

THE
MERCANTILE AGENCY
REFERENCE BOOK
(AND KEY)

with

A LIST OF BANKS AND BANKERS, STATE
COLLECTION LAWS, MAPS, ETC.

JULY, 1921

R. G. DUN & CO.

Dun Building, 290 Broadway, New York

KEY TO RATINGS

LEFT-HAND COLUMN		RIGHT-HAND COLUMN	
ESTIMATED PECUNIARY STRENGTH		GENERAL CREDIT	
AA	Over \$1,000,000,	AI	1 1/2 2
A+	Over 750,000,	AI	1 1/2 2
A	\$500,000 to 750,000,	AI	1 1/2 2
B+	300,000 to 500,000,	I	1 1/2 2 2 1/2
B	200,000 to 300,000,	I	1 1/2 2 2 1/2
C+	125,000 to 200,000,	I	1 1/2 2 2 1/2
C	75,000 to 125,000,	1 1/2	2 2 1/2 3
D+	50,000 to 75,000,	1 1/2	2 2 1/2 3
D	35,000 to 50,000,	1 1/2	2 2 1/2 3
E	20,000 to 35,000,	2	2 1/2 3 3 1/2
F	10,000 to 20,000,	2 1/2	3 3 1/2 4
G	5,000 to 10,000,	3	3 1/2 4 4
H	3,000 to 5,000,	3	3 1/2 4 4
J	2,000 to 3,000,	3	3 1/2 4 4
K	1,000 to 2,000,	3	3 1/2 4 4
L	500 to 1,000,	3	3 1/2 4 4
M	Less than 500,		3 1/2 4

by a credit rating appears, this line of credit designation applies - I 2 3 4

High. Good. Fair. Limited.

KEY TO THE CLASSIFICATION OF TRADES.

General Hardware, House Furnishing, Tin, Stoves, Agricultural Implements, Pumps, Windmills, Guns, and Sporting Goods	Drugs and Patent Medicines, Flour and Grist Mills, Hay, Grain, Flour and Feed Dealers
Foundries, Steam Forges, Machinery, Engines, Boilers, Car Wheels, Metals, Telephones, Machinists, and Railroad and Electrical Supplies	Cigars and Tobacco
Plumbers, Plumbers' Supplies, Lead Pipe, Steam and Gas Fitters, and Gas Fixtures	Books, Paper, Stationers, Printers, Publishers, Lithographers, Paper Boxes, and Bookbinders
Carriages, Wagonmakers, Wheelwrights, Blacksmiths and Livery	Nurserymen, Florists, Fertilizers, and Seeds
Clothes, Clothing, Tailors, Men's Furnishings, and Hats & Caps	Wine and Liquor Dealers, Beverages, Bottlers, Hotels, Restaurants, and Saloons
Dry Goods, Carpets, Smallwares and Notions, and Millinery	Crockery, China, and Glassware
Furniture, Undertaking, and Upholstering	Pianos, Organs, Music, and Musical Instruments
Lumber Dealers and Saw Mills	Fancy Goods, Varieties and Toys
Coal, Wood Ice and Refrigerating	Painters, Paint and Oil Dealers, Varnishes, and Paperhanging
Boots and Shoes, Tanners, Hides, Leather and Findings	General Stores and Department Stores
Saddlery Hardware, Harness and Trunks	Carpenters, Contractors, Roofers, Builders, Builders' Supplies, Masons, Plating Mills, and Sash & Blinds
Groceries, Provisions, Ship Chandlers, Teas, Coffees, and Spices	Automobile Manufacturers, Dealers, Supplies, Garages, and Repairs; also Bicycles and Motorcycles
Jewelers, Watchmakers, and Opticians	Bakers & Confectioners
Brewers, Maltsters, and Distillers	Wholesale and Retail Produce, Butter, Eggs, Cheese, Creameries, Fruit and Vegetables

TRADES ALPHABETICALLY ARRANGED.

