegand Herman.....Billiards, & K 3½

DENVER, Idaho Co.—7 B

(R. D. from Penn)
 Pop. 51—Bk town Grangeville
 TBennett E. J.....Flour Mill H 3½

DIXIE, Idaho Co.—6 C

Pop. 25—Bk town Stites
 TPowelson H. & Son.....Gro. & M

ELK CITY, Idaho Co.—7 C

Pop. 252—Bk town Stites or Grangeville
 *Esh Geo. L.....G S
 TPerry & Perry.....Gro & Hware 4
 *Scott B. B.....G S G 3

FENN, Idaho Co.—7 B

(R. D. to Denver)
 Pop. 50
 S Selfors Chas.....Bsmith M 3½
 *Weber Marion.....G S F 2½

FERDINAND, Idaho Co.—6 B

Pop. 255—A banking town
 Bank of Ferdinand (not inc.).....A A1
 (Br Vollmer-Clearwater Co., Lewiston)

IFarmers' Elevator Co.....G S H 3½
 *Gilbertz & Von Tersch.....G S H 3½
 VGrangeville Electric Light & Power Co. (Br Spokane, Wash.) B 1½
 GKnutson A. O.....Gar G 3½
 *Kutler J. A.....G F G 3½
 Livingston Geo.....Meat H 3½
 TMadison Lumber & Mill Co. (Br Lewiston) C+1
 ZMueller E. L.....Drugs, & J 4
 SPatterson E. D.....Bsmith M
 —Sasse H. G.....Pubr J 3½
 Stonebreaker L. O.....Billiards, & J 3½

GOLDEN, Idaho Co.—7 C

Bk town Grangeville
 *Johnson A. S. & Co.....G S

GRANGEVILLE, Idaho Co.—7 B

Pop. 1,430—A banking town
 *Alexander-Freidenrich Co., Ltd. G S O 1½
 ABadgero W. H.....D G G 3
 Barker Geo. V.....Photo M+1
 JHerry D. N.....2dhand Furn
 IBrockman A. B.....F & T & C
 ABreier C. J. Co. D G Clo & Shoes A A1
 (Br Portland, Ore.)
 GRurns Joseph.....Vulc M
 Callan John.....Meat G 3
 ZCammack Geo.....Confec. & C
 ECampbell Nellie (Mrs. G. R.).....Hot F 3
 Carlton, C. R.....Billiards, & G 3
 EChandler Thos.....Rest. 4
 Electric Laundry (not inc.) J 3½
 OFordham S. B.....Plbg & Tng
 GGeary M. B.....Oig. Billiards, & K 3½
 —Globe Printing Co., Ltd. Pubrs G 3
 Grangeville Electric Light & Power Co. (Br Spokane, Wash.) D 1½

JHancock E. S.....Und M
 ZJackson T. S.....Mfg. Ice Cream 4
 OKee J. P.....Plbr M 4
 ♦Kraukau C. M. & Son.....Jwiry L 4
 ZLamm Drug Co. (not inc.) 3
 LLingo & Sorrow.....Road Contrs F 3½
 CMcAdams, Walter.....Autos & Gar
 ZMcConnell O. W.....Confec. & J 3½
 CMcMeeken Mrs. Samuel A.....Rest M
 TMadison Lumber & Mill Co. (Br Lewiston) C+1

JMangg A. J.....Und
 Miller Hardware & Implement Co., Ltd. D 2½
 PMutual Creamery Co. (Br Salt Lake City, Utah) A+1
 TOden I. J.....Gro & Meat
 CPeacock Wm. G.....Autos & Gar
 Spruce E. G.....Liv L 4
 TProctor L. R.....Gro & Bak G 3
 *Robinson A. W. & Son.....Paint, & J 3½
 ZRuggles F. G.....Drugs G 3
 —Safley J. C.....Prbr K 3½
 *Sassenberry D. H. Mens Clo, Furng, & F 2½
 Shepler Sam.....Junk. & C
 ASims J. Frank.....D G, Clo, Shoes, & D 2
 OSmith J. R.....Plbr M
 Soltman W. J.....Cig & Prg L 4
 ASoltman Mrs. W. J.....Milly & Womens Furng J 3½

Sweet & Hamill.....Meat
 ♦Thompson Phos.....Jwiry L 4
 STurner Joe L.....Bsmith 4
 Union Warehouse & Supply Co., Ltd. D 2
 AWilks Mabel C. (Mrs. J. W.).....Womens Furng J 3½
 (Br Lewiston)
 WWood Hardware Co.....G 3
 C Woods Jesse E.....Gar & Autos
 TWright P. A.....Gro

GREENCREEK, Idaho Co.—6 B

Pop. 35—Bk town Cottonwood
 *Hoffman A. J.....G S F 3
 SWassmuth A. J.....Bsmith H 3½

HARPSIER, Idaho Co.—7 C

Pop. 50—Bk town Grangeville
 *Ferguson & Weholt.....G S H 3½

KEUTERVILLE, Idaho Co.—6 A

Pop. 387—Bk town Cottonwood
 *Cottonwood Mercantile Co. (Br Cottonwood) G S F 3½
 THatrup Henry.....Saw Mill 4
 Hlussenan Lumber Co. (not inc.).....Saw Mill & Lbr F 3½
 (Br Cottonwood)

