

DEPARTMENT OF THE INTERIOR,
CENSUS OFFICE.

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Superintendent.
Appointed April 20, 1889; resigned July 31, 1893.

CARROLL D. WRIGHT,
Commissioner of Labor in charge.
Appointed October 5, 1893

REPORT

ON

REAL ESTATE MORTGAGES

IN

THE UNITED STATES

AT THE

ELEVENTH CENSUS: 1890.

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GEORGE K. HOLMES AND JOHN S. LORD,
SPECIAL AGENTS.



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LETTER OF TRANSMITTAL.

DEPARTMENT OF THE INTERIOR,

CENSUS OFFICE,

WASHINGTON, D. C., September 25, 1894.

SIR:

I have the honor to transmit herewith the report on Real Estate Mortgages, prepared under the authority of the census act approved March 1, 1889, by Special Agents George K. Holmes and John S. Lord.

In the preparation of this report the object has been to exhibit the real estate mortgage movement during the 10 years 1880 to 1889, as well as to establish the amount of mortgage debt existing at the end of that period. In addition to this, by resorting to related statistical information, the attempt has been made to throw all light possible upon the origin and character of real estate mortgage indebtedness.

I am, very respectfully, your obedient servant,

CARROLL D. WRIGHT,

Commissioner of Labor in charge.

Hon. HOKE SMITH,

Secretary of the Interior.

INTRODUCTION.

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INTRODUCTION.

PLAN OF INVESTIGATION.

Under the act of Congress providing for the taking of the Eleventh Census the Superintendent of Census was required to "collect the statistics of, and relating to, the recorded indebtedness of private corporations and individuals". This extraordinary addition to the regular census work was the consequent of considerable popular concern in regard to the present condition of mortgage debtors and their probable fate under a tendency which was supposed to be increasing their number and their burdens.

The desire for mortgage statistics had not been first expressed in this country, but was mentioned as early as 1863 at the meeting of the International Statistical Congress at Berlin, when the subject was debated by some of the most eminent statisticians of Europe. In 1867 the subject was revived at the congress held at Florence, and it was decided to begin an investigation, which, at the request of the congress held at The Hague in 1869, was soon afterward undertaken by the department of finance of the Netherlands. Again in 1876, the congress held at Vienna resolved that governments should collect mortgage statistics, and before 1890 the governments of Sweden, Prussia, Austria, and Hungary had collected such statistics, which consisted of transcripts from the public records.

The demand for information in regard to mortgage debt in the United States grew out of widespread discontent among farmers and workingmen and the discussions of persons interested in social science. This led to the investigations of the problem in 1887 by the bureaus of labor statistics of several states, and before 1890 work in this direction had been completed or begun by the bureaus of Illinois, Michigan, Connecticut, Ohio, and New Jersey.

Mortgage statistics obtained in the execution of the tax laws had been published, also, by California, and had been obtained by the returns of county clerks in Texas and published by the commissioner of agriculture; in Ohio the secretary of state had published reports of county recorders for a series of years, showing the number of real estate mortgages made, the debt incurred under them, and the number and amount of the cancellations of record; while in Indiana the bureau of statistics had for several years published incomplete reports of the number and amount of the recorded real and chattel mortgages and of the recorded satisfactions. At its annual meeting in 1888 the National Board of Trade requested the Department of State to obtain information in regard to mortgages in foreign countries, and the results of the efforts of the department were published in the "Reports from the Consuls of the United States" for November and December, 1889.

METHODS OF INVESTIGATION.

If an undertaking no more difficult than that of discovering the mortgage movement for a series of years had been expected of the Census Office, the method of procedure would not have required much study. The people who had prevailed upon Congress to order the investigation would have been content with nothing short of a determination of the existing debt, and the expectation was that the office would either employ the decennial enumerators for this purpose or would accept the mortgages, judgments, and other recorded evidences of debt remaining uncanceled in the public records as the amount of debt in force. Method at once became the all important problem.

THE DUTCH METHOD.—The method employed in the Netherlands and subsequently in Sweden and Prussia for determining the amount of existing real estate mortgage debt depended on the face of the public records; the amount of the cancellations each year was subtracted from the debt recorded during the year (the cancellations were invariably found to make the smaller amount), and after this had been done for a series of years, the sum of the annual differences was called the amount of the existing debt.

In this country, owing to the neglect to record cancellations when mortgages are fully paid, such a process, if covering a sufficiently long series of years, would establish an apparent debt greater than the value of the entire real estate, mortgaged and unmortgaged. Besides this, the Dutch method made no deduction for partial payments. The Hungarian and Austrian statistics show the amounts of the recorded mortgages and releases, with such distinction of the purposes of the debt as could be gathered from the records. (a)

a Statistiek van het Grondbezit in Nederland, uitgegeven door het Departement van Financiën, Zeitschrift des königlich preussischen statistischen Bureau's, Jahrgang 1891. Bidrag till Sveriges officiella statistik: B, Rättsväsendet, ny följd, XXXIII: 1, 2, Chefens für Kongl. Justitie-Departementet underdåniga ombetsberättelse, år 1890. Oesterreichisches statistisches Handbuch, herausgegeben von der k. k. statistischen Central-Commission, neuester Jahrgang 1890. Magyar Statistikai Évkönyv, Szorkosztli és Kiadja az Országos Magyar Kir, Statistikai Hivatal, 1888.

THE METHOD IN THE UNITED STATES.—In the Michigan investigation (*a*) the township tax assessment officers ascertained from the farmers whether they had mortgages on their farms, and if so, how much was unpaid on them. Reports were made for 90,803 farms, or for 56.89 per cent of the farms in the state in 1884 according to the state census of that year, and averages derived from the reports were applied to the remaining 43.11 per cent of the farms. No such scheme as this was at the command of the Census Office, because the national government has no authority over the tax or other officers of the states, and besides the large proportion of the farms for which no reports were received made the method undesirable.

Texas (*b*) adopted a method similar to the one used in Michigan and also confined it to farm mortgages. This method is much more suitable to the south, with its county tax assessment officers and local customs, than to other parts of the United States, and, under the control of a southern state officer, armed with authority, can be made to produce nearly complete and accurate returns.

California began to publish annual statements of the amount of the existing mortgage debt incumbering real estate in 1882. (*c*) The information is obtained under the tax laws from recorders of deeds and includes all mortgages that are not canceled in the records. The assessors then assess the mortgages against the mortgagees, and it may be supposed that no fully paid mortgage would be allowed to stand in the assessment nor that any mortgage in force would be assessed for an amount greater than would be due after the deduction of partial payments. It would seem that the California mortgage tax law would produce accurate statistics of the mortgage debt in force, but it is prevented from doing so in California by another law which forbids the assessors to value a mortgage at an amount greater than the value of the real estate that is covered by it, and in this case the valuation of the real estate by assessors is the accepted one, although this valuation is said to be only 60 per cent of its true value, as an average for the state, and in some of the more important counties as low as 40 and 50 per cent.

In New Jersey a report on real estate mortgages and foreclosures was made in 1889. (*d*) The mortgages made during a series of years were counted, but there was no attempt to ascertain how many were in force, nor the amount of the existing debt. In regard to foreclosures, the bureau ascertained the number made during a series of years, the amount of the debt represented by them and the area covered, all facts being derived from records.

In Ohio a report was issued by the state in 1888 (*e*) to show the number and amount of the real estate mortgages in force. The results in this case seem to have been reached by the Dutch method.

In Connecticut (*f*) special agents visited 693 farms in 1888, and facts in regard to mortgages incumbering them, if any, were obtained by inquiry of the farm owners. While such a method was desirable, it was impracticable in the vastly larger investigation in charge of the Census Office.

THE ILLINOIS METHOD.—Only one other investigation of real estate mortgages had been made before the Census Office began its work, and that was by Illinois. (*g*) The following facts were abstracted from the records for the years 1870, 1880, and 1887: the number of mortgages recorded, the amounts of the debt secured, whether the mortgages covered acre tracts or village and city lots, the number of acres and lots covered, the time within which the payment of the debt was promised, the rate of interest, and whether the mortgages were made to building and loan associations and nonresidents of the state.

For the same years the number of recorded chattel mortgages was ascertained, the amounts of debt secured by them, the contract time of payment, the rate of interest, and a classification of the personal property covered by them, as live stock, farm implements, growing crops, sewing machines, and household goods.

The bureau then proceeded to establish the amount of existing debt, separately for the three classes of mortgages on acres and on lots and of chattel mortgages, by computing the average time during which the mortgages were to endure by contract, and by using this time in years as a multiplier on the debt incurred in each year, the product being regarded as the approximate debt in force at the end of the year.

The report explains that "the hypothesis on which such calculation is based is that, for a limited number of consecutive normal years, the experience for the whole would probably be substantially uniform with that of any one of them. This implies only that the same general situation obtains in each of the three consecutive years (supposing the average contract time of mortgages to be three years), namely, that the aggregate amounts are practically the same and the average term the same. In that case, the total in force would consist, first, of those mortgages assumed during the year and maturing in three years; also those written in the year preceding and maturing the year following; and, finally, those of two years before maturing in the present." The essential

a Fifth Annual Report of the Michigan Bureau of Labor and Industrial Statistics, 1888.

b First Annual Report of the Commissioner of Agriculture, 1887-1888.

c Report of State Board of Equalization, 1882.

d Twelfth Annual Report of the Bureau of Statistics of Labor and Industries, 1889.

e Twelfth Annual Report of the Bureau of Statistics of Labor, 1888.

f Fourth Annual Report of the Bureau of Labor Statistics, 1888.

g Fifth Biennial Report of the Bureau of Labor Statistics, 1888.

principle of this method, with some additions and differences of application, was eventually adopted by the Census Office, and detailed explanation of it will subsequently be made. (a)

PRELIMINARY INVESTIGATIONS.

The Superintendent of Census was reluctant to enter upon such an extensive and costly investigation as that of recorded debt upon the strength of suggestions offered by such investigations as had already been made. It was feared that the people regarded their debt, although evidenced by public records, as a part of their private affairs, and that they would resent any inquiries in regard to it.

In a general way it was known, also, that the public records were very inaccurate, and did not disclose the true amount of the existing debt on account of failures to record partial payments and cancellations of mortgages when fully paid. These were objections to any contact with debtors as well as to an acceptance of the face of the uncanceled records, and any attempts in these or other directions were regarded as unwise, at least without preliminary investigations. Yet the time for collecting and tabulating facts and for making final preparations before general fieldwork must begin was short. Therefore, soon after the Superintendent of Census entered upon his duties he appointed three special agents to make investigations, the two special agents who make this report and Mr. Frederick W. Kruse, a lawyer of Olean, N. Y.

It is sufficient to indicate the general character of these investigations without going into details. They were confined to real estate mortgages and were made in Sangamon county, Ill., Scott county, Iowa, Cattaraugus county, N. Y., and Hampden county, Mass. Two methods of ascertaining the existing debt were tried: inquiries by mail addressed to persons appearing to be debtors according to the records, and a computation, in principle the same as the one made by the Illinois bureau of labor statistics, but employing the average time during which mortgages live in place of their average contract term, and regarding the debt incurred within a period of time, equal to the average mortgage life, before a given date, as the existing debt at that date, plus the partial payments that had been made.

The error of this process was determined by the existing debt ascertained by inquiry, and found to be small enough to permit the use of the computation. There was not time enough for a successful pursuit of the inquiries in the case of a considerable minority of the mortgages uncanceled in the records, and averages derived from the actual returns had to be applied to these mortgages.

At that time it was regarded as uncertain whether, with sufficient time, all or nearly all unknown quantities could be eliminated by inquiries by mail or even in person, but had the doubt been a certainty still the method of inquiry, with a variety of efforts, would have been adopted for work throughout the United States had not its great expense forbidden. In connection with the inquiries to ascertain the existing debt inquiries were made to discover why it was incurred, and these were quite as successful as the others, although more difficult of prosecution. A result of the work done in connection with the experiments was a discovery of the mortgage movement for a series of years by abstracts from the mortgage records.

PLAN ADOPTED.

The plan that was finally adopted for application to the whole country was confined to real estate mortgages and had these distinct purposes in view: the mortgage movement during the 10 years 1880-1889 in all counties, by abstracts from the public records, with reference to the number and amount of the mortgages, the area covered, and the rate of interest; the average time during which mortgages survive in all or nearly all counties, the pursuit of inquiries by mail and possibly by other means in as many counties as expense would permit, eventually fixed at 102, for the purpose of ascertaining the existing debt with such success as might be achieved, and of ascertaining the purposes for which the debt had been incurred and the proportion of the partial payments. At the same time it was foreseen that possibly the results derived from these 102 counties might be useful in reducing the errors of computing the existing debt by applying their accurately determined conditions to qualify the computations for the other counties.

a Since the Census Office began work on real estate mortgage debt, several state bureaus of labor have investigated the subject. The Illinois bureau ascertained the number of foreclosures on acre tracts and lots, the amount of the debt represented by them, the amount of the decrees, and the number of acres and lots on which foreclosures were made, for 1880 and 1887. (Sixth Biennial Report of the Bureau of Labor Statistics, 1890.) In Missouri the Dutch method was followed in the attempt to establish the amount of existing farm mortgage debt that had been added in two years to the debt in force against acre tracts as established by the Census Office, a method involving considerable error in this country, except in the recently settled regions. (Fourteenth Annual Report of the Bureau of Labor Statistics and Inspection, 1892.) A method employed by the Census Office in 102 counties and explained subsequently was adopted by the Nebraska bureau (Second Biennial Report of the Bureau of Labor and Industrial Statistics, 1889-1890); the amount of existing farm mortgage debt in one county was ascertained by inquiries made by mail and in person and addressed to persons appearing in the records to be debtors. In this way partial payments and fully paid mortgages, but uncanceled in the records, were eliminated. The Minnesota bureau ascertained the number and amount of the foreclosures made in 1881 and 1891, chiefly on agricultural real estate, with useful details that may be found in the report. (Third Biennial Report of the Bureau of Labor Statistics, 1891-1892.) Again in 1892 the Michigan bureau undertook to arrive at the amount of existing farm mortgage debt through inquiries made by tax assessment officers, but the attempt was less successful than the previous one made by the same bureau. (Tenth Annual Report of the Bureau of Labor and Industrial Statistics, 1893.) During the same year the bureau made inquiries in regard to resident and nonresident mortgagees. During the time under review, also, small investigations of real estate mortgages were made by local organizations of the Farmers' Alliance and Industrial Union, and by individuals in various parts of the country, which indicated the popular interest in the matter.

THE FACTS FOR WHICH STATISTICS WERE COLLECTED.—The census day, or present time, under this investigation is January 1, 1890. For every real estate mortgage made within the 10 years ending December 31, 1880, and recorded, except mortgages made by quasi-public corporations (such as railroad, telegraph, and public water companies), the following facts were taken by special agents: (1) name of the state; (2) name of the county; (3) the year when the mortgage was made; (4) number of lots covered; (5) or, number of acres, if mentioned, if not, then the fact that the mortgage covered a tract of land large enough commonly to be measured in acres; (6) the amount of the debt; (7) the actual rate of interest, or, if not ascertainable from the records, the customary rate at the time; (8) for the mortgages made in 1880–1883 and canceled in the records, the full dates of making and cancellation.

In the 102 counties where special investigations were made the same facts were taken, and, for all uncanceled mortgages as far back in time as any appreciable number of them were found in force, the names of the parties and of the towns where they lived at the time the mortgages were made were taken. In making these abstracts of uncanceled mortgages the period generally covered was 20 years previous to 1890. In some cases it was not necessary to go so far back, in others a longer time was covered experimentally.

Application was then made by mail to all mortgagors named in the uncanceled mortgages to report the amount of debt unpaid, if any, not including interest, and the object for which the indebtedness was incurred. If answers were not returned, application was made by mail to mortgagees, and finally it was necessary to resort to personal canvass. The number of persons who refused to answer these questions upon request in person by special agents was nowhere 1 per cent, and generally was not one in a thousand.

CLASSIFICATION OF REAL ESTATE AS "ACRES" AND "LOTS".—The word "lot" is applied to real estate chiefly situated in cities and villages, and in their neighborhood if withdrawn from agriculture and subdivided or intended for urban uses.

The word "acre" covers all other real estate, chiefly agricultural, but including pastures, woodland, mining land, and suburban tracts not subdivided into lots. It sometimes occurs that mines, mining plants, or stone quarries are embraced in mortgages covering acres, and that for this reason very much larger sums of money are borrowed on such real estate than the surface of the land is worth. Cases of this kind tend to increase the average incumbrance per acre in counties where they are found.

It was desired to subclassify acre tracts into agricultural and nonagricultural land, but inquiries and searches outside of the records would have been necessary, and the expense of so doing throughout as large a region as the United States prevented such an undertaking. The Census Office was barely able to collect the facts and to tabulate them within the prescribed limits, and it is now realized that any considerable extension of the investigation would have found the office unable to complete it in all respects, and perhaps for the whole country, with the detail herein presented.

