GENERAL INFORMATION ON BANKING AND BUSINESS METHODS.

Another common form of limiting the endorsement is to enable th payee (when it is made payable to his order) to transfer his title to the strument without becoming responsible for its payment, and making the party to whom it is transferred assume all responsibility concerning payment. To do this the endorser writes the words "Without Recourse" over ing him liable to the holder in case the payor fails to take it up.

Another method of limiting the endorsement is to make it conditional, a upon his delivering to the First National Bank a warranty deed to lot 5, block 4, etc.," below which the endorser places his signature. He can also make it payable to "A.B. only," or in equivalent words, in which case "A. B." cannot endorse it over.

In fact, the endorser has the power to limit his endorsement as he sees tice of demand;" making his endorsement a "general and special guaranty of payment" to all future holders, etc., but he cannot, by his endorsement,

An endorser, as a rule, is entitled to immediate notice in case the payor fails to pay it. This is the case in nearly all of the United States, as it has been a rule of the "law merchant" for many years. A few modifications vever, of the general "law merchant" have been made by statute in several of the States, relating to negotiable paper, in changing the endorser's liability by rendering his contract absolute instead of conditional making notice unnecessary unless he suffers damage through want of it, or requiring a judgment to be first recovered before he can be held. In the absence, however, of statutory provisions of this kind, and they only exist in a few of notice of non-payment, and it may be said to be a general rule of the "law merchant" that all parties to negotiable paper as endorsers who are entitled to notice are discharged by want of notice. The demand, notice and protest must be made according to the laws of the place where payable. The term Protest is applied to the official act by an authorized person manner in writing that a certain bill, draft, check or other negotiable pape has been presented for acceptance or payment, as the case may be, and all endorsers and parties to the paper is to notify them officially of its

"GUARANTOR" is one who is bound to another for the fulfillment of a promise, or of an engagement, made by a third party. This kind of concommon. According to the "statute of frauds" it must be in writing, and unless it is a sealed instrument there must be a consideration to support it. As a rule it is not negotiable, so as to be enforced by the transferee as if it had been given to him by the guarantor, but this depends upon the wording, as, if it contains all the characteristics of a note, payable to order or bearer, it will be held negotiable. A contract of guaranty is con strued strictly, and, if the liability of the principal be materially varied by the act of the party guaranteed, without the consent of the guarantor, the guarantor is discharged. The guarantor is also discharged if the liability or obligation is renewed, or extended by law or otherwise, unless he in writing renews the contract. In the case of a bank incorporated for twenty years, which was renewed for ten years more, without change of officers The guaranty can be enforced even though the original debt cannot, as is the case in becoming surety for the debt of a minor. A guaranter who pay securities he holds, or of the note or bond which declares the debt; and, in some States, the creditor cannot fall back upon the guaranter until be has collected as much as possible from these securities and exhausted legal remedies against the principal. If the debt or obligation be first incurred and completed before the guaranty is given, there must be a new consider-

A guaranty is not binding unless the guarantor has notice of its acceptance, but the law presumes this acceptance when the offer of guaranty and acts of the party to whom it is given, such as delivery of goods or extending credit are simultaneous. But an offer to guarantee a future operation does not bind the offerer unless he has such notice of the acceptance as will afford him reasonable opportunity to make himself safe. A crediffer may give his debtor some indulgence or accommodation without discharging the guarantor, unless it should have the effect of prejudicing the interests of may, at any time, pay a debt and so, at once, have the right to proceed against the debtor. Where there has been failure on the part of the principal and the guarantor is looked to, he must have reasonable notice—and notice is deemed reasonable if it prevents the guarantor from suffering

It is, in many cases, difficult to say-and upon it rests the question of legal liability-whether the promise of one to pay for goods delivered to another is an original promise, as to pay for one's own goods, in which case it need not be in writing; or a promise to pay the debt or guaranty the promise of him to whom the goods are delivered, in which case it must be in writing. The question generally resolves itself into this: To whom did the seller give and was authorized to give credit? This is a question of fact and not of law. If the books of seller show that he charged them to the party to whom he delivered them, it is almost impossible for him to hold the other party for it, but if on the other hand it is shown that he regarded the goods as being sold to the party whom it is desired to hold, but delivered them to another party and it is so shown on his books, it is not regarded as a guaranty, but an original or collateral promise, and would make the party liable. In general, a guarantor of a bill or note is not entitled to such strict and exact notice as an endorser is entitled to, but only such notice as shall save him from actual loss, as he can not make the want of notice his defense unless he can show that it was unreasonably withheld and that he suffered thereby. There is a marked difference in the effect of a guaranty of the "payment," or of the "collection" of a debt. In the first case, the creditor can look to the guarantor at any time; in the latter, the

ACCOMMODATION PAPER.

N accommodation bill or note is one for which the acceptor or maker has received no consideration, but has lent his name and credit to accomnodate the drawer, payee or holder. He is bound to all other parties jus as completely as if there were a good consideration, for, if this was not the case, it would be of no value to the party accommodated. He is not allowed to set up want of consideration as a defense as against any holder for value. But he is not bound to the party whom he thus accommodates, no matter how the instrume "may be drawn.

