

This article is protected by copyright, East Tennessee Historical Society. It is available online for study, scholarship, and research use only.

Suggested Citation:

"1892 Credit Reports Campbell County, Tennessee." Trans. by Harriet Jordan. *Tennessee Ancestors* 27, no. 3: Decmber 2011. 123-136.

1892 Credit Reports

Campbell County, Tennessee

Submitted by Eric Head, Archives Assistant
Knox County Archives, Knoxville, Tennessee

Transcribed by Harriet Jordan
Co-Editor

Editor's note: While processing some Knox County Chancery Court case files, Eric Head came upon an interesting case (File #5354) in which Robert G. Dun of The Mercantile Agency of New York City filed a complaint against James J. Mars, J. B. Montgomery, and Jeremiah Smith of Campbell County for allegedly having failed to turn over collected debts. (The Mercantile Agency of New York City was formed in 1841 to create a network of correspondents who would provide reliable, objective credit information, and collect debts. In 1933, it merged with competitor R.G. Dun & Company to form today's Dun & Bradstreet.) One of the exhibits in the case file was a list of credit reports on various individuals and companies located in Campbell County. The reports are a treasure trove of information, such as age, occupation, reputation, estimated worth, length of time in Campbell County, former residence, etc. A transcription of the reports, all dated February 26, 1892, follows. They have been rearranged in alphabetical order with only minor editing for clarity.

Africa, J.C. / Contractor / Jellico

Formerly of Cooley & Africa, which firm he succeeded something over a year ago; he is a married man, about 40 years of age, of good character, steady habits and fair capacity; in addition to his contracting, he has a small coal mine; he owns some real estate consisting of a house and 3 or 4 acres of land, and several other lots in this town. Is estimated worth clear from 3 to \$5,000. Looked upon as an honest straightforward man; prompt in his payments and not likely to enter into any contract he would be unable to fulfill.

Alvey & Mars / Drugs / Jellico

No change from late report.

Atkins, L.L. / G.S. [General Store?] / High House

Married man about 30 years of age; in this business here 4 or 5 years; bears an average reputation and is of ordinary capacity. He owns farm land worth about \$2,000; carries a stock estimated at 6 to \$800. So far as known is satisfactory in his payments, and believed worth in the neighborhood of \$1,000 or \$1,200 clear; regarded safe for reasonable business requirements.

Baird, M.E. / G.S. / Elk Valley

A young married man about 24 years of age, of good character and habits and very fair capacity. Commenced this business in the Spring of last year, his father Z.D. Baird is the silent partner, he owns real estate worth about \$1500 and is also a member of the firm of Baird Bros. general mdse. this place, he constitutes the responsibility in this case. The firm carry a stock of \$1500 and said to be in pretty good standing and no complaints are heard as to manner of meeting obligations. An estimate of \$2000 is believed about right and they may be looked upon as good for their reasonable wants.

Baker & Harless / G.S. / Boy

Young men without much experience who have been engaged in this business about 9 months, they have only a light investment of probably 3 to \$400 represented by stock. Own no real estate and about making a living out of their business and nothing over, while there have been no complaints heard as to the manner of meeting obligations they present no financial responsibility whatever and if credit is accorded them must be on the score of honesty.

Bibee, J.M. / Hotel / Jacksboro

This man runs the "Central House;" is also connected with the Elk Valley Coal & Iron Co.; married, upwards of middle age, has resided here 12 or 14 years, for some time engaged in merchandising. Owns good farm property and town property besides, and is estimated worth from 20 to \$25,000. Very prompt, reliable and safe.

Big Creek Gap Imp. Co. / Big Creek Gap

This concern is incorporated with an authorized capital of \$25,000. The incorporators are J.E. Johnson, J.J. Mars, C.W. Alexander, Robt. Mullins and J.B. Hoeing. The "Co." owns 300 acres of land, consisting of town sites and marble quarries, etc. Those connected are all good men; just how much of their capital is paid in cannot say, but the "Co." is believed entitled to any reasonable credit.

Bridgewaters, Mrs. N. / Mill'y. [Millinery] / Jellico

Honest industrious woman who has about \$100 invested in her business; her husband is living, consequently she could not make a binding contract, although she is said to pay her little bills and might be trusted for small amounts on short time on the score of honesty.

Buckner Bros. / Saloon / Jellico

B.M. and G.L. Buckner have been engaged in this business some 6 years; came from Summerset, Ky.; both married, aged respectively 28 and 32; they possess good general reputation and capacity for their line of business. They own business premises worth probably \$5,000; probably have an investment in their business of \$800 to \$1,000; they are well spoken of, believed to be making money, and looked upon as good and safe for any favors they will ask.