In the case of a mortgage covering real estate in two or more counties the area and the debt have necessarily been apportioned among the counties. In this way one mortgage has been counted as many times as there are counties containing the incumbered real estate. A mortgage for \$1,000, for instance, covering real estate in one county worth \$1,200 and in another county worth \$800, has been tabulated as one mortgage in each county, one for \$600 and the other for \$400.

The investigation has necessarily been confined to real estate mortgages and other real estate securities that are substitutes for them. First, because the cost of including other evidences of private recorded indebtedness would have created too great an expense; secondly, because it would have been impossible, by the only available method, to determine the amount of debt in force secured by these other evidences of debt near enough to the truth to warrant the attempt.

For these reasons crop liens, mechanics' liens, judgments by process of law, and chattel mortgages have been excluded. In the case of chattel mortgages, duplication of the record of the same instrument in more than one town or county prevails to some extent, and this was an additional reason for not taking account of them. Rather than undertake to include all recorded real and personal securities, without any prospect of bringing the investigation of any of them to completion, it has seemed wiser to rule out all but real estate mortgages and other real estate securities that are their equivalents, which, after all, embrace the chief, and in many states almost the whole, body of private recorded debt, and to present all the results in regard to them that it is within the limited resources of the Census Office to obtain.

It is to be understood that the word "mortgage", or "mortgages", as herein used, includes only such mortgages, or their equivalents, as incumber real estate, unless otherwise stated. The term "real estate" is used with its legal significance, as including not only land but buildings and all other property which the common law regards as real estate; such leasehold estates as were mortgaged by the lessees are also included.

KINDS OF MORTGAGES.—The mortgages were in numerous forms, some not easily recognizable unless by lawyers and public recorders familiar with local customs, and lawyers and recorders would not generally enter the employment of the Census Office without excessive fees. Among the varieties of mortgages were simple conditional conveyances; instruments conferring upon mortgagees or third parties a power to sell upon breach

of condition; bonds for conveyance upon full payment of purchase price, the purchaser having possession in the meantime; deeds with a reservation of vendor's lien, and unconditional deeds, supplemented by grantee's bond to reconvey.

In Pennsylvania it was customary for debtors to confess judgment against themselves or to give bond (called a recognizance) to a court, in both cases placing liens on their real estate, which the Census Office was compelled to regard as equivalent to mortgages. In addition to these, the contracts made by states and railroads for the sale of their land on credit have been included. Mortgages made by makers of promissory notes to secure sureties have been taken, but mortgages not representing debt have been excluded, among such mortgages being those given to secure sureties on a bail bond, or an executor's or officer's bond.

QUASI-PUBLIC CORPORATIONS.—The provision of the census act including private corporations in the investigation of recorded indebtedness was a source of perplexity. Among these may be legally classed railroad, canal, telegraph, and telephone corporations, whose real estate often extends through many counties, and in a presentation of results by counties no satisfactory apportionment of the debt of these corporations can be made. Besides this there are street railway, public water, gas, electric lighting and power, and other corporations that receive a grant of the right of eminent domain, which, though legally private corporations, actually and necessarily exercise quasi-public functions, and these functions may be constitutionally, and are more or less actually, exercised by municipalities, which are legally public corporations.

The debt of these quasi-public corporations, too, is something apart from the life and undertakings of the masses of the people, and would only obscure their real estate mortgage debt if it were merged with that debt; and, besides, this subject is largely covered by the work of other divisions of the Census Office. For these reasons no account has been taken of the mortgage debts owed by these corporations.

RENEWALS.—Another perplexing matter has been the renewal of mortgages. A lender may call in his loan and force a borrower to obtain money elsewhere, or a mortgagor, to gain some benefit, may pay his debt with borrowed money, which, in turn, is secured by a mortgage, or a mortgage may be renewed upon the expiration of its term. These transactions are constantly going on, and a considerable proportion of the indebtedness placed on record consists of nothing more than renewals.

There has been no way by which the taking of these renewals could be avoided, except by a house-to-house canvass or an examination of records, at an enormous expense. The renewals, however, make little difference with the result of the computation of indebtedness in force, to be subsequently more particularly explained, because they have their effect in reducing the average life of mortgages.

In every case of doubt as to whether a mortgage or a class of mortgages should be ruled out it has been the policy and uniform practice to take it, and it should be understood that these statistics embrace all real estate securities that have not been excluded as herein mentioned.

RATES OF INTEREST.—The fact most difficult to obtain has been the rate of interest. Throughout the south, the west beyond the Mississippi river, and to some extent elsewhere, the mortgages commonly do not disclose the actual rates of interest borne by them, and it was necessary to instruct special agents to return actual rates, if these were ascertainable, or, if not, to return customary rates.

Everywhere mortgages are found that refer to promissory notes or other unrecorded instruments for mention of rates. Chiefly in the south and west the contract often states that the debt is without interest or mentions a lower rate than the true one, the fact being that the debtor has not received the full equivalent of the apparent principal. It is difficult to identify these "stuffed" mortgages if they mention some rate in the contract, and it is probable that many of them have been taken to the full amount of the inflated principal. In all cases where they were identified the principal was reduced to the true amount and the rate of interest increased correspondingly.

In many counties in the south farmers give mortgages to merchants to secure future advances of supplies, and although these mortgages often state that they are free of interest or bear a low rate, yet as a matter of fact, at least, the ordinary rate of interest is charged in the increased prices of the goods sold. The customary rate has been adopted in such cases.

The commission mortgage is common between the Mississippi river and the Rocky mountains north of Arkansas and the Indian territory. It generally represents an addition of from 2 to 4 per cent to the annual rate. For instance, when a loan of \$1,000 for 5 years is made, a first mortgage is given for \$1,000 at 7 per cent, and a second mortgage for \$150, without interest, representing 3 per cent of the principal yearly, and going to the negotiator of the loan, if not to the lender. Special agents were instructed not to return these commission mortgages as principal, but to convert them into additions to the apparent rates of interest borne by the first mortgages. The aim has been to get facts in all cases where the mortgages misrepresented or concealed them.

In Nebraska, since 1879, a commission for obtaining a loan, if paid to a third person, even without the knowledge, consent, or authority of the lender, has been in law a part of the rate of interest.^(a) In the other states the contrary has been the law during the decade covered by this investigation.

^a Statutes of Nebraska, session of legislature of 1879, page 114, section 5.

In some states there must be proof that the lender actually received a commission before the courts will hold that it belongs to interest. In the collection of these statistics it has seemed wiser to ignore the legal character of the commission and to take the borrower's view of the matter; it is an element of cost to him, calculated as a percentage of his debt, and its inclusion in the rate of interest must be regarded as less subject to adverse criticism than its exclusion would be.

The difficulty of getting actual rates of interest can not be expressed. Special agents were everywhere cautioned against accepting legal rates where contracts did not correctly state the percentage really to be paid, yet it may be that in some counties they were misled into accepting legal rates when in fact the cost of the money to the borrower may have been materially more.

FIELD WORK.

The field to be covered was of enormous extent, with a population of 62,622,250 and an area of 2,900,170 square miles of land surface, not including Alaska, Indian territory, and Oklahoma. Excepting these 3 territories, the entire Union is included in this report. Within this region were 2,781 counties and cities outside of counties, nearly every one with at least one public real estate record office, a few counties with two or three offices, and 27 counties with an office in each town; in all, more than 3,000 record offices. It would take one man about 10 years to travel to all of these offices, without pausing to do any work in them.

There were 48 states and territories, with 48 systems of real estate laws differing more or less from one another; and of still greater importance were the local customs of conveyancers, of public recorders, and of the people themselves. Mortgages were renewed within 3 to 5 years in some states, if not paid; in other states, rarely renewed. In some counties full payment had generally been followed by a cancellation in the public records; in others a surrender of note and mortgage to the maker had often been regarded as sufficient.

COST OF WORK BY CONTRACT.—Before beginning to make abstracts from the public mortgage records, the Census Office obtained from several hundred recorders estimates of the time and expense required to do the work in their respective counties. In some cases the estimates were extremely low, in others extravagantly high, and no general conclusion could be drawn from them beyond the one already made probable by the investigations by state bureaus of labor statistics that the undertaking would be of vast proportions, and that it would be better to employ special agents to do the abstracting than the recorders and such persons as they would select.

ABSTRACTS OF MORTGAGES BY SPECIAL AGENTS.—For the best reasons special agents were employed. They were mostly lawyers, law students, and real estate agents, the remainder being ex-county officers, merchants, editors, reporters, physicians, clergymen, clerks, teachers, farmers, and 4 women. The special work in the 102 counties being included, about 725 persons were employed for about 5 months; the collection of the facts occupied about a year from the day when the first special agent began work in December, 1889, until the day when the last one finished.

When, eventually, the last abstract was received, the office had in its possession, ready for tabulation, the facts, previously specified, in regard to 9,600,924 mortgages, including state and railroad contracts for the sale of land on credit, all representing the mortgage movement in the United States during the 10 years 1880–1889, excepting a comparatively few mortgages, uncanceled on the records, made before 1880 in the previously mentioned 102 counties.

INQUIRIES ADDRESSED TO DEBTORS AND OTHER PERSONS.—In the special investigations conducted in 102 counties, geographically distributed, and selected with reference both to typical and to exceptional character, much was contributed to method. These counties have populations ranging from less than 1,000 to 164,555. There was no reason to expect that the amount of existing debt could be determined without the application of averages to proportionally large unknown quantities, but in this matter the office was happily disappointed. Unexpectedly these investigations were decidedly successful. Most of them were in charge of exceptionally capable special agents. While it had been experimentally proved that the people are not so reluctant to give this information as there was reason to suppose that they would be, still it was feared that an effort to secure the facts in regard to every mortgage would stir up many persons who would be easily irritated and who would enlist the aid of newspapers, and thus arouse a feeling against the census that would endanger the decennial enumeration of the people, soon to follow.

Consequently the first effort was confined to the mail. The uncanceled mortgages were brought to the attention of the mortgagors whose post-office addresses could be learned. Some of these persons were too indifferent to respond; a few did not respond because they regarded the matter as private; some were too ignorant to make intelligible returns; others, of foreign birth and distrusting the government and such an unusual request, were afraid to answer. But a majority of those who were reached responded, often in person and, with few exceptions, with good nature.

THE RESPONSES.—Varied motives caused the responses. Most of them were made as a matter of course. In many cases the requests alarmed persons who had paid their mortgages and who feared that, through legal technicality, they would have to pay them again, and this led to an extensive recorded cancellation of dead

mortgages. Yet, on the whole, there were comparatively little misunderstanding and alarm and still less irritation produced by the requests.

EFFORTS NOT CONFINED TO THE MAIL.—Early in the undertakings in the 102 counties special agents were urged to examine tax and other public records, to question building and loan associations, real estate abstract and title companies, real estate and loan agents, and various county officers. In the south, especially, it was found that these were sources of abundant information, to be supplemented in the larger towns by personal application to mortgagors; and when it soon became apparent that the investigation in every southern county of the 102 counties would be fully successful, the special agents in eastern, western, and Pacific counties were pushed to adopt every resource which fast accumulating experience discovered, even to the degree of making an extensive personal canvass.

Mortgage debtors were sometimes reluctant to say how much they were owing and why their mortgages were made, but they were less than 1 per cent of the entire number, and did not prevent the special agents from getting the desired information from reliable sources. The unknown quantities that finally remained in a few of the counties were hardly worth any consideration; they were all represented by mortgages whose holders, if any, could not be found, and covering land whose owners could not be reached without too great expense.

If any objection was made, the question as to the object of the indebtedness was sometimes more objected to than the question as to its amount, but not always. Persons who had made ventures with bad results were disposed to make evasive answers, but the number of such persons was relatively small, and it was probably exceeded by the number of persons who evidently magnified their misfortunes. Most of the indebtedness was incurred to buy real estate and to erect buildings, and few persons desired to make secrets of such purposes. In some cases, relatively few, debtors answered that they desired to preserve the secrecy of the reasons why they made their mortgages; these desires were respected, and no further efforts were made to find out why the debts were incurred.

SUCCESS FINALLY WON.—No statements that have been, or can be, made should lead to exaggerated ideas of the difficulties of ascertaining the amount and objects of existing mortgage indebtedness; while these difficulties were often great, yet they were not too great to be overcome, and do not invalidate the plan of personal inquiry as a practical statistical method. Newspapers and public sentiment were helpful as well as unfriendly. There was much desire to know what light could be thrown on this class of indebtedness by statistics. When debtors were reluctant to supply the information that was sought, almost invariably it was sufficient to convince them that their identity would be lost in great aggregates or otherwise concealed.

One effect of the inquiries, besides the recorded cancellation of many mortgages that had been satisfied, was the payment of debts. From the reports of special agents concerning these matters the following are selected:

The work in this county is stirring up both mortgagor and mortgagee. One savings bank, under pressure of mortgagors who had paid their debts, sent in and recorded in one day 70 releases. The banks say that the inquiry has reminded their mortgagors of their indebtedness, and some of them think if the government knows of their indebtedness and is inquiring about it that it is time it was paid up, and they are coming in to a considerable extent and paying up.

Now that the census investigation here has been read about and talked over, and many persons reminded of their uncancelled deeds of trust and vendors' liens long since satisfied, but not canceled of record, there come many words of approval and many thanks. Scarcely a man comes to this office in response to my inquiries who does not thank me before he departs and apologize for not having attended to the same long ago. The expressions are like this: "You not only did a favor to me but to every one of my family, for this deed of trust would no doubt have remained uncancelled of record to the end of my life, and then they would have had trouble".

MAGNITUDE OF THE SPECIAL INVESTIGATIONS.—The special investigations in the 102 counties alone constituted an undertaking of considerable magnitude. There were 334,153 mortgages, including state and railroad contracts, without recorded cancellations, in regard to which inquiries were made. The area of land surface in these counties is 117,061 square miles, or about the same as the area of Italy or Prussia, and the population was 3,218,037, or about half of the population of Belgium.

A DIRECT STATISTICAL METHOD PRACTICABLE.—So it was at last demonstrated, after trials of purse and patience, that a statistical office in the United States, provided with abstracts of certain particulars from the public records, can determine the amount of the existing "recorded indebtedness of private corporations and individuals" by a direct method, as certainly for crop liens, chattel mortgages, judgments, etc., as for real estate mortgages.

DIFFICULTIES ENCOUNTERED.—Attention is now returned to the work done in all counties. In most states the records are adverse to an economical doing of such a work as this. It is uncommon that printed forms are used, and generally all sorts of instruments are recorded promiscuously in the same books. The experience of a special agent who searched 3,200 pages to find 60 mortgages, and of another special agent who searched 600 pages to find 1 mortgage, was by no means rare. To be certain that no mortgages were omitted, special agents were often compelled to read nearly the entire records to distinguish these instruments from others nearly similar in form, and this had to be done in many counties where the handwriting was almost illegible or the ink barely visible.

BAD RECORDS.—For various reasons most of the real estate records of the United States are not well kept. In counties of a small population the recorder does not feel the necessity of an orderly system that is felt in counties of a large population; nor are such civil divisions as likely to secure as businesslike recorders as the more populous counties usually do.

Then, in counties where the same recorder has been kept in office for many years, if he has happened to be a man of slipshod ways the records have had no opportunity to improve; and, on the other hand, offices that frequently pass from the control of one political party to another, or which frequently have a new recorder drawn from the same party, suffer on account of the inexperience and ill-advised "reforms" of the recorders.

Records are found written in a microscopic hand or with pale ink, and where both defects are encountered an examination of the records of 10 years is one of great difficulty, especially when, in a search for real estate mortgages, hundreds of pages must be read that are devoted to such mortgages as one covering "my one oxen named Jeff, my tin wash basin, my stove [etc.], but my dogs is exempt". It was sometimes found that recorders were in collusion with abstract companies and kept their records so as to be hardly intelligible.

The recorders of many of the larger and some of the smaller offices use books with printed forms, as far as practicable, but this might be done to a much greater extent than it is. In one of the larger offices, that has paid the recorder fees amounting to \$40,000 in a year, printed forms have never been used, although most of the recorded instruments belong to a few uniform varieties.

BURDENS TO LABOR AND EXPENSE.—It would be impossible to recount all of the difficulties that were overcome by the special agents who did the field work of this investigation, of the many hardships that they suffered by travel and weather, and of the diplomacy to which they had to resort to secure facts from record offices and from debtors. French records were found in Louisiana, German records in Illinois, and Spanish records in New Mexico, and many of the English records needed a sort of translation. In the newer parts of the west were counties where two public recorders had kept offices until the courts established the title of one of them, and many mortgages had been recorded in both offices, which had been afterward consolidated; this gave special agents much extra labor in avoiding duplicates.

The creation of new counties and changes in the boundaries of counties already established during the decade vexatiously complicated the work of the special agents. Their instructions were to make returns for all mortgages made during the 10 years ending December 31, 1889, and covering real estate situated in the county as bounded at that date, although some of the real estate may have been situated in another county when the mortgages covering it were made. To eliminate such mortgages from the returns for one county, and to include them for another, was not always perfectly done, and in some counties was not done at all. The failures are mostly confined to sparsely inhabited counties, where they can hardly be regarded as of any consequence, and no mortgages were omitted thereby from the returns for a state.