DENTIFICATION

The mere act of idea. "ging a party or making him known to a banker carries with it no liability on the part of the party who thus preforms it, inless it can be shown there was fraud or collusion. Customers of banks are frequently asked to identify and make known to their own bankers, strangers who desire checks or drafts cashed or other accommodations. In sor cases a mere introduction is all that is necessary, but only because the banker relies upon the honor and integrity of his customer, knowing that an improper person would not be introduced, for in a case of this kind the bank assumes all the risk. Generally speaking, however, it is an almost invariable rule with bankers, as it should be, to require their customer to endorse all drafts or checks which are honored for the stranger. In this case the endorser becomes personally liable to the bank if any or all of the drafts or checks prove worthless An endorsement which is frequently made by parties who are asked to

dentify others is to merely indicate that they know the party to be the

payee named in the check or that the signature of the payee or party is correct. This is done by writing the words "Signature O. K." under the party's name and signing it. This has the effect of guaranteeing that the party's name is as written and that it is his proper signature. It does not guaran tee that the check or dfaft is good or will be paid, but merely as expressed, that the signature is correct, and the only liability assumed is that he wi pay the amount in case the signature proves a forgery. Many banks, howupon them the burden of the risk.

NY acknowledgement that a sum of money has been paid is a receipt. A receipt which reads "in full" though admitted to be strong evidence is by no means legally conclusive. If the party signing it can show an error or mistake, it will be admitted in his favor. Receipts for money will be held open to examination, and the party holding it must abide the results of such examination-the great aim of the law being to administer strict justice. A receipt may be of different degrees of explicitness, as the word "Paid" or "Received Payment" written on a bill. A "release" is simply a form of receipt, but is more binding upon the parties, inasmuch as, if prop erly drawn, under seal, for a consideration, it is a complete defense to any action based on the debts or claims so released. Herein, releases differ from receipts. A release is in the nature of a written contract and therefore cannot be controlled or contradicted by evidence, unless on the ground of fraud. But if its words are ambiguous, or may have either of two or more meanings, evidence is receivable to determine the meaning,

NFANTS AND MINORS.

6 HE incapacity of a person to make a valid contract may arise from severa causes, and the fact of being an infant, or minor, is one of them. The general rule of law may be stated as being that the contract of an infant or minor is not always void, but is voidable, and in many cases special exception is made, giving validity to their contracts for necessaries. By being voidable, but not void in themselves, means that the infant has the right to disavow and annul the contract, either before or within a reasonable time after he reaches his majority. He may do this by word only, but a mere acknowledgment that the debt exists, is not enough, and it must be substantially a new promise.

THERE are a few well-settled and important rules of law governing the matter of agents and agency, which every business man should understand thoroughly. The relation of principal and agent implies that the principal acts by and through the agent. A principal is responsible for the acts of the agent only when he has actually given full authority to the agent, or when he has by his words, or his acts, or both, caused or permitted the person with whom the agent deals to believe him clothed with this rity. This is a point which is not always thoroughly understood, but it is a well-settled principle of law. There are two kinds of agents—general and special. A general agent is one authorized to represent his principa ness, or in all his business of a particular kind, and his power is limited by the usual scope and character of the business he is empowered to transact. If he is given out as the general agent, the prin cipal is bound, even if the agent transcends his actual authority, but does not go beyond the natural and usual scope of the business.

On the other hand, a special agent is one authorized to do only a specific thing, or a few specified things, or a specified line of work. If this special agent exceeds his authority, it may be stated as an almost invariable rule that the principal is not bound, because the party dealing with the agen must inquire for himself and at his own peril, into the extent and limits of the authority given to the agent. Especially is this the case where the party knew that the agent had been or was engaged in attending to a paricular and specified line of work connected with the business of the principal. The party, however, is not bound by any special reservations or limit ations made secretly by the principal of which he had no reasonable or easy means of having notice. The authority of an agent may be given by the principal, by writing or orally, or may be implied from certain acts. Thus if a person puts his goods into the custody of another whose business it is to sell such goods, he authorizes the whole world to believe that this person has them for sale; and any person buying them honestly, in this belief would hold them. If one, knowing that another had acted as his agent, does on as he conveniently can, but lies by and permits a person to go on and deal with the supposed agent, or lose an. opportunity of indemnifying himself, this is an adoption and confirmation of the acts of the agent.

A principal is bound by the acts of an agent even after the revocation of his agency, if such revocation has not been made public or is unknown to the party dealing with the agent. An agent can generally be held personally liable if he transcends his authority; but this is not the case if the party with whom he dealt knew that the authority was transcended.

ORIGIN AND HISTORY OF BANKING. N general, banks may be said to be credit institutions or dealers in credit.

John Jay Knox once said that "the exchanges of the modern world are barter, effected by the indirect agency of the credit system, and banks and bankers are the machinery by which this is done." Metallic money and its representative, the circulating note, are only the small change of "Trade" employed in the settlement of balances and small purchases and payments. This fact is illustrated by the operations of the New York clearing house. The exchanges have been about 800,000 millions of dollars during the past thirty years while the balances paid in money have only been about 36,000 millions, or about four per cent. of the amount of the settlements. It has always been claimed that the business of banking originated with the Venetian money changers who displayed their wares and moneys on the streets and thus supplied those in need of change. "According to the most eminent authorities the earliest banking institution in Europe was the Bank of Venice, which was founded in 1172, and was based upon a forced loan of the government. Funds deposited in it could be transferred to others on the books of the bank at the pleasure of the owner, but they could not be withdrawn. The perpetual annuities of the British debt are handled in a very similar manner at the present day. The Bank of Venice was continued until 1797. In 1401, the Bank of Barcelona was formed. At a period much earlier than this, the Jewish money-dealers had invented what are known as "foreign bills of exchange," but it is said that this bank was the first institution that made a business of negotiating and handling them

notes-which were passed only by endorsement, not being payable to The Bank of Hamburg, established in 1619, was a bank of both deposit and circulation based on fine silver bars. This bank, like nearly all of that early time, had, as' a principal object, the protection of the people from worn, sweated, clipped and plugged coins, or coins of certain empires that were reduced in standard value. The remedy generally adopted was to lock up the debased and depreciated coins and circulate the credit granted for them. Various other banks sprang into existence throughout Europe, many of them being powerful government agencies, and in many