Cannon & Hunter / Gro. / Jacksboro

Wm. B. Cannon and Jno. H. Hunter are still the members of this firm, both married men, wards of middle age, of good character, steady habits, ordinary capacity; in this business 1 ½ years. Carry an average stock of say \$500, but own real estate consisting of town and farm property worth from 5 to \$6000. Hunter was a farmer and still devotes his time mainly to farming, Cannon is a carpenter by trade. They are considered honest, but not very much business men; are worth say 3 or \$4,000 net; so far as known pay their debts satisfactorily, and may be considered a fair risk in a moderate way.

Carr, W.H. / G.S. / Caryville

Good, reliable, young married man, aged 30 or 35 years of age; in this business here some 4 years, with fair success. Carries a stock estimated at 3 to \$4,000; owes but little, has an interest in his father's estate in Claiborne Co., and is estimated worth at least \$2,000 above debts and exemptions; pays promptly, has fair prospects and is regarded a fair risk for moderate wants.

Cates, J.W. / G.S. & Hotel / Newcomb

Failed about 3 or 4 years ago and old accounts are still unsettled. Acts as agent it is said D.H. Rosier; is a man 45 years of age, divorced, and has several children to support. Owns a little real estate but same would be exempt. Rosier is not thought to have much financial responsibility, and Cates is not financially responsible. Carries a stock estimated at 12 to \$1500. While so far as known now his debts are promptly paid, the responsibility in this case is extremely indefinite, and caution should be used in extending credit.

Claiborne, J.H. & Son / G.S. / Well Springs

This is a good firm, the members thereof being J.H. & Wm. Claiborne, both are members of the firm of Claibornes, Woods & Brown, Clo. & Mens Furng. Of Knoxville. They carry a good stock here; the senior Claiborne owns valuable real estate worth say 8 or \$10,000, and with his outside interest is estimated worth 12 to \$15,000 net. The son is supposed to have mainly a working interest in the business at this point. They are doing well, prompt in their payments; have good prospects, and may be considered quite safe for their reasonable business requirements.

Connelly, B.A. / Tanner / Jellico

This man owns a valuable plant here, which with his real estate in Campbell Co. is variously estimated worth \$75,000; he is said to have a considerable amount of other property. Employs a number of hands here and does quite a large business, but manufactures mainly for one eastern house; came originally from Rome, Ga., where was a member of the firm of Connelly & Bye. He was absent from town when called upon and no statement was obtainable, in fact he has always declined giving a statement of his affairs. Has the reputation of being an honorable, energetic man, who meets his engagements promptly. The belief is expressed that he is amply responsible for any contract he will enter into, but no definite estimate of worth is obtainable.

Cook, H.G. / Jeweler / Jellico

Young single man, who came here from Chicago, it is said, about Nov '90; is a son of H.J. Cook, who is of the firm of M. Greer, jr. & Co. of Knoxville, was formerly in the same line in Chicago. The young man is worth 2 or \$3,000; he is considered honest, of good habits, attentive to his business. His father has some means, and it is said will assist him if necessary, but the young man is thought to possess much responsibility.



Thompson Photograph Collection, McClung Historical Collection

N-0515 July 4, 1890 celebration in Jellico, Tennessee. Shows crowd, men with sashes, train station, railroad tracks, and buildings in background. Ordered by Knoxville Sentinel Co. 1923 copy of 1890 photograph.

Cordell, J.K. / G.S. / Newcomb

About 50 years of age and married, of good character and habits and fair business capacity; was a farmer until about a year ago, when he engaged in this business, has a stock estimated at about 5 or \$600, some few accounts outstanding and is reputed to own a farm worth 12 to \$1500, so far as known appears to be in fair credit and to have met his obligations satisfactorily and it is not thought that he would abuse a limited line of credit.

Daisy Coal Co. / Coal Mining / Jellico

This is not an incorporated "Co." The partners interested are R.H. Randles, C. Wilmot and E. Blizzard. The latter states that they have a capital invested in the business of \$2,500, which is represented by their mine, outfit etc. They have but a small mine located in this vicinity, which has but a limited outfit. Randles is the main man; is in general store business here, married, 25 or 30 years of age. Carries a stock of mdse. of about \$2,000, a good man, has been here some time and always paid. Neither Wilmot or Blizzard are known to have any property or outside resources, and such credit as is accorded this Company must be based upon the responsibility of Randles. See R.H. Randles.