In New Mexico the debt was sometimes expressed in number of sheep, cattle, or horses, and the money value of these animals had to be reckoned. The large number of mortgages in the south, and in a less degree elsewhere, covering both real and personal property, was a great addition to labor. Special agents were instructed to apportion to the real estate the same proportion of the debt that the value of the real estate bore to the value of the entire security. This was done more or less, and, when not done, the full amount of the debt named in the mortgage was returned; but all large mortgages covering ranches and ranch stock in the far west and on the Pacific slope were properly apportioned.

FRAUDULENT MORTGAGES.—Some fraudulent mortgages were found that had been given to friends who were not creditors in the endeavor to protect the mortgagors' real estate from the claims of actual creditors. They exist in small numbers nearly everywhere, but the Census Office could not establish courts of inquiry. While these mortgages secure no indebtedness, yet they imply an indebtedness which would be likely to become a real estate incumbrance were it not for the fraud.

Some fraudulent mortgages, however, were identified. They covered real estate that could not be located, or which was worth but a small proportion of the fictitious debt, as for instance, a certain mortgage that covered 480,000 acres and was found upon investigation to be fraudulent. Such mortgages were intended to give mortgagors or mortgagees the reputation of having more property than they possessed, and were rejected by special agents when discovered.

But the "wild cat" contracts of the Rocky mountains were more notorious transactions and were generally omitted from the returns of the special agents. A "wild cat" contract was thus described by an Arizona special agent:

A prospector locates a mine in a new camp, there are good mines near it, but perhaps there is no ore in sight on his claim, and he has no money to develop the same. The property has no real value, but a second party offers to buy the claim, say for \$20,000, and gives a written agreement that he will pay this amount in 60 or 90 days. In connection with this agreement the claim owner gives a bond to convey at or before the expiration of said time. Now, if the speculating purchaser finds a third party who will take the property at an advance of price then the sale takes place, otherwise the contract is regarded as void.

UNRECORDED CONTRACTS.—To show what sort of a transaction involving a bond for deed is treated by the courts as a mortgage in some respects, and to show at the same time how difficult it is for a person not cognizant

of the facts to have a suspicion of any indebtedness from what appears on the records, reference may be made to a Georgia custom, thus described by a prominent lawyer of that state:

A borrows money from B and executes a deed of real estate to B in fee simple. B returns a bond for title, as it is called, to the same real estate just conveyed to him by A, in which he agrees to reconvey upon payment of the debt. The deed of A goes upon record, but the bond to reconvey does not. A generally retains possession of the real estate. So far as the world may know A has actually sold his real estate to B without power of recovery and without the creation of any indebtedness.

The Georgia special agents were aware of this custom and endeavored to discover the transactions made in accordance therewith, but probably they did not always succeed.

MORTGAGES TO SECURE FUTURE ADVANCES.—When there has been a doubt as to whether a mortgage should be rejected or accepted, it has been accepted and is included in the tables of this report. A perplexing mortgage of this sort was the southern mortgage made to secure payment for future advances. At the time the mortgage is made there is no debt, and the "consideration" expressed in the contract is nothing more than a legal formality. In regard to all mortgages the general instruction to special agents throughout the country was that the debt was to be determined by the "condition" and not by the "consideration", but the southern mortgages referred to had a "condition" of an indefinite amount of debt and a "consideration" of arbitrary amount.

At any given time there is usually some actual debt represented by such of these mortgages as are in force; they are generally farm mortgages and their payment is expected within a year. It was decided that the acceptance of these mortgages could better be defended than their exclusion, and they were taken for the amount of their maximum possible debt.

FURTHER COMPLICATIONS.—The labor of special agents was still further complicated by the mortgages made to building and loan associations. The peculiar forms of their mortgages generally required computations to establish the amount of the loan and, with more difficulty, the rate of interest.

Mortgages are often conditioned upon the payment of "a certain promissory note" of a certain date, the terms of which are not stated. In such cases the "consideration", if not evidently too small, was accepted as the amount of the debt, but how small an amount should be accepted has not been uniform and has depended upon inquiries and upon the part of the country and the class and area of the real estate. A mortgage for an amount as small as \$3, made by an Indian owning land in severalty, has been accepted for that amount when, upon investigation, it was learned that he had no unsecured credit for so small a debt.

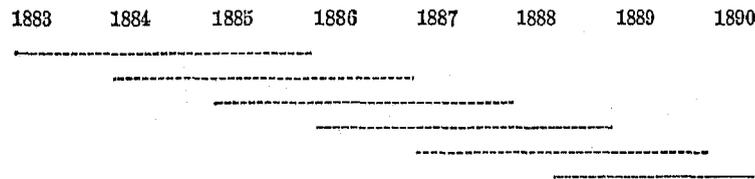
In an investigation of this magnitude it has been necessary to rely largely upon many persons for expert services, and for these acknowledgments is especially due to Mr. A. C. Jenkins, Mr. Thomas O. Kelly, and Mr. William M. Hardcastle, who, respectively, had charge of large portions of the tabulation.

PROCESS OF ESTABLISHING THE AMOUNT OF EXISTING DEBT.

PROCESS OF ESTABLISHING THE AMOUNT OF EXISTING DEBT.

THE MATHEMATICAL SOLUTION.

The way being prepared, an explanation may now be made of the principle and process by which the existing real estate mortgage debt has been established in this investigation. The chief element of the principle is the application of the average life of mortgages to the debt incurred. Suppose that a mortgage for \$100 is made January 1 every year and endures for 3 years, during which time no partial payments are made. The amount of debt in force at any given time may be readily seen if each mortgage is represented by a line in this simple, graphic arrangement:



In July, 1887, there are in force the mortgage made in 1885, the mortgage made in 1886, and the one made in 1887—that is to say, the existing debt is represented by the lines under the given date, or by 3 mortgages amounting to \$300. In other words, the debt incurred within a period of time equal to the average life of the mortgages, which is 3 years, preceding any given date, is the actual debt at this date.

EQUATION OF TIME AND DEBT.—Under such uniform conditions the problem is simple, but these are never actual conditions, and the problem is more complicated when account is taken of mortgages made every day for various amounts, and enduring for various periods of time, from a few days to many years. In overcoming this difficulty it will not do to resort to a simple average of the periods of time during which the different mortgages endure before final payment, because an average of time ignores the varying amounts of the mortgages.

An equation of the time with the debt incurred, however, is the proper procedure. A mortgage for \$500, enduring for 5 years, and one for \$1,000, enduring for 2 years, are equivalent to one mortgage for \$1,500, enduring for 3 years, when an equation of time and debt is established. If we are dealing with considerable numbers of mortgages, this equation of time and debt gives us a mathematically representative mortgage. In this way conditions at first appearing to be exceedingly diverse are reduced to quite uniform conditions. For illustration, in nearly all of the 99 counties of the state of Iowa the average equated life of mortgages is found to range very nearly from 4.50 to 5.25 years.

It may be supposed, now, that there is a county for which the life of mortgage debt has been established in this way to be 5 years. This is as much as to say that one mortgage, equal in amount to the sum of all actual mortgages made during each year, was made at a certain time of the year to endure for 5 years. Consequently, if no partial payments have been made, the existing debt at a given date is the same as the sum of the mortgages made during the preceding 5 years, whether actually paid or not, and exclusive of those still unpaid though made prior to the 5-year period.

PARTIAL PAYMENTS.—This alone does not solve the problem. Partial payments have been made on existing mortgages, more or less, and these must be taken into account. The allowances to be made for such payments were ascertained in 102 counties in various parts of the United States and, with some averages, were adopted in the plan of work.

ILLUSTRATIVE CASE.—The computation of existing debt in accordance with the principles that have been outlined may be illustrated by a simple supposed case. In a certain county the average equated life of mortgages is found to be 3 years, and a mortgage debt of \$1,000,000 was incurred in each of the years 1887, 1888, and 1889; the existing debt, therefore, was \$3,000,000 on the 1st of January, 1890, minus the proportion of partial payments that is established. If we suppose this to be 10 per cent, the net existing debt becomes \$2,700,000, which remains after deducting 10 per cent, or \$300,000, from the \$3,000,000.

In deriving the existing debt of \$2,700,000 from the mortgages made during the 3 years 1887, 1888, and 1889, there are really included some mortgages that have been fully paid, and there are excluded, also, some mortgages that were made in 1886 and previously, which have not been fully paid. These two groups of mortgages exactly

offset each other, if the mortgage life of 3 years is accurate; and it is immaterial that mortgages made in 1886 or any previous year are still in force, and that some mortgages made in 1887, 1888, and 1889 have been fully paid.

ERRORS OF THE PROCESS.—The process, then, based upon the relations as above established, consists simply in deducting from the original amount of the mortgages made during a period equal to the average life of mortgages in each county the amount of the partial payments made on all existing mortgages. This, in ordinary cases, gives the debt in force with a small percentage of error for the county unit, and a diminishing error for states and for the whole country, because plus and minus county errors in the computation of life and in the allowances for partial payments tend to cancel each other.

In the practical application of this process, however, conditions are encountered that lead to more or less error. The life of mortgages, as ascertained from the records, does not accord with their true life, although the difference is generally small.

The allowance to be made for partial payments has presented another source of error. The Census Office has been compelled to rely upon the results obtained in the 102 counties where special investigations were conducted for the allowance to be made for these payments. Yet, fortunately, the proportion of the partial payments does not vary much throughout large regions, and is generally from 10 to 15 per cent.

In a county in which the number and amount of mortgages made each year are small and highly variable, it is admitted that a large percentage of error may go with this method of computing the amount of existing mortgage debt. The body of incurred debt may not be sufficient to present the required uniformity of conditions in such counties and from year to year that is found in counties where the incurred debt is large; but while the percentage of error may be large in these counties the amount of the error is small and has an exceedingly small place in the debt of a state, and a still smaller place in the debt of the nation.

PROCESS OF ESTABLISHING THE AMOUNT OF EXISTING DEBT.

PROPORTIONS OF THE ERRORS DETERMINED.—The error of computing the mortgage debt of counties in the way that is explained is known in 95 of the 102 counties where the debt has been ascertained by personal inquiry of debtors, and this is expressed in the following table:

TABLE 1.—SHOWING THE ERROR OF COMPUTING THE AMOUNT OF REAL ESTATE MORTGAGE DEBT IN FORCE, BY 95 OF 102 SELECTED COUNTIES.

[Not including state and railroad contracts.]

STATES AND COUNTIES.	ACTUAL DEBT JANUARY 1, 1890.			COMPUTED DEBT JANUARY 1, 1890.			PERCENTAGE OF ERROR OF EXCESS (+) OR DEFICIENCY (—) OF COMPUTED DEBT.		
	Total.	On acres.	On lots.	Total.	On acres.	On lots.	Total.	On acres.	On lots.
The 95 counties.....	\$240,876,441	\$142,211,100	\$107,665,281	\$240,090,130	\$143,400,602	\$100,523,447	-0.05	+0.88	-1.06
Alabama.....	14,952,020	9,808,918	5,143,102	15,399,230	10,239,111	5,160,119	-2.90	-4.39	+0.33
Greene.....	159,831	155,796	4,035	100,012	156,072	4,340	+0.68	+0.60	+5.08
Jefferson.....	14,792,189	9,653,122	5,139,067	15,298,318	10,082,439	5,155,879	-3.02	-4.45	+0.33
Arkansas.....	2,902,435	1,135,804	1,766,641	2,931,007	1,162,893	1,768,204	+0.90	-2.38	+0.09
Lee.....	389,057	351,105	37,952	350,070	328,531	21,545	-0.41	-0.43	-0.17
Pulaski.....	2,282,226	674,002	1,708,224	2,341,877	631,149	1,710,728	+2.61	+0.00	+0.15
St. Francis.....	290,552	210,787	79,765	230,144	203,213	26,931	-2.71	-3.59	+4.53
California.....	17,850,352	13,897,850	3,952,493	17,085,060	13,730,793	3,354,267	-0.00	-1.20	-0.11
Santa Clara.....	8,379,506	6,291,502	2,088,004	8,378,500	6,079,314	2,299,186	+5.62	+0.10	+4.30
Sonoma.....	5,796,558	4,822,139	974,419	5,117,723	4,255,903	861,730	-11.71	-11.71	-11.56
Yolo.....	3,180,288	2,784,218	396,070	3,188,747	2,795,486	393,261	+0.27	+0.40	-0.71
Colorado.....	5,273,391	3,123,800	2,149,591	5,332,422	3,124,991	2,207,431	+1.12	-0.04	+2.00
El Paso.....	2,872,811	1,127,451	1,745,360	3,297,612	1,340,107	1,957,505	+14.78	-18.87	+12.14
Weld.....	2,400,580	1,996,349	404,231	2,034,910	1,784,704	250,116	-15.23	-10.00	-38.13
Georgia.....	580,030	544,701	41,329	593,065	523,010	40,010	-3.83	-3.87	-3.18
Bartow.....	220,365	194,152	26,213	190,157	171,997	18,160	-10.09	-11.41	-7.83
Houston.....	250,462	235,812	14,650	258,918	243,554	15,364	+3.38	+3.28	+4.87
Twiggs.....	115,209	114,737	472	108,590	108,995	495	-5.75	-5.79	-4.87
Illinois.....	12,298,204	10,945,724	1,352,480	12,283,591	10,938,307	1,345,104	-0.12	-0.07	-0.54
Bureau.....	4,766,139	4,399,763	366,376	4,865,180	4,511,080	354,100	+2.08	+2.61	+4.30
Troy.....	4,368,311	4,139,470	228,841	4,391,792	4,047,273	344,519	-1.53	-2.23	-11.22
Jasper.....	500,121	467,228	32,893	484,811	437,332	47,479	-3.06	-4.37	+10.95
Morgan.....	2,063,633	1,952,193	711,470	2,631,808	1,932,112	699,696	-1.10	-0.51	-3.00
Indiana.....	2,178,683	1,948,570	230,113	2,166,145	1,942,214	223,931	-0.58	-0.33	-2.69
Crawford.....	110,053	96,441	13,612	99,297	86,905	12,392	-15.10	-0.80	-39.59
Hendricks.....	742,718	663,321	79,397	811,930	718,225	93,714	+9.32	+8.28	+18.03
Lagrange.....	1,310,012	1,188,808	130,204	1,254,900	1,137,084	117,825	-4.80	-4.35	-0.51
Iowa.....	8,453,117	7,023,505	820,612	8,473,105	7,030,030	843,075	+0.24	+0.21	+0.40
Cass.....	2,463,243	2,137,170	326,073	2,284,601	1,954,228	330,373	-7.25	-8.56	+1.32
Crawford.....	2,584,099	2,407,965	116,134	2,770,313	2,698,934	110,379	+7.55	+8.15	-5.00
Delaware.....	1,030,109	1,472,298	163,811	1,093,025	1,521,029	172,800	+3.53	+3.31	-5.55
Johnson.....	1,769,666	1,540,132	229,534	1,715,266	1,495,445	219,821	-3.07	-3.28	+1.07
Kansas.....	8,755,520	7,102,493	1,653,027	8,730,569	7,155,480	1,575,089	-0.28	+0.75	-4.72
Decatur.....	938,538	638,858	299,680	971,905	656,072	315,833	+3.50	+2.12	+15.69
Jefferson.....	1,317,029	1,205,127	111,902	1,180,895	1,095,402	85,493	-9.88	-0.10	-18.24
Lincoln.....	1,560,199	1,494,187	126,012	1,357,951	1,246,470	111,481	-12.00	-13.09	-11.53
Lyon.....	3,414,044	2,530,790	883,254	3,580,482	2,086,062	894,510	+5.03	+0.17	+1.77
Pawnee.....	1,525,110	1,093,531	431,579	1,627,260	1,260,993	366,267	+6.70	+16.14	-17.22
Kentucky.....	1,852,081	993,597	854,114	1,824,674	1,026,662	798,012	-1.51	+2.81	-0.57
Anderson (a).....	580,434	376,650	162,775	513,893	368,284	145,609	-4.73	-2.22	-10.55
Clark.....	811,191	523,211	287,980	818,569	551,263	267,306	+0.01	+5.36	-7.18
Daviss.....	502,056	98,907	403,359	492,212	107,115	385,097	-1.06	+8.53	-4.53
Louisiana.....	1,907,110	667,421	639,680	1,305,787	682,063	623,834	-0.11	+2.32	-2.63
Caddo.....	940,863	460,205	480,058	942,078	500,185	441,893	+0.13	+0.99	-0.31
East Baton Rouge.....	366,247	207,216	159,031	303,659	170,718	132,941	-0.71	-14.73	+17.56
Maine: York.....	2,105,073	702,152	1,402,921	2,206,458	768,625	1,437,833	+4.82	+9.47	+2.49
Maryland: Washington.....	2,533,979	1,732,646	806,333	2,865,448	1,996,719	868,729	+12.80	+15.24	+7.74

(a) Omitted because it is not adapted to use for corrective purposes in computing debt in force.