The Bank of Genoa commenced operation in 1407 and for centuries was one

of the principal banks of Europe. It was the first to issue circulating

cases exerted a wide influence in shaping the destinies of empires. In 1694 the Bank of England was established, and there is no banking ion in the world equal to it in the management of national finances, The Bank of France was authorized in 1800. It is not a fiscal agent of the government as is that of England. It does not collect or disburse the aues of the exchequer but it lends to it largely, while its credits, in the form of circulating notes and other acceptances, have borne the government safely through extraordinary needs.

1780, by the citizens of Philadelphia, and first action by Congress was taken June 22, of the same year in reference to this proposed association. Two years afterward, a "perpetual charter" was granted to the Bank of North America at Philadelphia. In 1784 the State of Massachusetts incorporated he Massachusetts Bank. The Bank of New York was chartered in March, 1791, although it had been doing business since 1784, under articles of asso running and have been converted into national banks. The Bank of the United States was organized in 1791. The most of the stock was owned by posed of, and in 1843 the bank failed. State banks were organized rapidly, and private banking firms sprang

into existence and the business of banking assumed immense proportions, In 1863, the National Bank System was adopted and in 1864 the National Bank Bureau of the Treasury Department was organized, the chief officer of which is the comptroller of the currency. In March, 1865, an act was passed providing for a ten per cent. tax on notes of any person or State bank issued for circulation, and making an exception of National banks. As the National banking system has proven one of the most efficient and sat ory methods the world has ever known, it will be of interest to review organized by any number of persons not less than five. Not less than one hird of the capital must be invested in United States bonds, upon which, bonds. These circulating notes are receivable at par in the United States in all payments except for duties on imports, interest on the public debt quired to keep a certain reserve; they are authorized to loan money at the te of interest allowed by the various States-when no rate is fixed by the ndividually liable, equably and ratably, for all debts of the association to the extent of the amount of their stock, in addition to the amount invested therein. The banks are required, before the declaration of a dividend, to carry one-tenth part of their net profits of the preceding half year to a surplus fund until the same shall amount to 20 per cent, of the capital; and losses and bad debts must be deducted from net profits before any dividend is declared. A receiver may be appointed by the comptroller to close up under his supervision the affairs of any national bank which shall fail to there have been national bank failures, there has never been any loss to the people whatever on the circulation. A suit may be brought for forfeiture of the charter of a bank if the directors shall knowingly violate the law; and in such cases they may be held liable in their individual capacity. There are other restrictions in the law-such as for instance, the prohibition against loaning to any one borrower of more than ten per cent. of the

The national bank circulation has been gradually growing less during the past ten years, as the United States bonds available are quoted so high above parand the rate of interest so low that there is but little profit to the banks in it. All of the States have laws regulating State Banks and providing certain restrictions, but as the laws of the various States are not alike it is impossible to give a general description of the matter that would apply to all the States. The laws, however, provide for and require State banks to hold a certain reserve, and at regular intervals they make full statements as to their condition and their affairs are examined into by certain State officials at frequent intervals. The laws of all the States have reached a high degree of perfection in the method of regulating and overseeing State banks, and the almost universal soundness and reliability of these institutions reflect credit upon the laws under which they exist.

capital; or the holding of any real estate except such as is required for

banking purposes, or the granting of loans upon the security of the bank

The Clearing-House is the place where the exchanges of the banks are made in all the principal cities of the world. The clearing house system was first established in London about the beginning of the present century. It was first introduced into this country by the banks of the city of New York organizing an association, under the name of the New York Clearing House, which commenced operations Oct. 11, 1853. At that time it consisted of fifty-two banks, but five of them were soon closed established in nearly all of the principal cities of the continent. In all cities a bank receives large amounts of bills of and checks on other

banks, so that at the close of each day's business every bank has, in its drawers, various sums thus due it by other banks. It is, in like manner, itself the debtor of other banks, which have during the day received its bills and checks drawn upon it. Prior to the establishment of the clearing house it was necessary for each bank, every morning, to make up its account with every other bank, and to send its porter or agent to present the bills and checks so received to the debtor banks for payment. The balances were adjusted by payments in gold, which became so laborious, dangerous, and complicated, that the balances were settled only weekly instead of daily—a plan that resulted in great risk and evil. This was obviated by the clearing-house system, through which the settlements are so simultaneously and quickly effected that in New York the transactions in one single ounted to over \$300,000,000, in adjusting which the exchanges were settled in the space of an hour. Besides saving a vast amount of work, book-keeping and expense, it enabled the banks by united aid to strengther

each other in times of excitement and financial panic The following is the manner in which the settlements are made in about all the clearing houses of this country: The clearing room is provided with a continuous line of desks, one for each bank that is a member of the association, each desk bearing the name and number of the bank. Each pank is represented every morning, at the hour fixed for settlement, by two clerks, one a messenger who brings with him the checks, drafts, etc., that his bank has received during the day previous upon the other banks -called the "exchanges," and these are assorted for each bank and placed in envelopes. On the outside of each envelope is a slip on which are listed the amounts of the various items which it contains. The messengers take their places in a line outside the row of desks, each opposite the desk assigned to his bank, while at each desk is a clerk with a sheet containing the names of all the banks in the same order as the desks, with the aggregate amounts which his bank's messenger has against each bank. Just previous to the hour fixed for making the exchanges the manager takes his position and calls the house to order. 'At a signal the bell rings and each nessenger moves forward to the desk next his own and delivers the envelope containing the checks, etc., for the bank represented at that desk to the clerk at that desk, together with a printed list of the banks in the same order, with the amount opposite each bank. The clerk receiving it, signs and returns it to the messenger, who immediately passes on to the next desk; then to the next, and so on until he has made a complete circuit and has again reached the desk of his own bank-the starting point. All the other messengers moving in the same manner; each messenger has, by is means, visited every bank and delivered to each everything his bank held for it, taking a receipt for the same; and at the same time each bank has received all the exchanges that every other bank had against it. This operation even in the greatest clearing houses only consumes from ten to