Douglass Bros. & Baird / G.S. / Newcomb

These are all married men, aged respectively 33, 35 and 29. Succeeded Perkins & Baird about 2 months ago; men of good character and habits, fair capacity. Have a stock estimated at \$800 to \$1,200. They are not known to own any real estate. So far as known they pay satisfactorily however and are looked upon as reliable, honest men, of limited financial responsibility.

Douglass, W.O. / "Sentinel" / Jacksboro

Young single man, about 30 or 35 years of age, in this business a couple of years; was formerly county surveyor; of good habits, industrious and fair capacity. Has about \$1,000 invested in the newspaper plant; owns a house and lot at Newcomb, another one at Jacksboro. He is believed worth \$1,000 to \$2,000 clear. Is regarded honest, so far as known prompt in his payments and looked upon as a fair average risk.

Elk Valley Coal & Iron Co. (Inc.) / Elk Valley

Sound, responsible and well conducted corporation. Have made improvements of late at an estimated cost of \$50,000. They own 8 or 10,000 acres of timber and coal land. The officers are the same as heretofore reported. The authorized capital is \$400,000, full paid, which is represented by their land, plant etc. The men connected with the enterprise are reliable and have large outside resources. Credit and standing of the Company may be classed high.

Ellison & Co. / G.S. / Jellico

No change from late report.

Gaylor, J. & Bro. / Blksmith. / Newcomb

J. Gaylor is the only man known to have anything to do with this concern; a brother used to be associated with him, but is not about here now. J. Gaylor only has a small home, and a small amount invested in tool and material. Has quite a large family; is an honest, industrious mechanic, about manages to make a living, but nothing over; is worth nothing collectible, and has no basis for outside credit except it be honesty.

Gaylor, W.M. / Saw Mill / Whitman

Married, 35 to 40 years of age; engaged in this business several years, formerly farming, of good character and habits, industrious, and of fair capacity. Owns a small farm worth about \$1,000 or \$1,500; has about \$800 to \$1,000 invested in his mill and personal property appertaining. Is estimated worth \$1,000 net. Said to be prompt pay, and thought good for moderate favors.

Gibson, Lawson & Co. / G.S. / Elk Valley

F.M. Gibson, Andrew Lawson and C.B. Lay are the names of the parties interested, or known to be, but it is thought there are others connected with it, and that it is an Alliance store. Report of July last fully sets forth condition, standing etc. They carry a stock estimated at 12 to \$1500. The parties above mentioned constitute a responsibility of from 4 to \$5,000 at least, over debts and exemptions. Appear to be doing a fair business, and no complaints whatever heard as to manner of meeting obligations.

Graham & Sharp / G.S. / Jacksboro

These men are brothers-in-law, both married, of good character, temperate habits, very fair capacity, ages 23 and 27. J.J. Graham has a little real estate consisting of a house and lot worth \$1500. J.F. Sharp has a farm worth \$2,500; they carry a stock of 4 to \$5,000; doing a good business; prompt in their payments; have good prospects, and are looked upon as a good safe firm. Net worth placed at from 4 to \$5,000, and entitled to responsible credit favors.

Gray, J.F. / Saloon / Jellico

Single man about 30 to 35 years of age, who has been engaged in business for himself since the latter part of 1890, previously clerked for others, of good character and habits, industrious and of fair capacity. Carry a small stock, say 5 to \$600, has perhaps a little property besides and is not thought unsafely indebted. Estimated worth perhaps \$500 net, and a fair risk consistent with his means.

Gray, Jos. / G.S. / Big Creek Gap

Married, of good character, habits and capacity, Trustee of the Co. Carries a stock of 3 to \$5000 and owns home and land in Jellico worth \$1500; also owns ½ interest in the the firm of Gray & Roach at this point and is not believed owing very much. And is estimated worth about \$5000, has good prospects and is looked upon as a fair risk for his requirements.

Gross, G.W. & M. Kelly / Saw Mill / Big Creek Gap

These men have been in business since Jan '91 as above, at which time they succeeded A. Gross & Son. Individual names, G.W. Gross and M. Kelly; both married, of good character, steady habits and fair capacity. Gross is the monied man, farming principally; owns a good farm. They have an investment in their business of perhaps 5 or \$600 and as a firm are estimated worth \$1500 to \$2,000 net. Said to pay their debts satisfactorily and may be considered a fair average risk.

Hamon, Jacob / G.S. / Pioneer

This man lives in Scott Co., Tenn. Is said to be a substantial farmer there; he has but a light investment at this point, not to exceed a few hundred dollars. From Scott Co. it is learned that he owns property worth about \$3,000 in real estate and personally \$1,000; that he has always borne a good reputation for honesty; prompt in meeting his obligations and looked upon as good and safe for any reasonable credit.