TABLE I.—SHOWING THE ERROR OF COMPUTING THE AMOUNT OF REAL ESTATE MORTGAGE DEBT IN FORCE, BY 95 OF 102 SELECTED COUNTIES—Continued.

STATES AND COUNTIES.	ACTUAL DEBT JANUARY 1, 1890.			COMPUTED DEBT JANUARY 1, 1890.			PERCENTAGE OF ERROR OF EXCESS (+) OR DEFICIENCY (-) OF COMPUTED DEBT.		
	Total.	On acres.	On lots.	Total.	On acres.	On lots.	Total.	On acres.	On lots.
Massachusetts.....	\$22,092,593	\$4,085,447	\$18,007,140	\$22,883,175	\$4,319,420	\$18,563,755	+0.84	+5.73	-0.23
Franklin.....	3,144,678	2,416,520	728,158	3,442,599	2,714,601	727,998	+0.47	+12.34	-0.03
Hampden.....	10,547,915	1,668,927	17,878,988	19,440,576	1,604,720	17,835,847	-0.55	-3.85	-0.24
Michigan.....	9,283,516	7,394,881	1,888,635	9,230,251	7,329,227	1,901,024	-0.57	-0.80	+0.00
Hillsdale.....	2,813,971	2,482,584	331,387	2,827,183	2,488,305	338,788	+0.47	+0.23	+2.23
Ionia.....	2,745,116	2,170,017	569,099	2,740,152	2,175,754	564,398	-0.18	-0.01	-0.83
Marquette.....	1,743,544	862,540	881,004	1,850,028	900,910	889,109	+0.45	+12.10	+0.02
Sanilac.....	1,980,885	1,873,740	107,145	1,806,888	1,698,169	108,720	-8.78	-9.37	-1.48
Minnesota.....	7,208,254	5,067,365	1,540,889	6,999,427	5,455,139	1,544,288	-2.94	-3.74	+0.03
Clay.....	1,020,761	792,531	237,230	969,121	718,098	251,023	-5.80	-0.30	-15.81
Goodhue.....	1,945,782	1,538,043	407,739	1,759,407	1,360,535	392,872	-9.58	-11.15	-2.63
Polk.....	2,479,976	2,091,818	388,158	2,384,035	2,045,105	338,930	-3.87	-2.23	-12.68
Stearns.....	1,752,785	1,244,073	507,762	1,883,804	1,325,401	558,403	+7.48	+0.46	+0.97
Mississippi:									
Yazoo.....	849,544	774,210	75,334	860,305	786,040	82,365	+2.33	+1.64	+0.33
Missouri.....	3,508,696	3,133,104	375,592	3,621,020	3,246,280	374,740	+3.20	+3.61	-0.23
Adair.....	702,310	618,221	144,088	802,014	731,748	100,266	+17.01	+18.36	+11.23
Bollinger.....	110,051	103,464	12,587	125,959	116,471	9,488	+8.58	+12.57	-24.38
Cass.....	1,907,826	1,715,064	189,162	1,852,441	1,680,069	172,342	-2.90	-2.24	-8.89
Mercer.....	722,540	692,755	29,785	750,006	717,963	32,044	+3.88	+3.64	+9.00
Montana.....	1,933,671	368,081	1,565,590	2,038,214	370,777	1,661,437	+5.41	+2.36	+0.12
Custer.....	194,908	49,297	145,611	107,943	34,969	132,954	-18.83	-20.02	-8.69
Lewis and Clarke.....	1,738,763	318,784	1,419,979	1,870,271	341,788	1,528,483	+7.66	+7.22	+7.64
Nebraska.....	6,374,020	5,271,024	1,102,996	6,352,094	5,232,784	1,119,310	-0.34	-0.73	+1.48
Brown.....	435,732	384,091	51,641	454,216	404,021	40,195	+4.24	+5.35	-3.06
Gage.....	2,952,423	2,131,431	820,992	2,840,117	1,991,180	848,937	-3.80	-6.58	+3.40
Hayes.....	546,720	542,170	4,550	552,090	546,266	5,824	+1.09	+0.76	+0.01
Kimball.....	32,083	28,165	3,918	26,121	24,000	2,121	-18.58	-14.54	-47.61
Thayer.....	1,275,503	1,167,226	108,277	1,950,820	1,240,686	109,634	+5.87	+6.20	+1.23
Washington.....	1,131,550	1,017,941	113,609	1,128,930	1,025,956	102,974	-0.26	+0.70	-0.63
New Jersey:									
Burlington.....	3,759,140	(a)	3,759,140	3,574,822	(a)	3,574,822		(a)	-4.00
New York.....	44,748,343	16,872,082	27,876,261	42,706,157	17,052,216	25,653,941	-4.56	+1.07	-7.07
Albany.....	18,205,876	2,557,930	15,647,946	16,102,369	2,392,211	13,710,158	-11.22	-6.48	-12.00
Allegany (a).....									
Dutchess.....	9,428,075	4,074,853	4,453,722	8,856,462	4,020,120	3,936,346	-6.06	-1.09	-11.62
Fulton.....	3,255,336	1,134,094	2,120,342	3,373,219	1,134,074	2,239,145	+3.02	-0.08	-5.69
Livingston.....	5,733,735	4,731,783	1,001,952	5,633,533	4,742,459	891,074	-1.75	+0.23	-11.97
Richmond.....	8,125,321	3,473,022	4,652,299	8,680,574	3,863,340	4,817,238	+0.83	+11.24	+3.55
North Carolina.....	1,074,664	693,059	381,605	1,098,109	696,016	402,093	+2.18	+0.43	+5.37
Forsyth.....	498,426	189,925	308,501	540,805	220,947	323,858	+10.31	+16.33	+0.60
Halifax.....	576,238	503,134	73,104	548,304	475,069	73,235	-4.85	-5.58	+0.18
North Dakota.....	4,919,313	3,848,885	1,070,428	5,125,047	4,019,583	1,105,464	+4.18	+4.43	+3.27
Burleigh.....	510,981	241,079	269,902	528,142	216,161	311,981	+3.36	-10.34	+15.59
Dickey.....	957,558	864,736	92,822	968,259	858,689	109,570	+0.91	-0.79	+15.69
Grand Forks.....	2,559,110	1,949,119	609,991	2,709,965	2,133,523	576,437	+5.89	+9.46	-5.50
Ramsey.....	891,684	793,951	97,713	920,681	811,295	109,386	+3.25	+2.17	+12.01
Ohio.....	12,263,981	5,092,440	7,171,535	12,258,298	5,098,460	7,159,838	-0.05	+0.12	-0.16
Athens.....	1,212,616	891,118	321,498	1,146,766	841,671	305,125	-5.43	-5.55	-5.09
Madison.....	1,864,722	1,575,952	288,770	1,811,514	1,521,270	290,244	-2.85	-3.47	+0.51
Montgomery.....	9,186,643	2,625,370	6,561,267	9,299,988	2,735,519	6,564,469	+1.23	+4.20	+0.63
Union (a).....									
Oregon.....	1,986,792	1,781,441	205,351	2,120,764	1,885,644	235,120	+6.74	+5.85	+14.50
Umatilla.....	1,153,300	1,030,046	123,254	1,277,881	1,127,463	150,418	+10.80	+9.46	+22.04
Union.....	833,492	751,395	82,097	842,883	758,181	84,702	+1.13	+0.90	+3.17
Pennsylvania.....	20,523,211	8,496,610	12,026,601	20,769,905	8,293,423	12,476,482	+1.20	-2.30	+3.74
Chester (a).....									
Lackawanna.....	11,223,173	4,646,394	6,576,779	11,810,815	4,516,408	6,794,407	+0.78	-2.80	+3.31
Lebanon.....	4,108,813	1,700,842	2,407,471	4,122,988	1,648,369	2,474,619	+0.36	-3.21	+2.87
Washington.....	5,191,725	2,149,374	3,042,351	5,836,102	2,130,706	3,205,396	+2.78	-0.87	+5.26

a Omitted because it is not adapted to use for corrective purposes in computing debt in force.

TABLE 1.—SHOWING THE ERROR OF COMPUTING THE AMOUNT OF REAL ESTATE MORTGAGE DEBT IN FORCE, BY 95 OF 102 SELECTED COUNTIES—Continued.

STATES AND COUNTIES.	ACTUAL DEBT JANUARY 1, 1890.			COMPUTED DEBT JANUARY 1, 1890.			PERCENTAGE OF ERROR OF EXCESS (+) OR DEFICIENCY (-) OF COMPUTED DEBT.		
	Total.	On acres.	On lots.	Total.	On acres.	On lots.	Total.	On acres.	On lots.
South Carolina	\$1,589,996	\$1,354,270	\$235,720	\$1,486,139	\$1,255,179	\$230,951	-0.53	-7.32	-2.02
Anderson.....	689,728	512,667	124,061	648,522	521,185	127,337	+1.85	+1.66	+2.64
Colleton.....	517,324	473,587	43,737	481,017	424,716	57,291	-10.71	-10.42	-14.04
Laurens.....	485,944	368,022	67,922	375,001	309,278	65,723	-13.82	-15.00	-9.22
South Dakota	3,429,912	2,071,790	1,358,122	3,554,959	2,211,093	1,343,290	+3.05	+6.75	-1.09
Beadle.....	1,311,312	977,941	333,371	1,347,335	1,070,580	276,755	+2.75	+10.09	-18.78
Hughes.....	1,008,110	352,250	653,860	1,038,385	312,235	726,150	+3.21	-11.36	+11.06
Yankton.....	1,112,490	741,599	370,891	1,169,239	822,848	346,391	+5.10	+10.90	-6.01
Tennessee	785,723	589,206	199,517	777,823	571,088	206,735	-1.01	-2.48	+3.32
McNairy.....	47,395	39,595	7,800	36,453	25,381	11,072	-23.09	-35.00	+41.95
Maury.....	738,328	549,611	191,717	741,370	546,707	194,663	+0.41	-0.06	+1.75
Texas	1,446,403	1,178,711	267,692	1,442,871	1,175,515	267,356	-0.24	-0.27	-0.13
Bell.....	1,228,423	1,039,271	189,152	1,223,287	1,047,285	176,002	-0.42	+0.77	-6.95
Harrison.....	217,980	139,440	78,540	219,584	128,230	91,354	+0.74	-8.04	+10.32
Tarrant (a).....									
Virginia.....	583,834	469,788	120,046	603,460	534,786	128,674	+13.04	+15.31	+7.10
Augusta.....	583,834	469,788	120,046	603,460	534,786	128,674	+13.04	+15.31	+7.10
Louisa (a).....									
Washington:									
King.....	12,280,441	7,137,237	5,149,204	12,080,844	7,244,063	5,730,781	+5.05	+1.50	+11.41
West Virginia:									
Kanawha.....	898,594	415,482	483,112	1,012,597	475,138	537,459	+12.60	+14.30	+11.25
Wisconsin.....	6,670,199	5,292,785	1,377,414	6,090,660	5,274,672	1,815,988	-0.14	-0.34	+0.02
Brown.....	1,234,518	854,707	379,811	1,244,021	873,637	370,384	+0.77	+2.21	-2.48
Douglas (a).....									
St. Croix.....	1,945,938	1,715,598	230,340	1,769,682	1,559,291	209,391	-0.52	-0.29	-11.29
Waukesha.....	3,489,683	2,722,480	767,203	3,655,957	2,844,741	811,216	+4.70	+4.40	+5.74

a Omitted because it is not adapted to use for corrective purposes in computing debt in force.

OFFSET OF PLUS AGAINST MINUS ERRORS.—An advantage that this method has in establishing the existing debt of a state, with the county as the unit of computation, is the plus and minus character of the errors, as the case may be. In this way error is offset against error, until in a total for a state or for the United States but little error remains. After aggregating the 95 counties the net error is but 0.05 of 1 per cent, plus; for acres, 0.88 of 1 per cent, plus; for lots, 1.06 per cent, minus; hence there is reason to claim that the error of computing the existing mortgage debt for the United States and for every state that has more than a few counties differs but little from these proportions.

This method is not applicable to chattel mortgages, judgments, and recorded evidences of debt other than real estate mortgages, because they do not constitute a sufficiently large body of incurred debt throughout the counties of the Union to afford a trustworthy basis for computing the life of a debt of these descriptions and to determine by personal inquiry what allowance to make for partial payments in counties outside of those in which they are ascertained. For this reason the Census Office included only real estate mortgages in its statistics of recorded indebtedness, although had not the great expense been an obstacle it is now known that it would have been possible to discover the amount of existing recorded debt of all descriptions by personal inquiry.

TESTS OF ACCURACY.—The method of computation that is explained survives a crucial test in the 95 counties, where the amount of existing debt has been ascertained by personal inquiry. It is supported by the comparative results obtained in large groups of counties, and by various ratios, among them being the ratios of existing debt thus obtained to the population, to real estate values, and to the amount of debt incurred during a 10-year period ending with 1889, as will subsequently be shown.

ERROR OF THE RECORDS.—For incontestable reasons one may feel justified in declining to accept the face of the uncanceled records as establishing the amount of existing mortgage debt. In the 102 counties the error of the records has been definitely and conclusively ascertained. The error for all of them is 57.85 per cent, the lowest error being 2.61 per cent in Hayes county, Neb., and the highest error, 529.48 per cent in Anderson county, Ky. The error for number and amount of mortgages in each of the 102 counties is exhibited in the table on the following pages.

TABLE 2.—SHOWING THE ERROR OF ACCEPTING THE UNCANCELED, AS THE EXISTING, MORTGAGES, BY 102 SELECTED COUNTIES.

[State and railroad contracts not included.]

STATES AND COUNTIES.	UNCANCELED MORTGAGES.		UNPAID MORTGAGES.		PERCENTAGE OF ERROR OF RECORDS.	
	Number.	Original amount.	Number.	Existing debt.	For number.	For amount.
The 102 counties.....	328,674	\$140,895,297	215,524	\$285,022,702	52.50	57.85
Alabama:						
Greene.....	551	471,515	185	159,831	197.81	195.03
Jefferson.....	5,222	20,005,074	2,927	14,792,189	78.41	35.65
Arkansas:						
Lee.....	1,248	1,240,912	476	335,657	162.18	223.44
Pulaski.....	3,080	4,952,161	1,734	2,282,226	77.62	116.90
St. Francis.....	989	861,363	331	236,552	192.75	264.11
California:						
Santa Clara.....	4,196	12,644,325	3,452	8,879,506	21.55	42.40
Sonoma.....	3,306	9,175,878	2,207	5,796,558	53.87	58.30
Yolo.....	1,635	5,207,259	1,007	3,180,288	62.36	66.57
Colorado:						
El Paso.....	2,444	3,780,774	1,927	2,872,811	26.83	20.66
Weld.....	1,740	2,813,967	1,553	2,400,680	12.43	17.22
Georgia:						
Bartow.....	809	859,403	330	220,365	172.42	250.09
Houston.....	721	555,057	280	250,493	157.50	121.61
Twiggs.....	676	334,507	149	115,209	353.60	100.40
Illinois:						
Bureau.....	4,021	6,842,878	2,845	4,766,186	41.34	43.57
Iroquois.....	7,300	8,929,505	3,442	4,368,311	112.00	101.42
Jasper.....	2,631	924,221	1,215	509,121	67.10	81.80
Morgan.....	3,630	5,519,969	1,948	2,003,183	80.05	109.80
Indiana:						
Crawford.....	807	228,240	506	116,959	59.40	95.10
Hendricks.....	2,097	1,784,552	1,024	742,718	104.79	140.27
Lagrange.....	2,498	2,509,964	1,525	1,319,012	67.90	89.61
Iowa:						
Cass.....	3,610	3,601,614	2,506	2,463,243	44.41	46.21
Crawford.....	3,120	3,235,047	2,546	2,584,009	22.90	25.19
Delaware.....	2,074	2,387,027	1,537	1,639,109	34.94	45.90
Johnson.....	2,585	2,769,560	1,859	1,769,606	39.05	56.50
Kansas:						
Decatur.....	2,060	1,005,171	1,952	938,538	5.53	7.10
Jefferson.....	2,121	1,804,784	1,486	1,317,029	42.73	41.59
Lincoln.....	2,412	1,840,612	2,070	1,590,199	16.52	17.97
Lyon.....	4,686	4,316,609	3,792	3,414,614	22.26	20.41
Pawnee.....	2,060	1,790,499	1,771	1,524,080	16.32	17.48
Kentucky:						
Anderson.....	1,442	857,744	239	136,262	503.35	525.48
Clark.....	1,307	1,959,399	488	539,434	180.12	263.23
Daviss.....	9,929	3,043,423	1,180	811,191	232.20	275.18
McCracken.....	1,685	1,376,662	752	592,056	124.07	174.20
Louisiana:						
Caddo.....	1,240	2,095,070	584	940,863	112.33	113.17
East Baton Rouge.....	603	814,920	339	366,247	95.58	122.51
Maine:						
York.....	8,414	6,034,561	3,170	2,105,073	165.43	180.07
Maryland:						
Washington.....	3,156	3,594,624	2,410	2,538,979	30.03	41.53
Massachusetts:						
Franklin.....	4,760	4,634,433	3,454	3,144,678	37.81	47.37
Hampden.....	13,635	28,349,693	9,166	19,547,015	48.76	47.58
Michigan:						
Hillsdale.....	4,041	3,858,598	3,387	2,813,971	19.31	37.12
Ionia.....	4,569	3,791,231	3,001	2,745,110	20.88	38.11
Marquette.....	1,137	3,016,281	705	1,743,544	61.28	73.00
Sanilac.....	5,050	2,645,802	4,434	1,980,885	27.42	33.57
Minnesota:						
Clay.....	1,454	1,462,704	1,139	1,029,761	27.66	42.05
Goodhue.....	3,966	3,485,610	2,126	1,945,782	86.55	79.14
Polk.....	4,369	3,240,488	3,611	2,479,976	20.09	30.67
Stearns.....	3,317	2,485,076	2,382	1,752,735	39.25	41.78
Mississippi:						
Yazoo.....	2,588	3,955,343	627	849,544	312.76	305.58
Missouri:						
Adair.....	2,052	1,223,573	1,337	762,319	53.48	60.51
Bollinger.....	866	218,685	555	116,011	56.04	88.50
Cass.....	2,616	2,387,415	2,042	1,907,826	28.11	25.14
Mercer.....	1,835	1,041,012	1,237	722,540	48.34	44.20
Montana:						
Custer.....	343	431,865	168	194,008	104.17	121.32
Lewis and Clarke.....	1,391	2,554,125	989	1,738,763	40.65	46.80
Nebraska:						
Brown.....	961	522,058	795	435,732	20.88	19.81
Gage.....	3,926	3,603,958	3,188	2,952,423	23.15	22.07
Hayes.....	1,223	561,000	1,192	546,729	3.02	2.01
Kimball.....	53	46,287	50	32,083	16.00	44.27
Thayer.....	1,648	1,450,064	1,480	1,275,503	11.35	13.73
Washington.....	1,769	1,791,910	1,076	1,131,550	64.41	58.36

DIAGRAMS SHOWING THE ERROR OF THE RECORDS.