This enables the banks to know at once the exact balance for or against it, as the clerks immediately enter from the slips on their own sheets the aggregate amount from each bank, and the difference between the total amount brought by them, which at once shows the balance due to or from the clearing house to each bank. This is reported to their banks, and the balance is paid to or drawn

rom the clearing house, thus at once settling the accounts between all the

banks. The lists are "proved" carefully, and certain fines are laid for all

CHRONOLOGICAL ARRANGEMENT

ANCIENT, MEDIEVAL AND MODERN HISTORY

The chief aim of this Chronological History is to give in a comprehensive and attractive form the principal events of the history of the world free from unnecessary details. For convenience this history is arranged under—I. Ancient History, II. Medieval History, III. Modern History. The latter is given—First. From the beginning of the Sixteenth Century to American Revolution. Second. From the birth of the United States to the present time by countries.

Ancient History	B. C. 971 Shishak, King of Egypt, captures and plunders Jerusalem. 957 Abidah King of Judah defeats the King	B. C. 588 The Pythian games begin to be celebrated every five years. Jerusalem, having rebelled against Baby-	B. C. 471 Birth of Thucydides (died after B. C. 403). First Pubillian Laws. Election of plebelan magistrates given to	B. C. 400 Malachi. 399 Death of Socrates. 398 Campaign and peace of Dercyllidas.
B. C. Biblical account of the creation.	957 Abijah, King of Judah, defeats the King of Israel. 950 The decline of Thebes, Egypt. Assur-dayan II., King of Assyria. 916 Phoddane found newlection laws	Jerusalem, having rebelled against Baby- lon, is besieged by Nebuchadnezzar. 587 Nebuchadnezzar invades Phenicia. Golden image set up. Shadrach, Meshach and Abednego	Election of plebeian magistrates given to the Comitia Tributa—Rome. 470 Victory of Cimon over the Persians at the Eurymedon. Antium (Rome) taken.	398 Campaign and peace of Dercyllidas. 5. 396 First Campaign of Agesilaus in Asia. 5. The Roman dictator Camillos captures Veli. 395 Gre an coalition against Sparta; Lysan-
 Sargon I. King of Babylon. *The first Egyptian dynasty under Menes. Snefru, 3d Egyptian dynasty. Egyptian inscriptions begin. Phenicia said to have been peopled by the "sons of Anak." Tyre and Sidon founded. 	906 Israel is afflicted with a famine predicted by the Prophet Elijah. 901 Syria makes war upon Israel and is de-	thrown into a furnace. Prophecies of Obadiah. 586 Jerusalem taken and destroyed by Ne-	Suicide of Appius Claudius. 469 Pericles begins to take part in the public affairs of Athens.	C.r slain. 394 Persians assist the Athenians and defeat the Spartans at the naval battle of the
700 The 4th Egyptian dynasty begins. The Pyramid Tombs erected.	feated. 900 Erection of the northwest palace of Nim- rod.	buchadnezzar. End of the kingdom of Judah. 585 Death of Periander, tyrant of Athens	468 Birth of Socrates. Destruction of Mycene by the Argives. Diogenes of Appolonio flourishes. 466 Flight of Themistocles to Persia.	Cnidus. The Corinthian War begins. The second battle of Coronea. The Long Walls of Athens restored by
539 Meria Pepi I., Sixth Egyptian dynasty. 458 Chaldea said to have been conquered by Medes or Armenians.	897 Elijah translated to heaven. 896 Jehoshaphat defeats the Ammonites. Death of Ahab, King of Israel. 895 Miracles of Elisha the Prophet.	forty years. Treaty between Media and Lydia. 580 Copper money coined at Rome. 579 Nebuchadnezzar takes Tyre.	Siege of Naxos. Battles at the Eurymedon. Phenicians aiding Persia are defeated	Corion. 392 Veil stormed by Hamillus. 391 Camillus impeached and exiled.
248 The deluge. 300 The Elamitic Conquest. The Hittites in Cappadocia. Rise of Assyria.	892 Samaria besieged by the Syrians. 884 Lacedemon settled. Legislation of Lycurgus at Sparta.	578 Accession of Servius Tullius, Rome. 575 Civil war in Egypt. 570 Amasis reigns in Egypt. 569 Egypt conquered by Nebuchadnezzar.	465 Xerxes I. assassinated. Reign of Artaxerxes I. in Persia. Revolt of Thasos.	390 Battle of Allia. The Romans defeated by Brennus and the Gauls. Rome burnt.
234 Alleged beginning of Chaldean astronom- ical observations sent by Callisthenes	878 Carthage founded by Dido the Tyrian.	566 The first census of Rome taken—84,700 inhabitants. 562 Death of Nebuchadnezzar.	464 Revolt of the Helots at Sparta. Third Messenian War. Sparta defeats Messenia	Siege of the Capitol. 389 Victory of Dionysius at Helorus. Birth of Eschines. The Gauls expelled from Rome and city