KOOSKIA, Idaho Co.—6 C

Pop. 405—A banking town
 TCalder & Olson.....Saw Mill 4
 I Clark Bros.....Fuel 4

- Corbett Wm.....Harn & Shoe Rep K 4
 S Cox J. H.....Bsmith L 3½
 Penn L. A.....Pubr K 3½
 Poulks H. E.....Hot K 3½
 A Gilroy T. G. & Co. D G. Gro & Shoes J 4
 A Greque I. T.....D G. Gro. &c
 G Hovey Bros.....Autos & Liv(d) J 3½
 Judd E. N.....Meat L 4
 Z Kooskia Drug Co. (not inc.).....G 3
 Lewis & Hovey.....Cig.
 Bilids & Confec(d) K 3½
 * Mulledy C. A.....G S D 1½
 Rowton & Hanson.....Flour Mill &
 Elec Light.
 S Scofield Chas. H.....Bsmith L 4
 G Stewart B. P.....Gar K 3½
 * Taylor H. J.....G S G 4
 H Trenary Geo. W.....Hware & Confec G 3
 Wills Jackson T.....Hware & Implts

LUCILE Idaho Co.—7 B
 Bk town Whitebird
 * Salmon River Stores Co., Ltd. G S C 2
 (Br Whitebird)

MURROW Idaho Co.—6 A
(E D from Craigmont)
 Pop. 10—Bk town Craigmont
 S Davis T. M.....Bsmith & Chop Mill M

MOUNT IDAHO Idaho Co.—7 B
 Pop. 200—Bk town Grangeville
 * Brown A. L.....G S 8

RIGGINS Idaho Co.—8 B
 Pop. 70—Bk town Rigby
 / Gordon & Tipton.....Cig, Billiards, &c 8
 * Salmon River Stores Co.....G S C 2
 (Br Whitebird)

STITES Idaho Co.—6 B
 Pop. 317—Bk town Kooskia
 S Benoy T. C.....Bsmith J 3½
 Z Ellis P. E.....Drugs J 4
 * Groving L. H.....G S
 Hall & Johnson.....Bilids. &c M 4
 - Hartman Phil.....Harn & Implts G 3
 P Loyalty Co-operative Creamery Co.....G 4
 V Millard H. D.....Elec Lighting 3
 * Millard F. O.....Confec & Rest M 4
 T Musiel Bros.....Gro & D G
 / Packer W.....Cig. &c H 3½
 S Stites Trading Co. (not inc.).....Hware
 - Stuart A. J.....Pubr L 4

WARREN Idaho Co.—8 C
 Pop 190—Bk town Grangeville
 * Patterson Wm. W.....G S 4
 * Root Jesse.....G. S. 4

WESTLAKE Idaho Co.—6 A
 Pop 78—Bk town Ilo
 * Blakeman Jacob.....G S 3

WHITEBIRD Idaho Co.—7 S
 Pop 250—A banking town
 Z Foskett W. A.....Drugs G 3
 CHill W. C.....Gar
 * Salmon River Stores Co., Ltd. G S C 2
 (Also Branches)
 G Smith E. C.....Gar J 3½
 / Wilson Chas.....Cig, Bilids, &c G 3

WINONA Idaho Co.—6 B
 Bk town Cottonwood or Grangeville
 * Cottonwood Mercantile Co.....G S F 3½
 (Br Cottonwood)
 H Hoene John.....Hware, Implts, &c D+ 2
 (Br Cottonwood)

COTTONWOOD, Idaho Co.
COTTONWOOD STATE BANK..... State
P.C.\$25,000..Surp.\$10,000..... U.P.\$900
E. M. Ehrhardt, Pr.; H. C. Matthiesen, Cas.
Corr—Corn Exchange National, Chicago;
Spokane & Eastern Trust Co.

FIRST NATIONAL BANK..... 7923
P.C.\$25,000..Surp.\$15,000..... U.P.\$3,600
O. M. Collins, Pr.; W. W. Flint, Cas
Corr—First National, Chicago, and
Exchange National, Spokane

FERDINAND, Idaho Co.
BANK OF FERDINAND
(See Reference Book)

FERDINAND STATE BANK..... State
P.C.\$12,500.....Surp. and U.P.\$3,100
E. M. Ehrhardt, Pr.; D. M. Bicker, Cas
Corr—Continental & Com'l Nat., Chicago;
Empire National, Lewiston

GRANGEVILLE, Idaho Co.
BANK OF CAMAS PRAIRIE..... State
P.C.\$50,000..Surp.\$50,000..... U.P.\$4,000
F. W. Kettenbach, Pr.; A. H. Wetherbee,
Cas
Corr—National City Bank, New York,
First National Bank, Portland

FIRST NATIONAL BANK..... 819
P.C.\$50,000..Surp.\$10,000..... U.P.\$5,700
A. E. Clarke, Pr.; John P. Eimers, Cas
Corr—First National, Chicago and Portland

KOOSKIA, Idaho Co.
CITIZENS' STATE BANK..... State
P.C.\$20,000..Surp.\$5,000..... U.P.\$2,100
F. E. Quist, Pr.; Lyle H. Cox, Cas
Corr—National City Bank, Chicago, and
Spokane & Eastern Trust Co., Spokane

WHITEBIRD, Idaho Co.
SALMON RIVER STATE BANK..... State
P.C.\$50,000..Surp.\$10,000..... U.P.\$3,500
Frank W. Kettenbach, Pr.; V. W. Platt, Cas
Corr—Spokane & Eastern Tr. Co., Spokane,
National Bank of Republic, Chicago