PAID AND CANCELED [white bar] PAID BUT UNCANCELED [hatched bar] EXISTING DEBT [black bar]

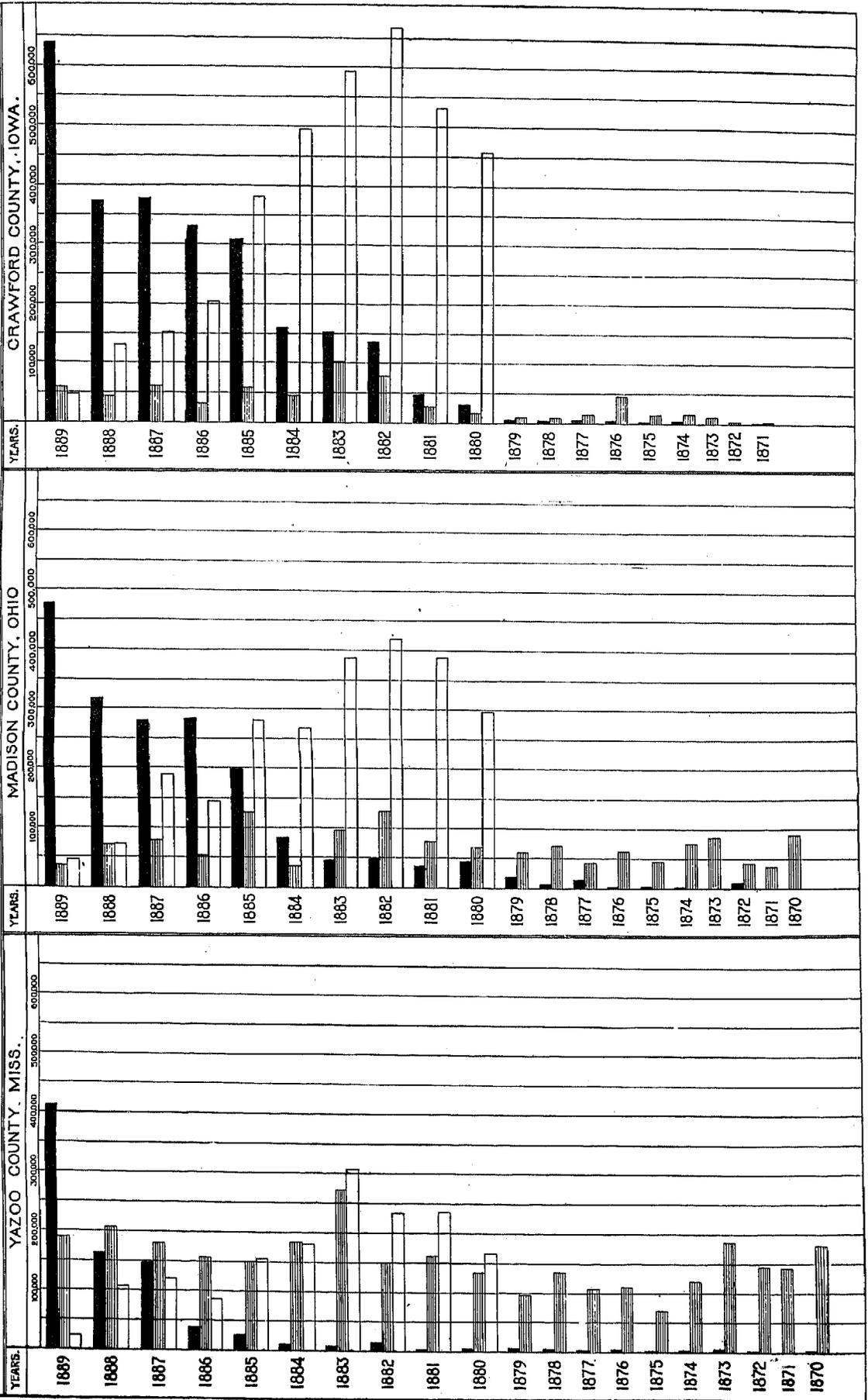


TABLE 2.—SHOWING THE ERROR OF ACCEPTING THE UNCANCELED, AS THE EXISTING, MORTGAGES, BY 102 SELECTED COUNTIES—Continued.

STATES AND COUNTIES.	UNCANCELED MORTGAGES.		UNPAID MORTGAGES.		PERCENTAGE OF ERROR OF RECORDS.	
	Number.	Original amount.	Number.	Existing debt.	For number.	For amount
New Jersey: Burlington.....	8,317	\$12,084,050	5,850	\$8,472,768	41.05	49.70
New York: Albany.....	14,880	30,017,140	9,705	18,205,876	53.32	61.88
Allogany.....	7,314	8,021,214	4,565	4,311,543	60.23	80.04
Dutchess.....	8,069	14,318,774	5,835	9,428,075	38.20	51.87
Fulton.....	4,884	5,313,463	3,582	3,255,356	36.35	63.22
Livingston.....	6,034	8,714,814	4,151	5,733,735	45.36	61.00
Richmond.....	5,000	13,788,933	3,381	8,125,321	50.72	60.70
North Carolina: Forsyth.....	1,440	914,033	875	498,426	65.60	83.38
Hanifax.....	1,000	1,597,734	830	676,238	131.68	161.65
North Dakota: Burleigh.....	1,011	1,012,442	020	510,081	63.06	68.14
Diokey.....	2,303	1,221,731	1,810	957,558	20.01	27.60
Grand Forks.....	4,851	3,025,341	2,847	2,559,110	52.83	41.60
Ramsay.....	2,083	1,019,010	1,805	891,004	15.40	13.71
Ohio: Athens.....	2,841	6,335,078	1,422	4,333,581	60.70	46.10
Madison.....	2,226	3,249,584	1,271	1,861,723	75.14	74.27
Montgomery.....	12,412	15,445,078	8,807	9,180,043	40.93	68.13
Union.....	3,036	2,006,147	1,601	1,330,777	89.63	118.38
Oregon: Umatilla.....	1,180	1,004,064	000	1,153,300	31.24	60.08
Union.....	826	988,707	002	833,402	19.36	18.02
Pennsylvania: Chester.....	8,399	16,000,803	7,907	13,074,850	14.94	21.00
Lackawanna.....	8,870	10,587,002	7,091	11,223,173	25.17	74.53
Lebanon.....	4,185	5,358,350	3,534	4,168,813	18.42	30.43
Washington.....	5,370	7,524,258	4,331	5,101,725	21.20	44.93
South Carolina: Anderson.....	2,074	1,705,107	1,187	636,728	125.27	177.23
Colleton.....	1,025	1,530,073	800	617,324	137.95	107.51
Laurens.....	1,837	1,210,404	832	435,044	120.70	177.07
South Dakota: Beadle.....	3,417	2,063,878	2,143	1,311,312	50.45	57.90
Hughes.....	1,810	1,230,142	1,418	1,000,110	28.28	23.10
Yankton.....	1,881	1,513,804	1,341	1,112,400	40.27	36.08
Tennessee: McNairy.....	481	261,797	95	47,305	406.32	452.37
Maury.....	3,063	4,063,152	720	738,328	325.42	450.32
Texas: Bell.....	4,008	3,447,354	1,144	1,228,423	258.22	180.63
Harrison.....	1,315	833,123	373	217,080	252.55	282.20
Tarrant.....	8,881	6,122,301	1,718	3,439,462	125.00	78.00
Virginia: Augusta.....	1,142	1,470,681	568	583,834	101.06	151.00
Louisa.....	623	509,023	374	290,238	67.38	74.35
Washington: King.....	3,040	13,317,110	2,700	12,280,441	12.81	8.39
West Virginia: Kanawha.....	3,056	3,821,221	1,113	1,388,594	174.57	175.10
Wisconsin: Brown.....	3,598	2,069,066	2,400	1,234,518	44.15	67.05
Douglas.....	2,200	4,087,870	1,008	3,334,027	32.43	40.00
St. Croix.....	3,057	3,308,065	2,552	1,945,008	55.05	73.11
Waukesha.....	3,015	4,742,338	2,937	3,480,083	23.08	86.00

DIAGRAMS ILLUSTRATING THE ERROR OF THE RECORDS.—The untrustworthiness of the public real estate records is so little understood by the masses of the people that Table 2 is supplemented by diagrams for 3 counties to show the relative quantities of the existing debt and the paid, but uncanceled, debt incurred during each one of the 20 years 1870-1889, and the paid and canceled debt incurred during each of the 10 years 1880-1889. These are among the 102 counties found in Table 2.

In Yazoo county, Miss., the uncanceled records for 20 years exaggerate the amount of the existing indebtedness by 365.58 per cent, which is an extremely large error; the error is small in Crawford county, Iowa, where it is only 25.19 per cent; and is somewhat above the average in Madison county, Ohio, or 74.27 per cent. The paid and canceled debt can be exhibited only for the 10 years 1880-1889, as has been previously explained. The error of the records appears in the shaded bars of the diagrams. Each group of 3 bars for the years 1880-1889 contains the entire debt incurred during the year represented.

The way having thus been prepared, attention may now be devoted to the facts ascertained by the investigation, to their historic character, to their relationship to one another, and to their place in the economic and social activities of the people.

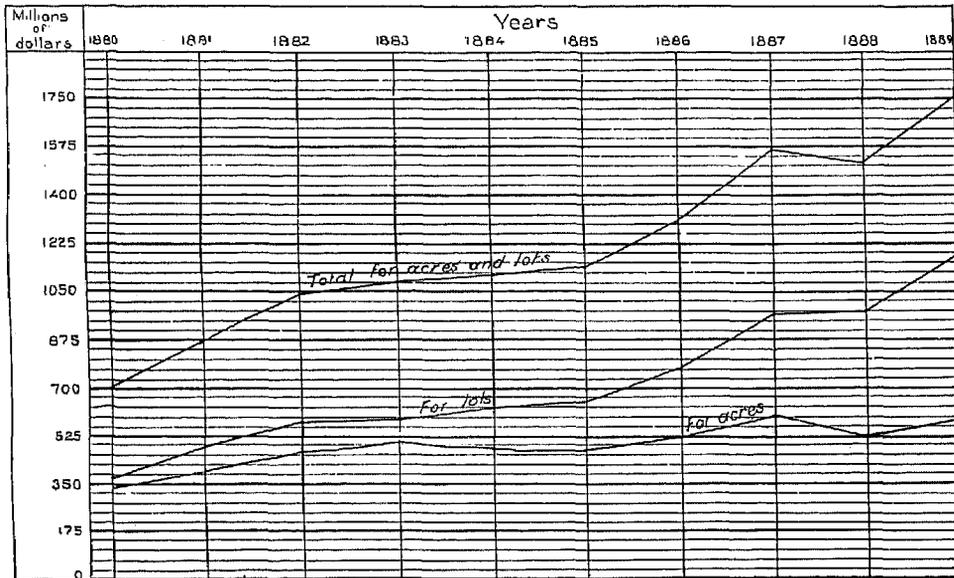
A DECADE OF MORTGAGES.

Eleventh Census of the United States.

Real Estate Mortgages.

DIAGRAM 2.

The real estate mortgage movement in the United States during the 10 years 1880 to 1889
Amount of debt incurred



A DECADE OF MORTGAGES.

THE MORTGAGE MOVEMENT FOR 10 YEARS, 1880 TO 1889.

Unless otherwise stated, the facts contained in this report are taken for January 1, 1890. "Real estate mortgages" will be mentioned as "mortgages" for the sake of saving tiresome repetition.

EXPLANATION OF TABLES.—Table 104 presents the number and amount of mortgages made in the United States during the 10 years 1880–1889 and the number of acres and lots covered by them. The column containing the estimated number of acres covered by mortgages on acres is necessary, because occasionally mortgages do not state the number of acres that they cover; the real estate is described and its bounds given without any clue in the instrument as to the extent of the area. For the purpose of estimating the area covered by these mortgages the average number of acres covered by each mortgage on acres stating the number covered, in each county, has been multiplied by the number of mortgages on acres not stating the number of acres. The acres thus estimated are 6.71 per cent of the total number of acres covered by mortgage during the decade.

The larger proportions represented by the estimates are found in Maine, with 34.32 per cent; Massachusetts, 29.04 per cent; New Hampshire, 50.59 per cent; New Mexico, 37.68 per cent; Rhode Island, 23.14 per cent. The estimates in the other states and territories rarely reach 10 per cent of the total number of acres covered, except that in Pennsylvania all of the acres had to be estimated, as explained in a footnote to that state in Table 104.

The number of acres in this table are covered by the mortgages not stating the amount of debt, as well as by the mortgages that do state the amount of debt; and the same is to be said in regard to the number of lots. Otherwise the number of mortgages not stating the amount of debt secured by them stand by themselves and form no part of other columns in the table, nor in any other table, nor in any total, unless otherwise mentioned.

TOTALS FOR THE DECADE.—During the decade 9,517,747 mortgages stating amount of debt were made in the United States, representing an incurred debt of \$12,094,877,793. During this time the acre tracts were covered by 4,747,078 mortgages stating amount of debt, representing an incurred debt of \$4,896,771,112; and 4,770,669 mortgages stating amount of debt were placed on lots to secure an incurred debt of \$7,198,106,681.

Within the same period 622,855,091 acres were covered by 4,758,268 mortgages stating and not stating the amount of debt secured by them, and 8,027,031 lots were covered by 4,778,075 of such mortgages. No duplication of mortgaged area on account of second mortgages has been allowed to enter any of the tables of the report.

PROGRESSIVENESS OF THE MOVEMENT.—The decade began at a time when the country had recovered from the financial depression of 1873–1878, but in 1882 another depression began, which lasted until 1886; then followed a period of great industrial expansion and confidence in credit which still has an upward tendency at the close of the decade.

Throughout the decade the mortgage movement was a mathematically progressive one, and for the total of acres and lots the progression was interrupted only in 1888; in the case of mortgages on acres it was interrupted in 1888 for number of mortgages, and in 1884, 1885, and 1888 for amount; in the case of mortgages on lots it was interrupted in 1888 for number of mortgages, and in case of number of acres mortgaged the progression was interrupted in 1884 and 1888, and was not interrupted at all in the case of number of lots mortgaged.

TABLE 3.—INCREASE OF NUMBER AND OF AMOUNT OF REAL ESTATE MORTGAGES MADE AND OF NUMBER OF ACRES AND LOTS COVERED, 1880 TO 1889: TOTAL FOR THE UNITED STATES, BY YEARS.