to Aristotle; the earliest extant is of 720 B. C. 200 The Hia dynasty in China founded. Cuneiform writing probably in use.	870 The Assyrians conquer Phenicia. 860 Assyrian conquest under Shalmaneser. Hazael attacks Israel.	Nabonidos King of Babylon. 560 Pisistratus becomes tyrant of Athens. Confucius and Zoroaster. Esop's fables.	460 Egypt revolts against Persia. (The revolt is suppressed in 455.) Birth of Democritus and Hippocrates (both died in B. C. 257)	rebuilt. 387 Peace of Antalcidas, Persia. Greek cities in Asia subjected to Persia. End of the Corinthian War.
1180 Nineveh built. 1160 First Persian dynasty founded. 1130 Amen-em-hat I. founds 12th Egyptian	834 Assyria conquers Tarsus. 820 Babylon becomes subject to Assyria.	559 Anacreon begins to be known. Persian Empire founded by Cyrus. 556 Birth of Simonides (died B. C. 467.)	The Athenian in Egypt. 459 Gorgias flourished. 458 Commission of Ezra to rebuild Jerusalem.	Capitoline games established in Rome. 385 Defeat of the Persians under Evagoras. 384 Birth of Aristotle.
dynasty. M20 Pyramids built north of Memphis. M210 The Obelisk of On erected. M2003 Reign of Urich of Chaldea.	on the sea. Eolian colonies established.	by Cyrus. 549 Death of Phalaris, tyrant of Agrigentum. 546 Fall of Lydian Empire.	Birth of Lysias the orator (died 378). Cincinnatus made dictator at Rome. Defeats the Equi. 457 Battle of Tanagra.	Manius hurled from Tarpelan rock for having aimed at sovereignty. 383 Battle of Lecheum. The Olynthian war begins, and ends 379.
2042 Uranus arrives in Greece. 2008 Sicyon, Greece founded. 2996 Birth of Abraham.	776 Commencement of the Olymp. First authentic date in Greek history. 760 The Etruscans in Campania.	543 Cyrus annexes, Asia Minor to Persia. 540—510 Era of Pythagoras. 539 (circa) Marseilles founded by Pheni-	456 The Long Walls of Athens completed. 451 The first Decemvirate or council of ten at Rome. Laws of the Twelve Tables or code of	382 Seizure of the Cadmea at Thebes by Phedibas. Birth of Demosthenes (died 322).
921 Call of Abraham. 920 Abraham arrives in Syria. 886 Isaac born. 882 Death of Abraham.	753 Rome founded by Romulus. 752 Athens establishes decennial instead of perpetual Archons. 750 Sabine war follows the abduction of the	cians. 538' Daniel interprets handwriting on the wall. Grups conquers Rahvion	Laws of the Twelve Tables or code of laws instituted. 449 The Greeks defeat the Persians at Salamus in Cyprus. Virginius kills his daughter to save her	Height of Spartan power. 379 Recovery of the Cadmea by Pelopidas. 378 The Athenians allied with Thebes.
856 Kingdom of Argus founded. 850 Reign of Ismi-dagon, who conquers Assyria. 837 Birth of Jacob and Esau.	Sabine women. Ethiopia independent. 747 Babylon independent of Nineveh.	Belshazzar, King of Babylon, is slain. 536 Cyrus ends the captivity of the Jews. Return of the first caravan to Jerusalem	I from Annius Claudius	376 Roman civil war between patricians and plebelans. Law passed that one consul shall be a plebelan.
822 Memnon invents the Egyptian alphabet. 8800 Hykos in Egypt. 729 Joseph sold into Egypt.	League between Romans and Sabines. 745 Pul assumes the name of Tiglath Pileser and founds the 2nd Assyrian Empire. Assyria invades Palestine.	Cyrus also subdues Phenicia. 535 Rebuilding of the Temple commenced. Thespis first exhibits tragedy.	First Decemvirate abolished. Applus Claudius, Rome. 448 Valerian and Horatian Laws. Tyranny of the second Decemvirate. Secession of the Plebs from Rome. Abdication of the Decemvirs.	375 Battle of Leuctra, Greece. 372 Peace between Athens and Sparta. 371 Victory of Epaminondas over the Spar-
710 Arcadians emigrate to Italy and found a colony. 706 Jacob and his family settle in Egypt. 618 Sesostris conquers Asia and Ethiopia.	743 Messenian wars. Sparta victorious. 741 Pekah, King of Israel, besieges Jerusalem.	534 Servius assassinated by Tulla, his daughter. Her husband, Tarquinius Superbus, becomes King of Rome.	Abdication of the Decemvirs. Second Sacred War in Greece. 447 Battle of Coronea, defeat of Athens. 446 Syracuse subdues Agrigentum and de-	tans at Leuctra. Foundation of Megapolis. 370 Jason of Phere assassinated. Alexander of Phere in Thessaly.
1582 Beginning of the chronology of the Arundelian marbles, which were brought to England, in A. D. 1627.	740 Tiglath Pileser destroys Syria. Israel forms an alliance with Syria against Judah.	532 Polycrates, tyrant of Samos (put to death B. C. 522). 531 Reign of Darius I. begins after assas- sination of Smerdis, the Magian.	feats the Etruscans. 445 Thirty years' truce between Athens and Sparta concluded. Decline of the Athenian Empire.	
1571 Moses born. Male infants in Egypt destroyed. 1556 Athens founded. 1516 Kingdom of Sparta formed.	Syria becomes subject to Assyria. 730 Shalmaneser subdues Israel. 726 Hezekiah abolishes idolatry in Judah. 723 Shalmaneser IV. invades Phenicia.	sination of Smerdis, the Magian. 529 Death of Cyrus. Accession of Cambyses. 525 Conquest of Egypt by Cambyses. Birth of Eschylus (died B. C. 456). The temple of Isis, Egypt, completed.	Revolt of Eubea and Megara. Canulcian Laws, Rome. Nehemiah governor of Judea.	Persia. Aristotle goes to Athens, and remains with Plato twenty years. Licinian laws passed at Rome. 366 Joshus slain by the High Priest. Birth of Zeno, the Stoic (died 264). Institution of pretorship and curule edileship at Rome. First Plebelan consul elected.