Hampton, Geo. / Blksmith. / Fincastle

Married man about 60 years of age; in this business several years in a small way, steady, industrious mechanic; has a light investment in his business of say 3 or \$400, but owns a farm of 120 acres and a lot, and is worth about \$1500 to \$2,000 above his debts and exemptions. Said to pay promptly, and good and safe for any favor he is likely to ask.

Hatmaker, J.M. & Co. / G.S. / Jellico

Formerly reported as J.I. Hatmaker & Co., correct style is J.M. Hatmaker & Co. Ruby York being the Co. They are men of fair general reputation and of ordinary capacity, have a very light investment, not to exceed 2 or \$300 and are not making more than a living, but so far as known have paid their debts promptly, they have really no legal responsibility and present no basis for unsecured credit.

Hatmaker, Lindsay / G.S. / Hatmaker

Married man 45 to 50 years of age; principally a farmer, in merchandise business 2 or 3 years in a very small way; bears a good reputation for honesty and is of ordinary capacity. Carries a stock of probably \$500, owns 150 acres of land worth \$800 to \$1,000, some personal property on farm and is considered worth 5 or \$600 over debts and exemptions. No complaints heard whatever as to manner of meeting obligations and regarded safe for moderate wants, in accordance with his means.

Heath, W.L. / Hotel / Jellico

W.L. Heath is located on the Ky. Side, is a married man, who came here some 3 or 4 years ago from some point in the North. He keeps a good house, leases the hotel, but is probably worth \$1500 to \$2,000 clear; has the reputation of paying his debts promptly, and may be considered good for such reasonable credit as he is likely to ask in connection with his business.

Hefferman, J.L. / Physician / Newcomb

A reputable physician, who has been engaged in the practice of his profession here some 5 or 6 years with pretty good success; has had the patronage of the coal Cos. In this vicinity and has made some money; young married man, about 30 years of age, of steady habits and good capacity. Owns little if any real estate, but is said to have 3 or \$4,000 in Bank, and to pay all obligations promptly.

Hunter, Squire / Saw Mill / Buckeye

Married, 60 to 65 years of age, of good character and habits, fair capacity. Owns his saw mill, a house and lot and about 600 acres of land in this and Anderson Cos. Is estimated worth \$3,500 clear; pays promptly and is regarded safe for any favor he is likely to ask.

Hutson, I.G. / G.S. / Hatmaker

Married, 35 years old; over a year in this business, a native of this county, previously farming. Man of good character and habits, owns farm worth about \$1000. Usually pays promptly and has fair home credit. Worth nothing over exemptions. Regarded honest and fair risk for moderate favors.

Hutson, J.G. / G.S. / Hatmaker

Married, 35 to 40 years of age, native of this county, formerly engaged farming; in this business little over a year; has but a small stock, no real estate except what would be covered by exemptions. Worth nothing over and above debts and exemptions. Does a fair small trade, about makes a living, nothing more. Is hardly strong enough to admit recommending for credit favors.

Interstate Manfg. Co. / Lumber & Furn. / Newcomb

This is a good Co. incorporated under Tenn. State laws with an authorized capital of \$50,000 of which \$38,000 is paid in, represented by plant, stock, manufactured and unmanufactured and real estate. A.J. Smith is Pres., Y.P. Rhodeheaver, Secy & Treas and T.H. Rhodeheaver, Gen'l. Mngr. Parties interested in this Co. have outside resources and are looked upon as reliable men. The Company's obligations are said to be promptly met, and the concern entitled to good credit.

Kelley, Jas. D. / Undtkr. / Jellico

Here some 3 or 4 years, married, 50 years of age, character and habits fair; formerly of Smith & Kelley; came from Ky. Investment small, say 2 or \$300; owns no real estate and has nothing whereon to base credit.

Kinkaid & Mullen / G.S. / Fincastle

A.C. Kinkaid and C. Mullen, aged respectively 40 and 21. Kinkaid is a widower, Mullen married. Men of good general reputation and very fair capacity. Engaged in this business together for the past 2 years or so. Kinkaid was previously alone, and for a time clerked for a Knoxville house. Mullen was a farmer. Carry a stock estimated to be \$3,500. Kinkaid owns real estate worth \$3,000. Mullen also has considerable real estate and personal property, and they are estimated worth as a firm about \$12,000. Doing a good business, satisfactory in their payments so far as can be learned, and regarded a fair risk for such credit as they are likely to ask.