YEARS.	TOTAL INCREASE.		INCREASE ON ACRES.		INCREASE ON LOTS.		INCREASE OF NUMBER OF—	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Acres.	Lots.
1880 over 1880.....	583,180	\$1,041,079,770	154,110	\$243,163,242	429,070	\$798,516,528	27,935,244	852,379
1881 over 1880.....	86,024	153,430,925	32,908	46,379,589	53,710	107,051,336	4,905,240	84,856
1882 over 1881.....	91,042	171,215,571	42,353	73,906,980	48,684	97,008,591	11,897,403	81,741
1883 over 1882.....	56,508	55,322,825	21,754	33,180,916	34,754	23,141,909	6,756,537	53,383
1884 over 1883.....	30,264	22,940,778	4,072	10,245,215	25,592	33,191,693	2,398,307	44,640
1885 over 1884.....	68,230	22,263,123	30,728	44,021,038	37,511	26,284,701	2,101,265	59,812
1886 over 1885.....	72,031	164,741,185	22,365	42,408,975	49,660	123,332,210	2,684,992	103,460
1887 over 1886.....	119,154	271,173,754	6,156	77,420,984	112,098	193,752,770	2,486,864	263,448
1888 over 1887.....	144,874	253,937,809	132,845	170,084,234	12,029	16,146,425	15,855,475	4,000
1889 over 1888.....	104,102	234,523,418	26,014	51,816,885	78,178	179,708,533	5,206,725	157,030
1888 over 1886.....	74,280	217,235,945	126,689	7,336,750	100,969	209,899,195	13,308,011	267,448

α Decrease.

TABLE 4.—PERCENTAGE OF INCREASE OF NUMBER AND OF AMOUNT OF REAL ESTATE MORTGAGES MADE AND OF NUMBER OF ACRES AND LOTS COVERED, 1880 TO 1889: TOTAL FOR THE UNITED STATES, BY YEARS.

YEARS.	TOTAL.		ON ACRES.		ON LOTS.		NUMBER.	
	For number.	For amount.	For number.	For amount.	For number.	For amount.	Acres.	Lots.
1880 over 1880.....	90.08	146.53	41.54	70.98	157.65	216.80	65.36	198.25
1881 over 1880.....	13.47	21.58	8.87	13.54	10.74	29.06	11.62	19.74
1882 over 1881.....	12.48	10.81	10.40	18.85	14.04	20.00	24.94	15.88
1883 over 1882.....	6.88	5.34	4.87	7.18	6.28	8.86	11.34	8.95
1884 over 1883.....	3.45	2.10	1.00	12.07	6.25	5.57	13.61	6.87
1885 over 1884.....	7.52	2.00	6.50	10.83	8.03	4.18	3.43	8.61
1886 over 1885.....	7.38	14.50	4.44	8.81	10.51	18.08	4.00	13.71
1887 over 1886.....	11.37	20.85	1.17	14.79	21.64	24.93	3.61	30.71
1888 over 1887.....	13.85	13.43	16.17	11.66	11.89	1.66	18.21	6.36
1889 over 1888.....	9.20	15.45	5.21	10.33	12.55	18.20	7.05	13.95
1888 over 1880.....	7.09	16.70	15.08	1.40	19.34	27.01	11.89	31.18

α Decrease.

WEAK YEARS IN THE PROGRESSION.—That the progression should have been reversed in 1888 was due not so much to a falling off in the incurred debt as it was to the large increase of incurred debt in 1887. This will appear upon comparing 1888 with 1886. The weakest period of the progression appears in years of financial depression, 1883–1885.

From the first to the last year of the decade the total number of mortgages placed on acres and lots increased 90.68 per cent; the amount, 146.53 per cent. In case of mortgages on acres the number increased 41.54 per cent; the amount, 70.98 per cent. In the case of mortgages on lots, the number increased 157.65 per cent; the amount, 216.80 per cent. The number of acres covered increased 65.36 per cent; the number of lots increased 198.25 per cent.

MORTGAGES NOT STATING AMOUNT OF DEBT.—In Table 104 it will be noticed that 18,596 mortgages not stating the amount of debt secured by them were made during the decade. These mortgages are 0.20 of 1 per cent of the 9,536,343 mortgages, which constitute the entire number made during that time. Many of these mortgages, especially in the New England states, were made to secure the support of parents or other persons for life, upon the transfer of a farm or other real estate, usually to a son.

Other mortgages in this class were made to secure future advancements, and the special agents could not determine the amount of the possible debt; other mortgages were conditioned upon the payment of "certain promissory notes" of certain date, the amount of the debt not being specified even as a "consideration"; in still other cases, it was ascertained that the amount of the debt had been omitted from some of these mortgages through carelessness or knavery.

REVIEW OF THE STATES.—Attention may now be directed to the state summaries in Table 104, and, in connection with these, to the county details of Table 105. In Alabama the large increase in the amount of incurred debt in 1887 was concurrent with the development of mines and manufactures, and the incidental urban growth. The mortgage movement reached a climax in that year, from which time a diminishing progression

followed. In Jefferson county, containing the city of Birmingham, the incurred mortgage debt of the 10 years was 28.91 per cent of the amount incurred in the whole state.

The summary for Arizona displays the irregularities that are found where the number of mortgages made is small and where financial interests are not sufficiently diversified to produce regularity in the making of mortgages.

In California, Los Angeles and San Francisco counties contributed 28.79 per cent to the amount of mortgage debt incurred during the decade. In the former county there was a land boom of great proportions from 1886 to 1889, speculation was rife, and prices went far above the point at which they could be maintained. While they were thus inflated mortgages were placed on the land, often for amounts larger than the value of the land after the collapse of the boom.

The progressiveness of the mortgage movement in Colorado is due chiefly to the growth of Denver, in Arapahoe county, in which was incurred 48.53 per cent of the mortgage debt that was incurred in the state.

More than four-fifths (81.92 per cent) of the debt incurred in Delaware was incurred in Newcastle county, containing the city of Wilmington, and nearly the entire debt placed on lots (92.14 per cent) was incurred in that county.

Speculation in land values is apparently responsible for a considerable proportion of the increase in the amount of incurred mortgage debt in the District of Columbia.

In Cook county, Ill., containing Chicago, was incurred 48.72 per cent of the mortgage debt incurred in the state during the decade. The great agricultural states of Illinois, Iowa, Kansas, Missouri, and Nebraska have been of public interest for some years on account of their farm mortgages and the complaints of the farm debtors that the interest charge was becoming too great a burden to bear. Kansas has been more prominent than any other state in this respect.

In Maryland, the principal city, Baltimore, contributed 45.45 per cent to the debt incurred in the state within the period under review.

In Massachusetts, Suffolk county, containing Boston, contributed 38.08 per cent to the state total.

In Minnesota, Hennepin and Ramsey counties, containing, respectively, the cities of Minneapolis and St. Paul, contributed 53.96 per cent to the state total.

A considerable proportion of the mortgage debt incurred in the United States from 1880 to 1889 was clearly due to speculation in land values, the speculators usually being men who operated largely on credit, so that they needed to advance but a fraction of the value of the land bought by them.

In St. Louis city, and Jackson county, containing Kansas city, in Missouri, there was incurred 50.12 per cent of the debt incurred in that state. There was much speculation in land values in Kansas city during the latter half of the decade.

The rapid growth of the cities of Omaha, in Douglas county, and Lincoln, in Lancaster county, Neb., has contributed to the debt incurred in that state, the percentage of the state's incurred debt found in these counties being 26.76.

In New Jersey the mortgage debt incurred on account of cities is prominent. In Essex county, containing Newark, and Hudson county, containing Jersey city, the incurred debt is 35.82 per cent of the debt incurred in the state during the decade.

In the association of mortgages with cities, New York is the most conspicuous state in the Union. No other state incurred as much mortgage debt as New York did; the amount for the 10 years was \$2,276,932,371, or 18.83 per cent of the amount incurred in the United States during the same time. The debt incurred in New York city, which is coterminous with the county of the same name, was 53.68 per cent of the debt incurred in the state, and 10.11 per cent of the debt incurred in the United States. In 8 counties the incurred debt was 80.76 per cent of the state's incurred debt, and 15.20 per cent of the debt incurred in the United States during the 10 years. These counties are Erie, containing Buffalo; Kings, containing Brooklyn; Monroe, containing Rochester; New York; Onondaga, containing Syracuse; Queens, suburban to Brooklyn; Rensselaer, containing Troy, and Westchester, suburban to New York city.

Philadelphia, coterminous with the county of the same name, and Allegheny county, containing Allegheny and Pittsburg, contributed 37.67 per cent to the debt incurred in Pennsylvania within the 10 years. The number of mortgages stating amount of debt made in that state, 1,038,608, was greater than the number made in any other state, and is 10.91 per cent of the number made in the United States. The situation that was found in Pennsylvania was peculiar, owing to the confessions of judgment that are so prevalent there. These become a lien on the real estate of the debtor for a term of 5 years, when they become void unless renewed. It is probable that the statistics of Pennsylvania include many judgments confessed by debtors who had no real estate; that some are included is known. It was impracticable to exclude such judgments, and they were necessarily taken along with those that were confessed by real estate owners.

The influence of industrial expansion on the debt incurred in Tennessee will be noticed upon referring to the counties of Davidson, containing Nashville; Hamilton, containing Chattanooga; Knox, containing Knoxville, and Shelby, containing Memphis. These 4 counties contributed 56.68 per cent of the mortgage debt incurred in the state during the 10 years.

In Washington, King county, containing Seattle, contributed 24.44 per cent to the state total.

The number of acres covered by the mortgages made in 1886 in Wyoming exceeds the number of the assessed acres of that year, for the reason that previous to the summer of that year the surveyed lands granted to railroad companies upon which a patent had not been issued could not be assessed, while they were more or less mortgaged by purchasers from railroad companies.

The large amount of mortgage debt incurred in some states, especially in the west, is partly due to the fact that the laws governing the collection of debts exempt so much of the debtor's property from seizure under execution that farmers and others can not obtain credit without giving a mortgage security.

THE DISTRIBUTION OF MORTGAGES BY GEOGRAPHICAL DIVISIONS.—The following shows the composition of the geographical divisions into which the United States is divided by the Census Office:

North Atlantic division—Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, and Pennsylvania.

South Atlantic division—Delaware, Maryland, District of Columbia, Virginia, West Virginia, North Carolina, South Carolina, Georgia, and Florida.

North Central division—Ohio, Indiana, Illinois, Michigan, Wisconsin, Minnesota, Iowa, Missouri, North Dakota, South Dakota, Nebraska, and Kansas.

South Central division—Kentucky, Tennessee, Alabama, Mississippi, Louisiana, Texas, Indian territory (a), Oklahoma (a), and Arkansas.

Western division—Montana, Wyoming, Colorado, New Mexico, Arizona, Utah, Nevada, Idaho, Alaska (a), Washington, Oregon, and California.

Table 104 has been condensed to the geographical divisions above mentioned to make Table 5, and the total lines of this table have been converted into percentages in Table 6.

a Not included in this report.

TABLE 5.—NUMBER AND AMOUNT OF REAL ESTATE MORTGAGES MADE AND NUMBER OF ACRES AND LOTS COVERED, 1880 TO 1889, BY YEARS AND BY GEOGRAPHICAL DIVISIONS.

GEOGRAPHICAL DIVISIONS AND YEARS.	MORTGAGES STATING AMOUNT OF DEBT.						NUMBER OF ACRES COVERED BY ALL MORTGAGES ON ACRES.			Number of lots covered by all mortgages on lots.	NUMBER OF MORTGAGES NOT STATING AMOUNT OF DEBT.		
	Total.		On acres.		On lots.		Total.	Stated.	Estimated.		Total.	On acres.	On lots.
	Number.	Amount.	Number.	Amount.	Number.	Amount.							
The United States.	9,517,747	\$12,094,877,793	4,747,078	\$4,896,771,112	4,770,669	\$7,198,106,681	622,855,091	581,054,962	41,800,129	8,027,031	18,596	11,190	7,406
1880.....	648,143	710,888,504	370,984	342,566,477	272,150	308,323,027	42,743,013	39,324,369	3,418,644	423,055	1,581	981	603
1881.....	801,319	861,910,420	403,823	388,916,060	325,875	473,373,363	47,708,253	44,084,858	3,923,395	511,811	1,802	1,087	715
1882.....	820,809	1,035,535,000	440,250	402,233,046	374,559	573,281,954	59,005,560	55,571,657	4,033,630	500,552	2,130	1,316	814
1883.....	877,317	1,090,857,825	408,004	495,433,962	409,313	595,423,863	66,302,193	62,014,457	4,347,736	640,935	2,061	1,168	833
1884.....	907,581	1,113,804,603	472,676	485,188,747	434,905	628,615,850	63,963,836	59,847,100	4,110,780	694,584	1,683	1,027	656
1885.....	975,820	1,136,007,726	503,461	481,167,100	472,416	654,900,617	66,155,151	61,772,821	4,382,330	754,306	1,830	1,128	702
1886.....	1,047,851	1,300,808,911	525,769	523,576,084	522,982	777,232,827	68,810,143	64,413,612	4,396,531	837,856	1,698	1,032	666
1887.....	1,167,005	1,571,982,605	531,925	600,997,068	635,080	970,985,597	71,327,007	66,931,945	4,395,062	1,121,304	1,994	1,187	707
1888.....	1,277,317	1,618,044,850	499,080	530,912,834	623,515	987,182,022	65,471,532	61,020,410	4,444,092	1,125,304	1,875	1,130	745
1889.....	1,228,323	1,752,568,274	525,091	585,729,719	701,220	1,166,838,555	70,678,257	66,036,397	4,611,860	1,282,334	2,093	1,134	905
North Atlantic.	2,487,400	4,819,223,581	676,072	820,354,743	1,810,818	3,989,868,838	47,695,131	24,649,745	23,045,386	2,538,277	4,431	2,449	1,982
1880.....	185,070	300,680,303	66,517	78,859,704	118,553	222,335,500	4,896,482	2,664,892	2,231,590	160,104	402	216	186
1881.....	198,590	365,084,537	64,012	76,094,512	134,578	288,900,025	4,750,384	2,588,003	2,161,782	185,450	415	200	209
1882.....	210,871	420,327,296	60,567	86,397,128	149,804	342,930,168	4,870,410	2,497,556	2,402,854	204,290	612	396	216
1883.....	231,810	484,029,623	71,153	89,259,773	160,557	345,869,890	4,947,077	2,473,048	2,474,029	221,063	470	220	250
1884.....	245,516	451,190,400	69,536	84,191,038	175,980	397,008,883	4,601,256	2,207,841	2,423,415	211,358	363	205	153
1885.....	260,310	462,765,806	70,171	82,547,756	190,139	380,217,550	4,606,235	2,320,250	2,375,976	260,702	370	198	178
1886.....	262,763	510,502,556	67,009	79,855,792	195,144	430,640,764	4,800,015	2,610,263	2,249,752	277,923	354	172	182
1887.....	273,704	569,537,730	66,524	83,297,800	212,180	486,230,930	4,558,812	2,326,163	2,232,679	297,465	469	293	187
1888.....	287,748	611,858,723	64,736	82,499,187	223,012	529,350,535	4,799,282	2,607,841	2,191,441	312,010	535	343	192
1889.....	317,618	683,020,039	66,847	86,857,015	250,771	590,771,124	4,624,548	2,322,680	2,301,868	364,101	435	211	224
South Atlantic.	620,400	600,558,768	363,707	284,568,071	250,093	322,050,697	67,021,636	63,857,091	3,164,545	354,431	2,351	1,597	754
1880.....	30,204	34,304,824	22,066	17,738,943	14,138	10,655,881	3,964,230	3,740,378	214,852	18,242	211	109	102
1881.....	43,444	42,710,565	26,787	21,588,789	19,037	21,127,770	4,702,940	4,547,725	215,215	21,606	224	125	93
1882.....	49,780	49,449,702	30,680	25,310,760	19,097	24,136,338	5,029,420	5,765,588	203,898	25,704	234	162	72
1883.....	50,944	63,020,940	34,815	32,765,879	22,129	30,261,961	8,419,354	8,112,409	300,045	30,143	216	164	62
1884.....	62,171	59,414,667	37,973	20,803,998	24,198	29,610,669	7,043,280	7,746,623	297,057	32,375	103	131	62
1885.....	60,434	62,114,248	42,593	30,557,181	26,841	31,557,117	7,300,289	7,029,666	509,623	37,002	264	195	69
1886.....	70,866	65,718,804	42,087	29,978,011	28,770	35,740,793	7,079,283	6,729,467	340,810	39,806	216	164	52
1887.....	74,555	73,020,469	43,235	32,436,261	32,320	40,584,215	7,000,828	6,627,996	372,832	46,399	245	180	55
1888.....	73,946	69,331,079	40,099	28,769,792	33,937	40,674,287	6,010,636	6,265,167	345,469	46,533	225	167	58
1889.....	83,050	87,371,470	44,453	35,671,600	38,597	51,799,870	8,082,370	8,284,072	398,298	56,391	320	200	129
North Central.	5,003,184	4,767,404,237	2,869,314	2,646,717,933	2,133,870	2,120,686,399	287,615,926	233,407,899	4,208,027	3,757,537	9,313	5,277	4,036
1880.....	344,094	281,091,000	232,166	185,944,360	111,928	95,147,597	21,823,616	21,480,559	337,057	187,009	768	406	272
1881.....	391,820	343,354,366	251,036	219,664,955	140,793	123,689,411	23,780,955	23,403,472	376,583	208,242	938	571	307
1882.....	441,502	411,733,190	274,433	254,583,304	167,069	167,149,706	26,060,390	20,248,860	411,530	280,113	1,045	585	460
1883.....	463,552	432,245,842	280,863	264,302,855	182,689	197,412,988	27,025,988	23,360,612	431,024	305,030	1,058	602	466
1884.....	475,495	430,013,270	280,567	261,582,926	188,928	174,430,344	30,405,075	30,027,690	377,385	323,006	896	612	384
1885.....	517,938	458,567,089	308,885	271,902,630	208,593	186,064,450	31,984,750	31,587,647	397,103	348,806	937	544	393
1886.....	572,207	545,514,481	328,725	302,858,163	243,482	242,056,318	33,904,878	33,475,187	420,691	422,211	870	505	365
1887.....	632,181	655,440,114	331,590	324,068,274	210,591	331,371,840	32,882,385	32,403,993	478,362	560,076	950	503	447
1888.....	668,116	606,391,074	290,716	273,675,103	278,400	292,715,971	28,883,998	28,433,568	449,890	529,203	874	440	425
1889.....	595,820	637,053,034	294,883	287,635,200	301,487	349,417,774	28,930,707	28,414,935	515,832	544,641	977	520	457
South Central.	848,294	888,203,130	567,726	578,008,098	280,568	300,954,441	140,993,735	143,854,540	6,199,105	486,000	2,261	1,732	520
1880.....	51,861	45,956,951	37,598	30,311,438	14,293	15,645,513	7,468,800	7,027,064	441,736	24,120	180	146	24
1881.....	64,193	58,389,453	45,039	39,325,209	18,254	19,069,249	9,769,152	9,265,065	528,087	30,356	207	166	41
1882.....	72,650	73,838,007	53,003	53,323,472	19,647	20,515,195	10,790,909	10,192,450	537,860	33,437	214	160	54
1883.....	80,958	89,166,499	67,848	60,669,020	23,110	22,539,479	18,944,525	18,380,707	603,758	39,260	229	187	42
1884.....	78,161	82,432,693	53,221	56,278,854	24,940	26,163,899	14,353,472	13,789,207	507,205	41,218	215	171	44
1885.....	81,505	79,526,477	56,139	53,040,005	25,860	26,485,872	14,821,060	14,212,373	608,087	43,890	225	182	53
1886.....	90,101	91,053,512	60,080	57,984,779	30,021	33,068,733	15,821,069	15,139,901	681,168	49,058	237	178	61
1887.....	105,250	125,384,749	65,310	70,092,978	30,940	30,201,771	16,796,885	16,047,979	698,906	70,431	271	207	64
1888.....	103,150	111,798,193	64,766	68,954,382	38,394	42,843,811	16,559,404	15,836,848	722,550	68,759	216	155	61
1889.....	120,465	130,687,000	73,822	82,333,961	46,643	54,353,039	18,765,068	17,965,880	799,182	86,465	257	182	75
Western.	558,370	1,013,427,068	269,659	557,881,062	288,720	455,540,300	70,528,063	65,285,687	5,242,076	890,177	240	135	105
1880.....	25,914	48,765,460	12,637	30,217,933	13,277	18,537,527	4,689,885	4,396,476	193,409	33,871	23	14	9
1881.....	31,711	54,775,593	16,118	32,272,001	15,593	22,502,902	4,691,722	4,279,994	311,728	40,951	14	9	6
1882.....	37,600	71,186,295	18,558	42,038,288	18,042	28,548,007	5,815,136	4,897,593	417,027	53,008	25	13	12
1883.....	44,053	77,758,020	23,925	47,042,435	20,728	29,816,485	5,690,025	5,121,645	568,390	54,528	28	15	13
1884.....	46,238	84,744,504	25,879	53,331,973	20,859</								