1530 Expulsion of the Hykos from Egypt. Aahmes J. founds 18th Egyptian dynasty. 1500 The Kossean conquest of Babylon. Rameses I. founds 19th Egyptian dy-	721 Assyrians invest Samaria and carry the Ten Tribes into captivity. The Kingdom of Israel destroyed.	smerdis usurps the Persian throne, de- feated by Darius, 522.	444 Athenian Colony to Thurit. Pericles becomes supreme at Athens. Birth of Xenophon about this time (died 359).	Institution of pretorship and curule edileship at Rome. First Plebelan consul elected. 365 Great Plague at Rome.
nasty. Arabians subdue Chaldea and establish	717 Assyrians totally defeat the Hittites. 716 Assassination of Romulus. 715 Numa Pompilius, King of Rome. 713 Sennacherib, the Assyrian, invades	522 Death of Cambyses. Greeks colonize the Thracian Cherson-	Commission of Nehemiah. The walls of Jerusalem rebuilt. Roman Consular Tribunes established.	Legend of M. Curtius. 362—346 Rome wars with the Gauls, Etrus-
1497 Reign of Agenor, 1st king of Phenicia. 1493 Cadmus founds Thebes. Discovery of brass. Introduction of the alphabet into Greece.	Egypt. 710 Sennacherib invades Judah. 185,000 Assyrians destroyed in one night by an angel.	Lestos founded. 521—485 Reign of Darius I. (Hystaspis) King of Persia. 520 Sibylline books brought from Cume.	443—338 The Partnenon at Athens built by Phidias. 443 Herodotus flourishes in Greece. 442 New constitution at Rome—censors and	Battle of Mantinea (circa). Victory and death of Epaminondas. 360 The Samaritans build the Temple at Gerizim.
1491 The passover instituted. Departure of the Israelites from Egypt. The law given from Mount Sinal. 1490 Tabernacle established in the wilderness.	709 Sargon of Assyria conquers Babylon. 698 Manasseh, King of Judah. Gross idolatry in Judah.	Decree of Darius for re-building the Temple at Jerusalem. 518 Birth of Pindar (died B. C. 439).	military tribunes appointed instead of consuls. 440 Rome visited by a terrible famine. 440—439 The Samian war.	Kingdom of Pontus founded. 358 Beginning of the Social War in Greece. Siege of Chios and Byzantium. Amphipolis taken by Philip II.
1451 Death of Moses and Aaron. Joshua leads the Israelites into Canaan.	690 Gyges founds the 3rd Lydian dynasty. 686 Egypt divided betweeen 12 Kings. 685–668 Second Messenian War, under Aris- tomenes.	514 Insurrection in Athens. Hipparchus slain. Hippias rules in Athens.	Siege and reduction of Samos by Pericles. Death of Sturius Melius—Rome. Cornelius Cossus and Lars Tolumnius.	357-352-347 Roman laws of debt. Phocian (or Sacred) War begins. Expedition of Dion to Sicily.
1413 to 1136 Hebrews subject to six periods of bondage. 1402 Othniel, first judge in Israel. 1400 King of Babylon marries the daughter	684 Archonship at Athens made annual. 681 Esar-haddon King of Assyria. Babylon becomes the second capital. 683 Creon becomes first annual archon of	510 Croton destroys Sybaris. Expulsion of the Tarquins from Rome. Foundation of the Republic. Junius Brutus and Tarquinius Collatinus	Second Spolia Opima, Rome. 436 Birth of Isocrates (died 338). 434 Rome declares war against the Etruscans.	356 Second Sacred War, the Phocians hav- ing seized the Temple of Delphi. Birth of Alexander the Great. Temple of Diana, at Ephesus, burned.
of the Assyrian King. 1394 Ehud, second judge of Israel. 1384 Corinth built. 1380 Kurigalzu King of Babylon.	Athens. 678 Samaria colonized by Assyrians. 672 Assyria conquers Egypt.	consuls. The Pisistride expelled from Athens. Athens a republic. 509 Commercial treaty between Carthage and	433 Treaty between Athens and Corcyra. Meton, astronomer, flourished. 431 Peloponnesian War begins between Athens and a confederacy with Sparta	Dion expels Dionysius from Syracuse. Caius Marcius Rutilus first Plebelan Dictator at Rome. 355 End of the Social War in Greece.
1355 Eglon, King of Moab. 1350 Israel wars with her neighbors. 1396 Eleusinian monasteries instituted.	courages intercourse with the Greeks. 670 Alban invasion and battles of the Horath and Curlatil.	First treaty betweeen Rome and Car-	at the head, lasting twenty-seven years and ending in the defeat of Athens.	Independence of Rhodes, Cos, Chios and Byzantium acknowledged by Athens. 354 Revolt of Artabazus, the Persian. 353 Siege of Methone, Greece.