Lay, E. / Blacksmith / Powells River

An industrious man, a fair mechanic, married, about 40 years of age, no real estate except what would be exempt, has but a little investment, about makes a living. While so far as known he pays as he agrees, he has no financial responsibility or basis for unsecured credit.

Lay, H. & Son / G.S. / Elk Valley

Both married men, senior about 62 years of age, junior about 40. Full names, H. and Jas. Lay; in this business here a little over a year; previously at Huntsville for 4 or 5 years; men of good general reputation. Own their business property. Carry their stock of 12 or \$1500; have some outstanding accounts and personal property besides; not believed unsafely indebted. Estimated worth net as a firm about \$1,000 net. No complaints heard as to payments, and a fair risk for reasonable credit.

Lay, Will / G.S. / Powells River

Was associated with his father in this business for some little time, prior to which was on a farm. Young single man, about 23 years of age, of ordinary capacity only. Has a very limited investment, no real estate and no financial responsibility. Claims in the hands of attorney which cannot be made. Certainly is not in shape to admit of advising further credit.

Leinart, C.H. / G.S. / Fincastle

Engaged in this business a number of years, with a good record, married, about 57 years of age, of good character, temperate habits and good capacity. Owns 12 to 1500 acres land; carries a stock estimated at \$5,000, has livestock and personal property on farms and is estimated worth at least 25 or \$30,000. Prompt in his payments and amply responsible for what he will contract.

Little, J.B. / Grist Mill / Well Springs

Quite an old man, in the neighborhood of 70 years of age, a Methodist preacher, has been milling for a good many years, at all times favorably spoken of. His son is a member of the firm of Powers, Little & Co. of Knoxville; the father owns about 300 acres, mill property and some personal property besides and is estimated worth at least \$2,000 clear; has the reputation of paying always as he agrees and may be considered a good risk for reasonable credit.

Littlejohn, Jno. D. / Publisher / Jellico

This man is publisher of the "Advance," a newspaper here; also does job printing; came from Carter Co., Ky., married, 25 years of age, honest, industrious, steady young man, of fair capacity. Said to have about \$1500 invested in plant, nothing else. Net worth placed at \$500 to \$1,000. Pays as he agrees, and is regarded safe for reasonable credit favors.

Logan, W.M. / Saloon / Jellico

Succeeded G.W. Wilson last fall. Claims to have a stock of \$500, to have some outstanding accounts and cash 2 or \$300, and to owe about \$200. As will be seen he has little if any responsibility. Could not be forced to pay if he did not choose to; 24 years of age, married, formerly a bartender, came from Barboursville, Ky. Reputation fair for one in his business, doing just fairly, credit however should be just limited.

McCarty, Jno. W. / Saloon / Jellico

Married man about 38 or 40 years of age, who has been engaged in business here 7 or 8 years and has been successful to a moderate extent; reputation however is not the best in some respects; yet he is reported as prompt in the settlement of his indebtedness. He owns a house and lot in town worth \$5,000, other real estate in this vicinity; has an investment of perhaps \$1500 in his business, and his net worth is placed at from 7 to \$10,000. It is not believed he would enter into any contract for supplies he would not carry out. Credit may be classed fair.

McClintock, F.A. / Phys'n. / Newcomb

Has been engaged in the practice of his profession here for some years; came here from Ohio, and at first clerked here, single man, about 30 years of age. General reputation and capacity fair. Has no property and nothing whereon to base credit.

McNew & Maupin / Saw & Grist Mill / Well Springs

F.P. McNew and Ayres Maupin compose the firm; are brothers-in-law, the latter is quite an old man, 80 years of age and single. McNew is a married man about 76 years of age. Maupin is the monied man of the firm, owns good real estate and is worth 10 to \$12000 at least, which in all probability McNew will eventually inherit. They have a fair stock; have a pretty good trade; prompt in payments and Maupin makes the firm good for any reasonable credit.

Miller Bros. / G.S. / Stockville

Jno. B. & Jas. P. Miller compose the firm, both married men, between 25 & 30 years of age, of good character and habits and fair capacity, bears the reputation of being honest and straightforward in their dealings, own farm lands in Campbell Co. and property at Knoxville, Tenn. Generally carry stock of \$8000 or thereabouts. Are believed worth safely \$10,000 above debts and exemptions. Reputed prompt and satisfactory in their obligations and looked upon as a good safe firm to deal with.