TABLE 6.—PERCENTAGE OF NUMBER AND OF AMOUNT OF REAL ESTATE MORTGAGES MADE AND OF NUMBER OF ACRES AND LOTS COVERED, 1880 TO 1889, BY GEOGRAPHICAL DIVISIONS.

GEOGRAPHICAL DIVISIONS.	MORTGAGES STATING AMOUNT OF DEBT.						FOR NUMBER MORTGAGED.	
	Total.		On acres.		On lots.		For acres.	For lots.
	For number.	For amount.	For number.	For amount.	For number.	For amount.		
The United States	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
North Atlantic	26.13	39.85	14.26	16.94	37.96	55.43	7.66	31.62
South Atlantic	6.52	5.01	7.66	5.81	5.38	4.47	10.76	4.42
North Central	52.57	39.42	60.44	54.05	44.73	29.46	46.18	46.81
South Central	8.91	7.34	11.96	11.81	5.88	4.31	24.08	6.06
Western	5.87	8.38	5.68	11.39	6.05	6.33	11.32	11.09

GEOGRAPHICAL DISTRIBUTION OF MORTGAGES.—The number and amount of mortgages made during the decade are distributed to the different geographical divisions as follows by percentages: North Atlantic, number of mortgages, 26.13 per cent; amount, 39.85 per cent. South Atlantic, number of mortgages, 6.52 per cent; amount, 5.01 per cent. North Central, number of mortgages, 52.57 per cent; amount, 39.42 per cent. South Central, number of mortgages, 8.91 per cent; amount, 7.34 per cent. Western, number of mortgages, 5.87 per cent; amount, 8.38 per cent.

GEOGRAPHICAL DISTRIBUTION OF MORTGAGES ON ACRES.—The distribution of mortgages on acres to the different groups of states is as follows: North Atlantic division, number of mortgages, 14.26 per cent; amount, 16.94 per cent. South Atlantic, number of mortgages, 7.66 per cent; amount, 5.81 per cent. North Central, number of mortgages, 60.44 per cent; amount, 54.05 per cent. South Central, number of mortgages, 11.96 per cent; amount, 11.81 per cent. Western, number of mortgages, 5.68 per cent; amount, 11.39 per cent.

GEOGRAPHICAL DISTRIBUTION OF MORTGAGES ON LOTS.—With respect to the mortgages on lots made during the decade, the distribution is stated thus: North Atlantic division, number of mortgages, 37.96 per cent; amount, 55.43 per cent. South Atlantic, number of mortgages, 5.38 per cent; amount, 4.47 per cent. North Central, number of mortgages, 44.73 per cent; amount, 29.46 per cent. South Central, number of mortgages, 5.88 per cent; amount, 4.31 per cent. Western, number of mortgages, 6.05 per cent; amount, 6.33 per cent.

GEOGRAPHICAL DISTRIBUTION OF ACRES AND LOTS MORTGAGED.—The acres and lots covered by mortgages during the decade are apportioned to the geographical divisions as follows by percentages: North Atlantic, number of acres, 7.66 per cent; number of lots, 31.62 per cent. South Atlantic, acres, 10.76 per cent; lots, 4.42 per cent. North Central, acres, 46.18 per cent; lots, 46.81 per cent. South Central, acres, 24.08 per cent; lots, 6.06 per cent. Western, acres, 11.32 per cent; lots, 11.09 per cent.

THE MORTGAGE MOVEMENT BY GEOGRAPHICAL DIVISIONS.—No table has been prepared to show the mortgage movement by geographical divisions with the detail that is presented in Tables 106 and 107, but Table 28 has been prepared to show the increase of the mortgages made in 1889 over those made in 1880 by states and geographical divisions. This table is presented upon a subsequent page in connection with the subject of "Increase of mortgage debt", and reference may be made to that table and the accompanying comment.

THE SOUTH.—It appears from the foregoing distribution by geographical divisions that the principal portion of the mortgage debt incurred during the decade, namely, 79.27 per cent, was incurred in the North Atlantic and North Central states. The southern states form a homogeneous group quite unlike the other states of the Union, especially the great industrial and agricultural states of the north. The farmer's best security is a lien on the cotton or tobacco crop; after that, personal property is preferred by creditors. The farm land market is inactive and this keeps down the amount of debt due to the securing of purchase money.

The real estate of the south is not valuable enough to permit the incurring of a great amount of mortgage indebtedness; the true value of the taxed real estate of the state of New York is 91.31 per cent of the true value of the taxed real estate of the South Atlantic and South Central divisions.

Before the civil war the southern farmers almost invariably owned their farms and were creditors, but at the close of the war large farms could not be cultivated as formerly for want of equipment, and a subdivision into tenancies was the only course. The farmers who owned the farms that they cultivated, the landlords and their tenants, had to obtain from merchants the supplies of food, clothing, and farm equipment that were needed, and this on credit, giving in return pledges of the crop to come, out of which the debts were to be paid; and the tenants, even more dependent than their former masters, adopted the same system and lived on their share of the future crop. The system thus begun has continued without much interruption to the present time (1890).

The equivalent of the principal portion of the cotton or tobacco crop is often consumed by the farmers and tenants before it is harvested. Merchants do not like farm land as security for advances, and prefer crops, mules,

horses, cattle, and other personal property which can readily be converted into money. The farm land is accepted as security chiefly for arrearages of debts, or when personal property can not be offered. This is one reason why mortgages on southern farms are so few.

A large portion of the farm tenants of the south, who are mostly negroes and the poorest class of whites, are so dependent upon the merchant who advances their supplies that he is often called upon to pay their taxes and bury their dead, as well as to feed and clothe them and buy mules for them.

THE MORTGAGE MOVEMENT WITH REFERENCE TO CITIES OF 100,000 POPULATION AND OVER.—Such an intimate relationship between urban growth and the mortgage movement has been discovered in this investigation that it is desirable to present many of the results for counties containing the larger cities. The county is the geographical unit of tabulation, and therefore the results can not be presented for cities. The large cities, however, determine the character of the results in the counties in which they are situated, so that any conclusions that may be made for the counties are substantially the conclusions applicable to the cities.

The counties that have been selected in the making of Table 7 are those that contain cities of 100,000 population and over. The figures for these counties have been copied from Table 2, and the figures for the states outside of these counties have been obtained by subtracting such county figures from the state totals. There are 28 cities containing a population of 100,000 and over, and these are situated in the following 18 states and 27 counties, including the District of Columbia: (a)

COUNTIES CONTAINING CITIES OF 100,000 POPULATION AND OVER.

STATES AND COUNTIES.	Cities.	STATES AND COUNTIES.	Cities.
California: San Francisco	San Francisco.	Missouri: Jackson	Kansas city. St. Louis.
Colorado: Arapahoe.....	Denver.	Nebraska: Douglas	Omaha.
District of Columbia.....	Washington.	New Jersey: Essex.....	Newark. Jersey city.
Illinois: Cook	Chicago.	New York: Essex.....	Buffalo. Brooklyn. Rochester. New York.
Indiana: Marion	Indianapolis.	Ohio: Cuyahoga.....	Cleveland. Cincinnati.
Kentucky: Jefferson	Louisville.	Pennsylvania: Allegheny.....	Allegheny. Pittsburg. Philadelphia.
Louisiana: Orleans	New Orleans.	Rhode Island: Providence	Providence.
Maryland: Baltimore city	Baltimore.	Wisconsin: Milwaukee	Milwaukee.
Massachusetts: Suffolk	Boston.		
Michigan: Wayne	Detroit.		
Minnesota: Hennepin.....	Minneapolis.		
Ramsey.....	St. Paul.		

Table 8 shows the percentage of increase of number and amount of mortgages from year to year during the decade in the United States outside of the before mentioned 27 counties, and for those parts of the 18 states in which 26 of the 27 counties are situated (the District of Columbia being omitted) that lie outside of the 26 counties, and for the total of the 27 counties.

These tables show to what extent the progressiveness of the mortgage movement in this country has been due to the growth of cities. In the United States, minus the 27 counties referred to, the number of mortgages made increased 75.64 per cent from 1880 to 1889, and their amount increased 109.78 per cent during the same time. In those parts of the 18 states containing 26 of the 27 counties (not including the District of Columbia) that lie outside of the 26 counties the increase of number of mortgages from 1880 to 1889 was 60.74 per cent; of amount, 82.39 per cent; and in the 27 counties the increase of number of mortgages from the first to the last year of the decade was 197.52 per cent; of amount of debt incurred under them, 234.75 per cent.

The highest percentages of increase in this table are for mortgages on lots in the 27 counties; the increase in the number of mortgages from the first to the last year of the decade was 207.61 per cent; in amount of debt incurred under them, 236.26 per cent; in the number of lots covered, 244.74 per cent.

^aThe statistics presented for Washington, D. C., in this report are for the whole District of Columbia. While Baltimore, Md., and St. Louis, Mo., are not situated in counties, these two cities and the District of Columbia are included in the 27 counties, for convenience of expression.

REAL ESTATE MORTGAGES.

TABLE 7.—NUMBER AND AMOUNT OF REAL ESTATE MORTGAGES MADE AND NUMBER OF ACRES AND LOTS COVERED, 1880 TO 1889, WITH SEPARATION OF 27 COUNTIES CONTAINING THE 28 CITIES OF 100,000 POPULATION AND OVER FROM STATE TOTALS, BY YEARS.

CIVIL DIVISIONS AND YEARS.	MORTGAGES STATING AMOUNT OF DEBT.						NUMBER MORTGAGED.	
	Total.		On acres.		On lots.		Acres.	Lots.
	Number.	Amount.	Number.	Amount.	Number.	Amount.		
The United States (minus 27 counties).....	8,005,405	\$7,801,521,605	4,070,026	\$4,095,869,195	3,320,379	\$3,165,652,410	619,214,846	5,471,011
1880.....	563,807	501,820,206	365,544	332,695,220	198,263	169,124,980	42,470,063	302,537
1881.....	635,303	592,473,243	397,802	375,325,287	237,071	217,147,956	47,404,141	364,604
1882.....	709,921	699,644,340	430,575	447,687,218	270,346	251,977,128	59,271,582	413,794
1883.....	750,938	751,000,302	461,388	479,306,437	295,550	272,353,865	66,031,847	453,756
1884.....	776,822	751,333,077	460,430	471,601,952	309,892	279,731,125	63,654,461	484,028
1885.....	830,810	752,270,864	466,748	464,957,370	334,071	287,313,494	65,833,010	523,754
1886.....	872,034	814,985,898	518,000	499,153,270	354,025	315,832,628	68,455,874	568,531
1887.....	951,641	980,057,014	522,054	562,303,680	428,687	417,659,234	70,832,230	753,848
1888.....	917,774	904,566,575	491,121	507,087,084	420,653	457,409,491	65,046,050	702,190
1889.....	900,286	1,052,709,180	516,365	555,690,671	473,921	497,012,569	70,215,577	843,079
Total for 18 states (α) (minus 26 counties).....	5,010,387	5,225,767,970	2,684,180	2,967,922,371	2,326,207	2,257,845,569	263,770,230	3,598,296
1880.....	380,864	363,402,172	233,340	234,057,280	147,524	129,434,933	21,017,288	219,793
1881.....	421,850	425,563,733	246,345	260,714,209	175,514	164,849,524	23,381,850	261,291
1882.....	464,052	488,785,809	267,749	299,061,788	196,303	180,724,021	25,472,059	289,438
1883.....	480,464	508,212,263	270,744	310,682,332	209,720	197,629,931	20,666,986	308,911
1884.....	480,759	504,546,863	265,748	300,120,814	221,011	204,417,049	27,284,002	332,439
1885.....	514,340	460,419,305	277,081	280,880,657	237,268	200,538,648	27,051,905	356,333
1886.....	521,037	520,815,385	280,732	300,602,007	240,905	220,213,818	27,328,525	362,788
1887.....	567,502	613,643,598	282,719	333,435,403	284,783	280,268,135	28,640,075	469,599
1888.....	560,708	638,310,756	269,809	368,537,789	290,809	320,772,067	27,230,255	475,149
1889.....	612,193	662,978,086	289,913	330,821,013	322,280	332,157,073	20,097,204	532,505
The 27 counties.....	1,512,842	4,233,356,188	71,052	200,001,917	1,441,290	4,032,454,271	3,640,245	2,559,623
1880.....	79,336	209,068,268	5,440	9,871,251	73,866	190,197,047	272,960	127,418
1881.....	93,904	271,846,186	6,000	13,020,779	87,901	258,225,407	304,109	150,267
1882.....	110,888	335,890,054	6,075	14,585,828	104,213	321,304,829	334,074	182,534
1883.....	120,379	339,197,523	6,616	16,127,525	113,763	323,069,098	330,346	166,179
1884.....	131,259	362,471,626	6,240	13,566,705	125,013	348,884,731	300,425	204,659
1885.....	145,001	383,796,862	6,656	16,209,730	138,345	367,587,123	322,141	230,642
1886.....	175,817	485,823,013	7,760	24,422,814	168,057	461,400,199	384,200	280,325
1887.....	215,364	591,924,751	8,971	38,598,388	200,393	553,336,363	494,768	367,456
1888.....	204,857	553,478,281	7,959	23,845,750	196,398	520,632,531	425,473	363,114
1889.....	236,037	699,859,094	8,729	30,033,048	227,308	669,826,046	462,080	439,255
CALIFORNIA.								
The State (minus San Francisco county).....	219,547	447,624,303	123,356	312,013,626	96,191	135,610,877	31,714,034	265,324
1880.....	11,566	20,472,313	6,949	14,095,890	4,617	5,776,423	1,856,002	13,476
1881.....	13,977	26,040,036	9,020	19,453,600	4,957	6,586,846	2,589,693	13,364
1882.....	14,817	29,808,338	9,523	23,009,908	5,294	6,708,430	2,823,214	14,732
1883.....	16,229	33,017,256	10,699	26,080,864	5,590	7,236,392	2,851,447	14,195
1884.....	18,494	34,944,805	12,048	27,214,721	6,446	7,730,084	3,033,804	20,454
1885.....	20,007	34,854,863	13,001	26,230,652	7,906	8,015,211	3,096,133	19,492
1886.....	22,493	43,532,871	13,094	31,823,884	9,399	11,698,087	3,872,952	23,037
1887.....	26,183	85,237,150	18,320	57,465,890	17,853	27,771,290	4,772,821	45,848
1888.....	33,195	74,158,582	15,594	44,363,006	17,691	29,855,576	3,773,730	52,689
1889.....	31,686	64,658,059	16,108	41,626,121	16,578	23,631,938	3,544,748	50,260
San Francisco (San Francisco).....	20,041	95,079,751	23	110,522	26,018	94,969,229	804	66,679
1880.....	1,402	4,635,101	2	320	1,400	4,634,781	320	1,667
1881.....	1,551	5,905,198	3	27,500	1,548	5,878,698	80	4,425
1882.....	1,728	7,293,771	1	7,000	1,727	7,286,771	35	4,955
1883.....	2,116	7,740,184	1	700	2,115	7,739,484	35	5,931
1884.....	2,579	9,904,102	3	18,260	2,576	9,885,932	63	6,159
1885.....	3,005	9,247,418	3	10,142	3,002	9,237,276	52	7,194
1886.....	2,791	8,014,269	2	17,000	2,789	8,597,269	24	6,714
1887.....	3,019	10,917,429	2	20,000	3,017	10,897,429	10	8,614
1888.....	3,457	13,791,306	2	3,100	3,455	13,788,266	70	8,364
1889.....	4,393	17,029,823	4	6,500	4,389	17,023,323	115	10,639

α Containing 26 of the 27 counties, and not including the District of Columbia.