1321 King Thothmosis changes the Egyptian calendar. 1320 Egyptian Obelisks erected. Ruth the Moabitess marries Boaz.	Rise of Magaria, Greece. 667—625 Reign of Assur-bani-pal, King of Assyria. 665 Sea fight between Corinth and Corcyra.	First Valerian Laws. The Scythian Expedition of Darius. 501 Capitol at Rome completed and dedicated.	Potidea besieged by the Athenians (taken in 429). Death of Pericles. Rise of Cleon.	352 Demosthenes delivers his first Philippie. Phenicia revolts from the Persian monarchy.
1313 Kingdom of Myacena created. 1308 Lethos builds temple of Vulcan at Memphis. 1996 Borak and Deborah in Israel.	Tullius Hostillius defeats the Albans and destroys Alba Longa. 662 Thebes destroyed by Assyrians.	504 Sardis burned by the Greeks. 501 Siege of Naxos by Aristagoras. Titus Lartius made Dictator of Rome.	Battle of Mt. Algidus; the Equi and Volsci defeated. 430 The plague at Athons. 429 Plato horn (died 347).	351 C. Marcius Rutilus first Plebeian censor, Rome. Sidonians revolt and destroy Sidon. 350 The Roman Popilius defeats the Gauls.
1280 Pelops settles in South Greese. 1273 Rise of the Assyrian Empire. 1275 Pelylon conquered by the Assyrians.	660 Messany, Italy founded. Buddha. 659 Byzantium founded by Megarians under Bysas.	500 Burning of Sardis by the Ionians and Athenians. The revolt of the Ionians (Greece).	Siege of Platea. Naval victories of Phormio. 428 Revolt and fall of Mytilene.	348 Olynthus taken by Philip of Macedon. Treaty between Carthage and Rome. 346 Surrender of Phocis to Philip. End of the Sacred War.
1249 Gideon, the greatest of the judges of Israel. 1240 Ramses-Sesostris reigns in Egypt.	655 Bacchiadac expelled from Greece. 650 Median Monarchy founded. 645 Egypt independent of Assyria. 642 Kaianite dynasty, Media, founded by	498 Persia recovers Cyprus. 497 Battle of Lake Regillus. Tarquin and his Latin allies defeated by	427 Reduction of Mytllene. First Athenian expedition to Sicily. First comedy of Aristophanes exhibited. Corcyrean massacre.	Philip admitted to the Amphyctionic Council. Dionysius recovers the tyranny.
1200 Proetus in Egypt. 1198 Helen carried off by Paris. 1193 Trojan war begins. 1194 Troy destroyed by Greeks.	Cyaxzares. 641 Cyrene founded. 640 Ancus Martius reigns in Rome.	First authentic date in Roman history. 496 Histieus, the Persian, sent to the coast by Darius. Birth of Sonbooles (died B. C. 406).	426 Demosthenes in Etolia. Destruction in Fidene. 425 Reign of Xerxes II. followed by Log-	343 First Samnite war begins. Battle of Mt. Gaurus. Conquest of Syracuse by Timoleon. Expulsion of Dionysius.
1180 Rameses III. the last Egyptian hartve hero. 1171 Ell, High Priest in Israel.	Invasion of Scytnians who subjugate Persia. Ostia, Italy, founded. Religious reformation under Josiah,	Revolt of the ionians, aided by Athens, suppressed. 494 Tribunes at Rome appointed.	Sphacteria taken. 424 Darius II. reigns in Persia. Congress of Sicilians at Gela.	Embassy of Demosthenes and others to Philip. 342 Roman Genucian laws. Mutiny at Lantule, Rome.
1161 Israel wars against Amorites. 1152 Alba Longa founded. 1150 Nebuchadnezzar of Babylon invades Syria.	King of Judah. 632 Invasion of Assyria by the Scythians. 625 Babylon independent under Nabopolas- sar.	Patricians secode. 493 Independence of the Latins recognized. Corioli taken by Caius Martius (Cori-	423 Alcibiades begins to act in Athenian affairs. The Samanites (Rome) capture Valternium.	342—341 Philip of Macedon's expedition to Thrace. Birth of Epicurus (died 270).
1143 Jepthan judge over Israel. 1136 Samson defeats the Philistines. 1130 Tiglath Pileser I. invades Babylonia. 1123 Samuel, judge and first prophet in	Nineven taken by the Medes. Assyrian Empire Ends. Periander at Corinth.	492 First Persian expedition, under Mar- donius against Greece, is defeated and fleet destroyed near Mt. Athos. 491 Coriolanus banished from Rome. He is	423 Capua taken by the Samanites. 419 Birth of Diogones the Cynic, (died 324). 418 Battle of Mantinea.	340 Perinthus and Byzantium besieged by Philip. Victory of Timoleon over the Carthaginians at the Crimisus.
Israel. 1112 Death of Samson. 1110 Tiglath Pileser seizes Babylon but is soon	In repairing the temple at Jerusalem, Hilkiah discovers the Book of the law, and Josiah keeps a solemn passover.	received by the Voiscians. 490 Second Persian expedition, under Datis	415 The Hebrew, Malachi, prophesies. Invasion of Sicily by the Athenians under Nicias.	Battle of Mt. Vesuvius, Rome. 339 Second Roman Pubilian laws. Third Sacred War begins between Philip and the Athenians.
overcome. 103 Eolians settle in Asia Minor. 1100 (circa) The Chow dynasty in China founded.	Jeremiah prophet. 623 Passover. The Ark restored. 616 Tarquinius Priscus begins to reign in	Their defeat, and victory of Militades at the battle of Marathon. 489 Coriolanus and the Volscians besiege	414 Siege of Syfacuse. 413 Defeat and surrender of Niclas to Gelippus. 412 First treaty between Sparta and Persia.	338 Philip general of the Amphyctionic, League, Battle of Cheronea.