Miller, J.P. & Bro. / G.S. / Caryville

J.P. and J.B. Miller compose the firm, both married men, ages about 38 and 36, have been engaged in this business here as above 3 or 4 years, succeeded J.P. Miller, who was alone for 7 years, and J.B. "M" was of Smith & Miller at Wells Spring; men of good general reputation, excellent capacity, industrious and accumulative. Carry a stock estimated at 5 to \$6,000; own good real estate in this county and some in Knoxville. Estimated worth clear 15 to \$20,000. Prompt in payments, making money and regarded quite safe for any contract they will make.

Montgomery, A.M. / G.S. / Girtton

He is a married man, upwards of 50 years of age, who has been engaged in merchandise business at this point for several years, with a good record. He owns real estate consisting of 150 acres of land worth \$1,000. Carries a stock estimated at \$1,000 or \$1,200; is not known to be owing unsafely; has some livestock, personal property, outstanding accounts etc. and is estimated worth \$800 to \$1,000 net. Honest and prompt, a fair risk for reasonable credit.

Newman, A.T. / Drugs / Jellico

Married man, 40 years of age, in this business 1 ½ years, came from Newcomb, this Co. where was engaged in practicing medicine for 4 or 5 years, also carried on a drug store; is of good character, steady habits, and good capacity; has always been looked upon as an honest, reliable man; has been fairly successful. Owns real estate worth 5 or \$6,000, has money in bank and out on interest. Estimated worth clear 6 to \$8,000. Prompt pay and a reliable, safe man to deal with.

O'Riley, R. / Hotel / Jellico

Formerly reported as R.O. Riley, above is correct. This man has no property or financial responsibility whatever. His wife owned the hotel property worth \$3,600; she is a woman of good capacity, regarded honest and reliable, but according to the Tenn. Laws cannot make a binding contract, being a married woman. So far as known pay their debts satisfactorily, but basis for credit must rest upon honesty.

O'Riley, Wm. / Gro. / Jellico

Young single man about 20 to 21 years of age, engaged in this business 6 months or thereabouts. Has a stock of probably 4 or \$500; said to have some cash in bank, but owns no real estate or outside means. His mother has property and is reported to be backing him; he is hardly yet of age and consequently his responsibility is doubtful.

Perkins, J.L. & Son / G.S. / Newcomb

Succeeded Baird & Perkins about March '91; men of good general reputation and fair business capacity. The senior owns a house and lot and a farm worth about \$2,000 all told. Firm have a small stock of goods, say \$800 to \$1,000. The young man has nothing aside from such an interest as his father may give him. They are doing fairly, have the reputation of paying satisfactorily. Worth at least \$1,000 to \$1,200 net, and looked upon as a fair risk for moderate wants.

Pine Mountain Coal Co. / Newcomb

J.J. Rodeheaver is the main owner of this business, and his connection therewith makes it amply good and safe for all reasonable contracts.

Pioneer Coal & Coke Co. / Buckeye

Headquarters of this concern are at Knoxville, Tenn., where see full report. See Knoxville.

Pioneer Coal & Coke Co. / Pioneer

Headquarters of this concern are at Knoxville, Tenn., where see full report. See Knoxville.

Powers, W.B. / Drugs & Phys'n. / Jacksboro

Married man between 35 and 40 years of age, who has been engaged in this business here about 3 years, and practicing his profession 6 or 7 years; man of good character, temperate habits and very fair capacity; owns town property worth perhaps 6 or \$800 and has an interest in other real estate. He is a son-in-law of Wm. Woodson who is well-to-do, and would likely assist him if necessary. Carries a stock of say \$300, has a good practice, estimated worth net at least \$1,000. Regarded honest, prompt in his payments and a fair business risk.

Proctor Coal Co. / Jellico

Headquarters of this concern are at Red Ashe, Ky. Where see full report. See Red Ashe, Ky.

Randles, R.H. / G.S. / Jellico

He is a married man, about 25 years of age, of good character, temperate habits and quite energetic. He is main owner of the Daisy Coal Co., which represents a small coal mine in this vicinity. Carries a stock of general merchandise estimated at \$2000; his investment in coal business is estimated at \$2,000 to \$2,500, has personal property besides, is not thought owing much; prompt in his payments, and is estimated worth net 3 to \$4,000. Fair risk for any ordinary requirements.

Rookard, S.W. / Jeweler / Jellico

Married man about 45 years of age, in this business 4 years or so in a very small way, but has gradually increased and added and is now doing nicely; is of good reputation, industrious and a practical jeweler. Carries a stock of 3 to \$500. Bought real estate for \$2,500, cannot say if fully paid for however, he is considered worth safely now \$500 to \$1,000 above exemptions. Prompt pay and considered entitled to reasonable credit favors.