Aerl Implants	Eggs	Refrigerating
Automobiles	Electrical Supp.	Restaurants
Auto, Supp., etc.	Engines	Roofers
Bakers	Fancy Goods	Saddlery H'ware
Beverages	Feed Dealers	Saloons
Bicycles	Fertilizers	Sash and Blinds
Blacksmiths	Florists	Saw Mills
Boilers	Flour Dealers	Seeds
Books	Flour Mills	Ship Chandlers
Bookbinders	Foundries	Smallwares
Boots & Shoes	Fruit	Spices
Bottlers	Furniture	Sporting Goods
Brewers	Garages	Stationers
Builders	Gasfitters	Steamfitters
Builders' Supp.	Gasfixtures	Steam Forges
Carpenters	General H'ware	Stoves
Carpets	General Stores	Tailors
Carriages	Glassware	Tanners
Car Wheels	Grain	Teas & Coffees
Cheese	Grist Mills	Telephones
China	Groceries	Tin
Cigars & Tobacco	Guns	Toys
Clothing	Hardware	Trunks
Cloths	Harness	Underfaking
Coal	Hats & Caps	Upholstering
Confectioners	Hay	Varieties
Contractors	Hides	Varnishes
Creameries	Hotels	Vegetables
Crockery	House Furn'g	Wagonmakers
Dept. Stores	Ice	Watchmakers
Distillers	Jewelers	Wheelwrights
Drugs	Lead Pipe	Windmills
Dry Goods	Leather	Wine Dealers
	Lea. Findings	Wood
	Liquor Dealers	

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	Adminr	Foundry
Agent	Agnt	Furnishing
Agricultural Implements	Agri Impls	Furniture
American	Am	Galvanizing
Association	Assn	Garage
Automobiles	Autos	Gasoline & Oils
Bakery	Bak	General
Bicycles	Bicy	General Store
Blacksmith	Blsmith	Goods
Bookbinders	Bkbrs	Grocers
Boarding House	Bdg H	Gro
Boots & Shoes	B & S	Hardware
Branch	Br	Harness
Brokers	Bkrs	Hats & Caps
Builder	Bldr	Horseshoer
Builders' Supplies	Bldrs Supp	Hotel
Building	Bldg	Household Goods
Carpenter	Carptr	Household Spec
Chemist or Chemicals	Chem	Imports
Cigars	Cig	Importer
Cleaning & Pressing	Cig & Prg	Instrument
Clocks	Cks	Instruments
Clothing	Clo	Jewelry
Commercial	Coml	Jewelry
Commission	Comm	Jobbers
Confectioners	Confec	Laundry
Contractor	Contr	Leather
Co-operative	Co-op	Leather & Findings
Crockery	Ckry	Limited
Custom House Brokers	C H Bkrs	Liquors
Dealers	Deals	Liv
Decorators	Decrs	Locksmith
Delicatessen	Del	Lumber
Department	Dept	Machineshop
Distillers, distilling, distillery, with other business	Dist	Machinist, Machinery
Dry Goods	D G	Maker
Electrical	Elec	Manager
Electroplating	Electroplg	Manufacturers
Elevator	Elev	Manufacturing
Embroidery	Emby	Materials
Estate of	Est	Medicines
Exchange	Exch	Medicines
Executor	Exr	Mercantile
Exporter	Exp	Merchandise
Extracts	Ext	Merchant
Fancy Goods	Fcy G	Millinery
Fertilizers	Fert	Motorcycles
Findings	Fdg	Mus
Five & Ten Cents	5c & 10c	Neckwear
Fixtures	Fix	Notions
Florists	Flor	Novelties
Flour & Feed	F & F	Novelties
Forwarding	Fwdg	Optician or Optical
		Painters & Paperhangers
		Paperhanger
		Patent
		Pat
		Pawnbroker
		Peddler
		Periodicals
		Pharmacists
		Pharm
		Phonograph
		Phono