1095 Saul made first King of Israel. 1093 Saul defeats the Philistines. 1081 Birth of David. 1075 Poeth of Samuel	615 Tarquinus Friscus begins to Feight in Rome. 615 The Capitol, Rome, begun in honor of Jupiter, Juno and Minerva. Pharaoh Necho II. Egypt, circumnavi-	488 Coriolanus withdraws from siege of Rome at his mother's entreaty and is slain by the Volscians.	Constitution of the Four Hundred at Athens. Intrigues of Alcibiades with the Persians.	Philip subjugates Greece. 337 First Roman Plebeian pretor. 337—335 The Latin War begins; after two years the Romans are victorious.
1056 Death of Saul and Jonathan, and accession of David.	Pharaoh Necho II. Egypt, circumnavi- gates Africa. 610 Battle of Megiddo.	485 Accession of Xerxes I., King of Persia. Gelon tyrant of Syracuse.	410 Beginning of the wars of Syracuse and Carthage. They continue seventy years.	336 Murder of Philip. Accession of Alexander III. the Great. Accession of Darius Codomanus. 335 Alexander destroys Thebes; is chosen
Hirhor seizes the Egyptian throne. 1048 David takes Jerusalem. 1047 King Hiram, of Tyre, aids the Israelites. 1044 Ionians settle in Asia Minor.	Necho II. Egypt, attempts to cut a canal across the Isthmus of Suez. Failure after a loss of over 100,000 men. 605 The Circus Maximus, Rome, is erected.	485 Recovery of Egypt by the Persians. Hirth of Herodotus (died after B. C. 409). 483 Banishment of Aristides the Just by the Athenians.	409 Three plebeian questors of Rome elected. Second invasion of Sicily by the Carthaginians. 407 The Volscians defeat the Romans.	generalissimo of the Greeks, Athens having submitted. 334 Battle of the Granicus.
1040 David defeats the Philistines and recovers the Ark. The Ark removed to Jerusalem. The Ark removed to Jerusalem.	Necho II. of Egypt defeated by Nebu- chadnezzar. Jeremiah's prophecy of the seventy	481 Athenian fleet built. Third and greatest invasion of Greece by the Persians, led by Xerxes. 181 Agents of Chermonyles fall of Leonidas.	Rhodes founded. 406 Battle of Arginuse. Condemnation of the ten generals. Dianysius tyrant of Syracuse: reigns	Macedonian Empire formed. Alexander invades Persia. 333 Battle of Issus. Damascus taken and Tyre besieged by
1023 The revolt and death of Absalom. 1015 Death of David. Solomon becomes King.	years' captivity. Nebuchadnezzar takes Jerusalem. Jeholakim, his vassal. 603 Daniel prophesies at Babylon.	480 Battle of Thermopyle—fall of Leonidas. Battle of Salamis—victory of Themistocles.	405 The siege of Veil, Rome. Battle of Egospotami. Dionysius I.	Alexander. 32 Capture of Tyre and conquest of Egypt by Alexander. Alexandria, Egypt, founded on the
1004 Completion and dedication of Solomon's Temple. 990 The Queen of Sheba visits King Solomon.	602 Jeholakim revolts from Babylon. 600 The Cloace Maxime (great sewers) of Rome are built. 598 Capture of Jerusalem by Nebuchadnez-	Defeat of the Carthaginians by Gelon at	reigns in Syracuse. 404 Athens taken by Lysander. End of the	Treaty between Alexander and Rome. Alexander visits Jerusalem and worships
975 Death of Solomon. Revolt of the Ten Tribes. Division into kingdoms of Israel and	zar. Second captivity. 597 Zedekiah made King over the remnant	Himera. Birth of Euripides (died B. C. 406.) 479-450 Anaxagorus (b. 500, d. 428) teaches philosophy at Athens by Mardonius. 479 Occupation of Athens by Mardonius.	Spartan supremacy. Death of Alcibiades.	at the Temple. 331 Phenicia subdued by Alexander. Battle of Arbela. Subjuction of Parcia
The kingdom of Israel established under Jeroboam. Syria recovers independence.	of Judah. 596 Persians invade Syria, and Syria continues a subject of Persia for three	Persians defeated at Platea and Mycale and retreat from Greece.	ment at Athens.	Settlement of the Jews at Alexandria. 330 Darius III. assassinated. Demosthenes' oration for the crown. Persia becomes a part of the Macedonian
*Egyptian History is in a state of almost hopeless obscurity, the estimates of the great Egyptologers differing more than 3.000 years.	centuries. 594 Code of Solon at Athens published. 590 The seven wise men of Greece flourish, Solon, Periander, Pittacus, Chilon,	The Fabil perish in battle with the Veientes.	ten thousand" Greeks under Xenophon	Empire. 327—325 Campaigns of Alexander in India. Voyage of Nearchus from the Indus to
Egyptologers differing more than 3,000 years. The dates here given are generally accepted by the greater part of Chronologists.	Thales, Cleobulus and Blas. War between Media and Lydia.	474 Esther and Mordecal. 471 Banishment of Themistocles.	begins. 401-384 Ctesias flourished.	I the Killnhrates

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origin in the formation of a banking company without charter June 18th,

It is claimed that the first organized bank in the United States had its