Rodeheaver, Jno. J. / G.S. & Coal / Newcomb

Married man between 30 and 35 years of age, who has been engaged in business in this county 6 or 7 years and successful; he is main owner of the Pine Mountain Coal Co. of this place. Carries a good stock of general merchandise, owns some good coal land, has quite a little outside and is not believed owing unsafely. Is now estimated to clear about \$7,500, has good prospects and is looked upon as a good business risk.

Ross, Robt. & Co. / Clo. & C. / Jellico

"Co." still nominal. Robt. Ross is a young married man about 27 years of age, came from Clinton, Tenn., and has been engaged in this business some 4 years. Stock on hand estimated at \$3,000 to \$3,500 now; he owns a store house, lot and dwelling house and is believed worth at least 5 to \$6,000 above his debts and exemptions; has the reputation of meeting his engagements promptly, a careful man and not likely to enter into any contract he would be unable to fulfill.

Russell, W.B. / Drugs / Jacksboro

He is a married man, about 56 years of age, who has been in this business here some 12 or 15 years; prior to which he practiced medicine 7 or 8 years. Has been successful, is of steady habits, industrious. He owns real estate worth probably 3 or \$4,000, has notes and accounts, and a stock estimated at \$800 to \$1,000. Is estimated worth all told 5 to \$6,000 net, pays promptly and is looked upon as a safe man, not likely to go beyond his ability to pay.

Sharp, D.J. / G.S. / Buckeye

Married man between 30 and 35 years of age, of good character and habits, fair capacity. In this business here some few years, with a clear record. Has an investment of probably \$1,000 to \$1500 in his business, owns real estate consisting of house and lot worth \$1500, has some livestock and outstanding accounts and is considered worth 12 to \$1500 above exemptions. Pays all right and may be considered a fair risk for ordinary requirements.

Sharp, J.M. / Lumber / Buckeye

Married man 25 to 30 years of age, of good character, steady habits, very fair capacity. Has an investment in his business of \$1500, which includes a small mill; owns a house and lot in Jellico worth \$2,500, has personal property besides and is estimated worth net \$2,500 to \$3,000. Reliable man, prompt in his payments and regarded safe for his requirements.

Silcox, Levi / Saw Mill / Stansiels [?]

An elderly married man of good general reputation. Owns his mill property here and is also said to have real estate in Scott Co. worth \$3,000. Is believed worth safely \$1500 to \$2,000 above debts and exemptions and not likely to incur obligations he would be unable to fulfill.

Smith & Wheeler / G.S. & Coal / Newcomb

A.W. Smith and Jas. Wheeler are the members of the firm, ages respectively 50 & 30, both married, of good character and habits and first rate capacity. Wheeler is also of the firm of Wheeler & Perkins here, Perkins being his nephew; carry stock of 5 to \$10,000 and have considerable in outstandings, also own some good coal lands in this section and also operate a small mine and are worth safely \$15,000. Do a good business, prompt pay and regarded safe man for any reasonable credit.

Smith, A.H. / G.S. / Jellico

Married, age 33 years, of good character, steady habits and good capacity; succeeded Smith & Bradford last fall, had been a member of that firm some little time previous. Carries a good stock estimated at \$4,000 or thereabouts, has some outstanding accounts and owns real estate worth about \$3,000; his net worth is placed at 6 to \$8,000; prompt pay, has good prospects, and is regarded a safe man for his requirements.

Smith, J.M. / G.S. / Jellico

Married man about 55 or 60 years of age, an old resident, engaged in this business several years with an honorable record, is quite capable and very careful in extending credit and a close buyer and not liable to overreach himself. Carried a stock of \$6000, owns real estate worth 8 to \$10,000 and worth 12 to \$15,000 above debts and exemptions; prompt and satisfactory in his payments and a desirable customer.

Standard Coal & Coke Co. / Newcomb

Headquarters of this concern are at Knoxville, where see full report. See Knoxville.

Stone, H.B. / Saw Mill & Lum. / Caryville

Succeeded by Stone & Wheeler. H.B. Stone and R.D. Wheeler compose the firm, recently succeeded the first named, both married men, of good character and habits, fair capacity, about 40 years of age each. Employ a capital in their business of \$2,500. Stone has a house and lot exempt, Wheeler has farm property and other real estate worth all told 8 or \$10,000. Is ex-sheriff of the county, a reliable man. The firm is prompt in payments and Wheeler makes the firm amply good and safe for contracts.

Tiller Bros. / G.S. / Caryville

Married men, ages respectively 30 & 35 years, in this business here since the Spring of '89, young men of good reputation for honesty and of quite good business capacity. Own no real estate but believed to have an investment in business of about \$1500, prompt in payments, and have good prospects, and considered fair risk for reasonable needs.