LE Roy Lime & Crushed Stone Corporation
 Le Roy Plow Co., Inc. (Lime Kiln & Quarry) Ch 1
 Le Roy Sait Co., Inc. (not) Mrs Ch 2
 Le Roy Transfer & Storage Co. (not) Mrs Ch 3
 Levinstein Harry L. (not) Agr Implts G 3 1/2
 McGinnis T. J. (not) Trav M 4
 Maloney John & Son (Trade name) (not) Trav M 4
 Martini James (not) Trav M 4
 Michel Andrew (not) Trav M 4
 Miller John S. (not) Trav M 4
 Millman Ralph G. (not) Trav M 4
 Morgan Mary (Mrs. S. W.) (Also Branches) Florist J 3 1/2
 Morris H. B. (not) Florist J 3 1/2
 Muller Mathias Ambrose (not) Miller G 3 1/2
 Murdoch John D. (not) Jewry & Opt G 3
 Murray Thomas F. (not) Contr E 2 1/2
 Nichols William (Smith & Carriage-maker) 4
 Noel A. J. (not) Hotel 4
 Oakes Samuel E. (not) Cig. Billiards & Shoe Shining Parlor Meat M 4
 O'Connor M. T. (not) Meat M 4
 O'Green Charles (not) Tire L 3 1/2
 O'Shea Daniel J. (not) Shoe Rep H 3 1/2
 Olmstead P. C. & Son (North) Coal Gro D 1 1/2
 Olmstead Allen S. (Proprietary Meds) Mir G 3
 Olson & Bryant (D. G. Milly & Carpets) E 2
 Palone Mrs. Irene (not) Gro & Meat G 3
 Pavlone & Messore (not) Gro M 4
 Pepperto Frank C. (not) Fuel & Pig Gro F 3
 Peppard Jas. W. (not) Meat L 4
 Philbin Thomas M. (not) Meat L 4
 Preisch Bros. (not) Flor 3
 Risselman A. C. (not) Cig. Tob. & Gro G 3
 (Also Brockport) 4
 Rizzo Sam. (not) Fruit, & M Gro M 4
 Rochester Grocery Co. (not) Inc. (not) Gro M 4
 Rogers F. C. (See Daniel J. O'Shea) (not) Lbr. & Pig Mill D 1 1/2
 Rogerson Cold Storage Co. (not) D 1 1/2
 Rossman Wm. (not) Red Fly M 2
 Ryan Bros. (not) Hware & Pig M 2
 Sampson Walton H. (not) B. & S H 4
 Sanderson C. W. (not) Gro 4
 Schimley Bros. (not) Esmiths J 3
 Seyfer J. W. (Mrs. E. G.) (not) Millly & Art Gds L 3 1/2
 Smith R. J. (not) Marble & Granite J 3 1/2
 Smith Wm. F. (not) Hard. Trunks & Bicy J 3
 Smith & Given (not) Drugs, Books, Staty & Wallopr G 3
 Sperry Wilber M. (not) Autos & Rep Junk 3
 Spiller Harry (not) Junk 3
 Steinmetz Hattie L. (not) Bak H 3
 Steuber Advertising Co., Inc. (not) Bak H 3
 Steuber Frederick A. (not) Advty. & Gro 3
 Steuber Henry & Son (Trade name) (not) Gro 3
 Stone Philip (not) Fun. & Urd E 2
 Sutherland's (not) Inc. (not) Shoe Rep. & M Gro 2
 Syter Frank W. (not) Dept. Store E 2
 Townsend Ernest & Son (not) Autos, Gar & Insurance 2
 Union Explosives Co. (not) Gro 1
 (Br. Clarksburg, W. Va.) Ch 1
 Varley Miss Margaret L. (not) Milly M 3 1/2
 Watson Thomas (not) Gar. & Autos G 4
 Wells S. O. & Co. (not) Inc. (not) Mrs Proprietary Meds & Ext O 1 1/2
 (Also Toronto, Ont.) Gro L 3 1/2
 Willard Frank (not) Trav M 4
 Yager M. J. (Mrs. W. J.) (not) Milly & Womens Furg H 4
 Young Myron K. (not) Clo. Mens Furg. & H H 3

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