Tiller, H.C. / Grist Mill / Big Creek

Elderly married man, in grist mill business a good many years, but not successful, does not appear to have made any headway; he has now only a small mill, does a custom business, has a little real estate, but is worth nothing over and above exemptions. While considered honest and well-meaning, he has really no basis for unsecured credit.

Tiller, J.L. / G.S. / Agee

Married, 35 to 40 years of age, character, habits and capacity fair; succeeded his father some 4 years since, formerly a miller. Has but a small stock say 5 to \$600, no real estate, and nothing aside from the small amount he may have invested in his business. Is not legally responsible. While so far as known he pays satisfactorily, nothing could be made out of him by law, and his prospects are only ordinary.

Trammel, H.K. / Drugs / Jellico

Good, reliable man, in this business some 3 years; formerly of Trammel & Strange; married, about 27 years of age. Claims to be worth upwards of \$10,000, but allowing for possible overestimates of value of property \$8,000 is thought a safe and conservative figure of his net worth. He is doing a good business, prompt in his payments, and considered safe for any reasonable credit he will ask.

Welch, R.A. / Saloon / Jellico

Here about 2 years, married man about 40 years of age; reputation fair, capacity ordinary, used to be traveling salesman and came to this point from Lagrange, Ky. He has probably an investment of 3 to \$400 in his business, generally has some cash in bank, but owns no real estate here above exemptions; doing a moderate business, his reputation is fair to good; his class of customers are probably the best at this point. Said to pay satisfactorily, but the responsibility is quite limited.

Wheeler & Perkins / G.S. / Newcomb

These men succeeded Smith & Wheeler about a year ago, which change it is said was made to enable the old firm to collect its outstandings; the members of this firm are Jas. D. Wheeler and _____ Perkins, the latter having only a working interest. Wheeler is a son-in-law of A.W. Smith, who was the monied man in the old firm, and A.W. Smith is thought to be a member of the firm now, as he states over his own signature that the change was made for the purpose above mentioned; he is probably worth 12 or \$15,000 and makes the concern responsible. The firms carry a stock estimated at 3 to \$4,000. Do a good business, prompt in their payments, have considerable outstanding and may be looked upon as safe for any reasonable credit.

White, T. Lyon / Saw Mill / Jellico

This man is located some few miles from here; has been engaged in the above business in a small way for 2 or 3 years, married man, middle age. Owns farm property and saw mill all told worth \$2,500 to \$3,000, but is said to be owing considerable; looked upon as honest, but only ordinary business man and no definite estimate of his worth is obtainable.

Wilson, Israel / Saloon / Jellico

Married man, about 50 years of age, character and habits good, capacity fair; in this business here 4 years; came from Jacksboro, where was in same line for years, and has a pretty fair report; he is possessed of good average capacity for one in his line of business. He has an investment here of perhaps 12 to \$1500, some real estate worth perhaps 12 or \$1500, probably owes something and local authorities do not place his net worth to exceed \$1,000 or \$2,000. No complaints heard as to manner of meeting obligations, and for reasonable favors is looked upon as a fair risk.

Wilson, J.M. & Son / G.S. / Forkvale

Son a young single man, no means except what his father may allow him. The father is a man of good general reputation, but only ordinary capacity, and really no responsibility to speak of; his real estate would be exempt. Their stock is estimated at 5 or \$600, owe some on it, are worth nothing in the clear; they have the reputation of paying their debts which is their only basis for credit.

Wilson, Lewis / G.S. / Jacksboro

Succeeded Hutsell & Wilson last summer; was a member of that firm 2 years previously. Married man, about 45 years of age. Register of the county. Bears a good general reputation, possesses pretty fair capacity. Carries a stock estimated at \$10 to \$1200; owns a little real estate, has some outstandings. Was some time since a little hard up, but is said to have worked out of old troubles, and is now considered worth net 12 to \$1500. No complaints heard and looked upon as safe for ordinary requirements.

Woodson & East / Saw Mill / Fincastle

A.D. Woodson and J.R. East, both married, aged respectively 38 and 42, men of good character and habits, fair business capacity, in this business 4 or 5 years with a good record. Woodson owns farm property and his wife also owns a good farm in her own right, worth 4 or \$5,000. East is a member of the County Court, a good reliable man, also owns good real estate worth \$3,500. Woodson is believed worth all told \$15,000. Firm have an investment in their business of \$1500. They are satisfactory in payments so far as shown, and looked upon as good and safe for their contracts.