TABLE 7.—NUMBER AND AMOUNT OF REAL ESTATE MORTGAGES MADE AND NUMBER OF ACRES AND LOTS COVERED, 1880 TO 1889, ETC.—Continued.

COLORADO.

CIVIL DIVISIONS AND YEARS.	MORTGAGES STATING AMOUNT OF DEBT.						NUMBER MORTGAGED.	
	Total.		On acres.		On lots.		Acres.	Lots.
	Number.	Amount.	Number.	Amount.	Number.	Amount.		
The State (minus Arapahoe county).....	67,440	\$101,995,298	35,520	\$69,711,707	31,920	\$32,283,591	7,003,610	90,441
1880.....	8,115	0,238,098	1,092	4,422,773	2,023	1,816,225	230,508	4,177
1881.....	3,884	5,818,919	1,380	3,447,940	2,498	2,409,973	378,945	6,871
1882.....	4,870	7,472,111	1,942	4,700,882	2,928	3,771,710	288,840	6,980
1883.....	4,802	8,791,311	2,218	6,484,888	2,584	2,830,023	472,384	5,284
1884.....	5,296	13,070,844	5,181	11,778,533	2,115	1,808,311	905,508	5,371
1885.....	4,391	7,027,459	2,277	5,303,385	2,114	1,724,074	602,195	6,171
1886.....	5,559	6,778,445	2,937	4,603,075	2,021	2,084,470	594,292	5,521
1887.....	8,012	9,832,352	4,238	6,124,080	3,774	3,708,296	707,507	6,005
1888.....	12,730	13,696,940	8,023	8,839,836	4,710	4,857,111	1,208,440	13,349
1889.....	14,773	22,031,913	8,220	13,946,184	6,547	8,685,729	1,509,004	28,712
Arapahoe (Denver).....	50,544	96,189,945	4,210	10,230,006	40,334	85,959,339	598,335	250,050
1880.....	1,790	2,021,060	104	175,143	1,080	2,746,817	0,735	5,708
1881.....	2,804	4,774,008	120	309,340	2,274	8,465,268	15,615	7,188
1882.....	2,955	5,839,020	167	605,225	2,708	5,233,801	18,559	14,980
1883.....	2,718	5,003,158	192	516,342	2,520	4,480,816	23,025	11,559
1884.....	2,440	4,550,320	214	540,809	2,222	4,018,511	29,741	7,744
1885.....	2,306	3,980,128	248	531,278	2,058	3,448,850	81,273	10,381
1886.....	3,135	6,107,897	320	794,134	2,806	5,313,763	53,355	10,142
1887.....	6,900	12,776,540	814	2,206,482	6,086	10,570,058	132,408	40,564
1888.....	11,178	10,631,643	967	2,036,934	10,211	17,594,709	133,740	61,017
1889.....	14,722	31,586,665	1,005	2,514,019	13,667	26,071,746	150,884	84,627

DISTRICT OF COLUMBIA.

The District (Washington).....	34,901	84,566,748	418	2,873,342	34,543	81,693,401	15,793	53,611
1880.....	2,021	3,850,934	24	82,046	1,997	3,768,288	1,240	2,888
1881.....	2,102	4,783,444	20	89,285	2,082	4,694,150	509	3,302
1882.....	2,424	4,979,670	30	84,639	2,394	4,895,631	1,229	3,800
1883.....	2,780	6,089,939	37	174,807	2,749	6,515,672	1,373	4,157
1884.....	2,807	6,271,024	30	237,902	2,828	6,033,722	1,180	4,204
1885.....	3,233	7,363,078	42	170,011	3,191	7,193,067	1,455	5,097
1886.....	4,450	10,290,480	55	344,615	4,395	9,945,865	2,771	6,062
1887.....	4,685	12,137,270	65	841,353	4,620	11,295,917	2,286	7,535
1888.....	4,426	10,824,401	49	373,789	4,387	10,450,613	1,748	6,380
1889.....	5,957	17,375,903	57	474,235	5,900	16,901,698	1,891	9,520

ILLINOIS.

The State (minus Cook county).....	413,132	440,462,827	251,604	632,078,430	161,628	114,384,888	21,404,467	278,473
1880.....	34,370	35,693,792	23,009	28,630,414	10,401	7,057,288	2,003,380	18,086
1881.....	38,831	42,788,800	25,818	33,699,370	13,013	9,170,424	2,353,929	22,290
1882.....	41,812	48,240,794	26,603	36,942,224	15,119	11,298,540	2,256,603	25,471
1883.....	40,606	46,010,870	25,866	35,976,538	14,810	10,934,332	2,208,132	25,453
1884.....	40,016	44,136,700	24,760	33,186,964	15,266	10,949,895	2,122,497	25,611
1885.....	41,186	43,442,432	25,405	32,511,382	15,781	10,091,050	2,134,282	20,447
1886.....	41,790	45,803,178	25,040	34,254,042	16,141	11,048,236	2,170,458	37,408
1887.....	43,707	45,152,332	24,906	31,935,715	18,801	13,216,617	2,086,026	32,083
1888.....	43,202	44,054,889	23,588	30,272,283	19,614	13,782,606	1,945,087	36,256
1889.....	47,552	51,039,091	24,930	34,752,001	22,022	16,286,490	2,118,073	38,102
Cook (Chicago).....	109,117	424,237,113	3,910	24,731,202	195,201	309,505,821	174,452	323,679
1880.....	8,413	17,583,227	354	1,220,423	8,059	16,362,804	16,195	14,107
1881.....	10,680	24,181,231	360	2,074,036	10,320	22,107,195	17,201	18,537
1882.....	13,094	33,288,861	369	1,682,067	13,265	31,006,704	17,023	21,650
1883.....	15,171	32,431,158	345	2,478,663	14,826	29,637,495	14,871	23,000
1884.....	15,985	31,454,368	311	1,693,246	15,074	29,701,122	15,804	24,409
1885.....	18,166	30,777,194	298	1,824,024	17,898	34,953,176	15,370	20,318
1886.....	22,036	48,807,351	365	1,834,794	22,270	46,973,557	15,113	36,007
1887.....	26,245	54,537,966	517	3,233,364	25,728	51,304,602	20,360	42,643
1888.....	29,543	58,452,392	417	2,643,477	29,126	55,808,915	15,930	48,009
1889.....	38,609	80,723,305	580	6,052,198	38,029	80,671,197	26,070	65,870

TABLE 7.—NUMBER AND AMOUNT OF REAL ESTATE MORTGAGES MADE AND NUMBER OF ACRES AND LOTS COVERED, 1880 TO 1889, ETC.—Continued.

INDIANA.

CIVIL DIVISIONS AND YEARS.	MORTGAGES STATING AMOUNT OF DEBT.						NUMBER MORTGAGED.	
	Total.		On acres.		On lots.		Acres.	Lots.
	Number.	Amount.	Number.	Amount.	Number.	Amount.		
The State (minus Marion county)	330,772	\$252,517,181	201,480	\$177,580,852	129,293	\$74,936,329	13,205,800	185,722
1880	25,651	19,506,540	17,032	14,012,118	8,619	4,861,422	1,122,761	12,336
1881	30,557	25,282,497	19,715	18,887,323	10,842	6,395,174	1,321,033	15,560
1882	32,916	26,338,097	20,701	19,378,743	12,215	6,959,354	1,371,362	17,202
1883	33,233	26,256,683	20,804	18,877,754	12,934	7,378,929	1,346,590	17,877
1884	30,088	22,407,659	18,162	15,709,857	11,926	6,757,802	1,193,874	18,200
1885	33,021	24,031,352	20,616	17,391,442	12,405	7,230,910	1,307,825	18,198
1886	31,067	23,208,734	19,220	16,376,538	11,877	6,832,196	1,206,071	16,785
1887	34,702	26,861,874	20,043	17,970,439	14,659	8,891,435	1,202,024	20,708
1888	35,134	25,574,829	19,568	16,473,954	15,629	9,100,876	1,240,793	22,223
1889	44,368	32,388,016	26,179	21,872,084	18,189	10,510,232	1,682,627	26,457
Marion (Indianapolis)	28,155	31,587,763	3,051	4,007,613	25,104	26,080,150	137,263	49,371
1880	1,360	2,049,648	298	403,772	1,071	1,585,876	14,854	2,637
1881	1,703	2,819,780	261	416,510	1,442	2,403,270	11,868	2,541
1882	1,944	2,544,579	315	443,141	1,629	2,101,438	13,548	2,637
1883	2,223	2,017,725	291	499,293	1,932	2,418,432	14,490	2,844
1884	2,248	2,099,519	292	595,264	1,956	2,104,255	13,330	2,299
1885	2,728	2,674,000	313	437,771	2,415	2,236,229	14,934	3,537
1886	2,806	2,732,715	288	403,828	2,518	2,328,887	13,344	4,043
1887	4,056	4,008,493	293	674,822	3,763	3,333,671	11,092	6,066
1888	4,265	4,045,895	293	438,516	3,972	3,607,379	12,301	6,004
1889	4,813	5,105,499	401	594,690	4,412	4,510,809	16,896	6,459

KENTUCKY.

The State (minus Jefferson county)	150,475	131,350,578	96,536	87,701,274	53,939	43,649,304	9,610,394	65,224
1880	11,082	9,320,494	7,787	6,730,555	3,295	2,589,939	732,434	4,074
1881	12,397	10,554,457	8,509	7,497,172	3,888	3,057,285	847,199	4,732
1882	13,557	11,941,872	9,450	8,788,503	4,127	3,153,360	915,085	5,026
1883	14,089	12,719,802	9,510	9,121,101	4,579	3,598,701	951,191	5,261
1884	14,603	13,144,013	9,593	9,004,613	5,010	4,139,400	900,437	5,297
1885	15,962	13,678,013	10,126	9,310,467	5,226	4,361,540	993,247	6,037
1886	14,972	12,070,002	9,470	8,134,239	5,502	4,535,853	950,326	6,452
1887	17,120	14,127,874	10,419	8,650,670	6,707	5,477,204	1,015,343	6,098
1888	17,705	15,156,720	10,727	9,505,742	6,978	5,590,978	1,033,695	6,422
1889	10,592	18,037,241	10,965	10,892,212	8,027	7,145,029	1,211,437	10,064
Jefferson (Louisville)	19,209	41,807,595	1,901	5,708,255	17,308	36,039,340	127,391	21,160
1880	1,397	3,138,239	172	437,987	1,225	2,700,252	13,744	1,852
1881	1,485	3,042,941	180	444,062	1,305	2,598,879	17,495	1,537
1882	1,587	3,825,045	171	402,624	1,416	3,422,421	12,430	1,670
1883	1,446	3,432,014	160	426,781	1,286	3,005,233	10,494	1,533
1884	1,703	3,745,736	166	451,930	1,537	3,293,806	9,935	2,003
1885	1,860	4,099,640	215	655,302	1,645	3,444,338	15,893	1,948
1886	1,951	4,116,316	167	401,904	1,784	3,714,412	11,373	2,161
1887	2,474	5,698,205	209	1,108,382	2,265	4,589,823	14,804	2,077
1888	2,463	4,575,487	216	650,674	2,247	3,924,813	14,798	2,054
1889	2,838	6,084,972	245	738,009	2,593	5,346,963	6,359	2,823

LOUISIANA.

The State (minus Orleans parish)	45,947	82,555,099	35,144	74,028,345	10,803	8,526,754	11,092,128	22,229
1880	3,160	6,288,638	2,410	5,749,197	750	539,551	844,747	1,439
1881	4,001	8,131,722	3,142	7,361,835	849	769,887	1,206,028	1,874
1882	3,773	8,306,053	2,924	7,552,093	849	753,150	1,115,798	1,623
1883	4,351	8,438,747	3,311	7,712,431	1,040	720,310	1,170,537	2,073
1884	3,997	8,293,150	3,029	7,516,293	938	776,857	1,006,063	1,926
1885	4,513	7,091,501	3,428	7,227,309	1,085	764,194	1,197,290	2,304
1886	4,786	8,732,358	3,710	7,923,490	1,070	888,872	1,201,262	2,138
1887	5,247	7,355,279	3,933	6,355,105	1,254	900,214	1,210,330	2,078
1888	5,610	8,019,621	4,232	7,089,976	1,364	1,249,945	1,429,568	2,080
1889	6,443	10,167,363	4,939	8,959,800	1,504	1,207,768	1,607,565	2,229
Orleans (New Orleans)	16,654	42,020,081	42	284,908	16,612	41,735,173	10,184	35,100
1880	1,479	3,942,029	5	25,944	1,474	3,916,085	683	8,477
1881	1,671	4,510,542	2	27,600	1,669	4,482,942	1,970	8,446
1882	1,358	3,666,065	1	20,000	1,357	3,646,065	291	8,336
1883	929	3,037,954	1	7,668	928	3,030,286	370	2,108
1884	1,741	4,255,488	1	20,500	1,740	4,234,938	350	3,505
1885	1,811	4,228,822	9	92,767	1,802	4,136,055	4,197	3,734
1886	2,023	4,681,070	1	3,397	2,022	4,677,712	160	4,014
1887	2,014	4,528,064	3	8,750	2,011	4,519,014	1,161	3,139
1888	1,790	4,827,030	12	29,558	1,778	4,797,472	580	3,477
1889	1,838	4,342,458	7	48,764	1,831	4,293,704	422	3,269

TABLE 7.—NUMBER AND AMOUNT OF REAL ESTATE MORTGAGES MADE AND NUMBER OF ACRES AND LOTS COVERED, 1880 TO 1889, ETC.—Continued.

MARYLAND.

CIVIL DIVISIONS AND YEARS.	MORTGAGES STATING AMOUNT OF DEBT.						NUMBER MORTGAGED.	
	Total.		On acres.		On lots.		Acres.	Lots.
	Number.	Amount.	Number.	Amount.	Number.	Amount.		
The State (minus Baltimore city)	50,175	\$64,139,071	31,545	\$45,000,954	18,630	\$18,623,717	3,145,900	24,300
1880	3,912	4,087,554	2,610	3,462,802	1,302	1,224,692	270,897	1,640
1881	4,422	5,829,940	2,025	4,305,811	1,407	1,524,120	308,454	1,834
1882	4,527	5,707,211	2,370	4,082,869	1,048	1,624,342	295,976	2,074
1883	4,828	6,000,660	3,108	4,800,313	1,720	1,800,863	409,623	2,201
1884	4,927	6,816,375	3,000	4,830,500	1,837	1,985,770	202,485	2,612
1885	5,304	6,007,448	3,371	4,938,075	1,933	1,968,773	337,292	2,687
1886	5,475	6,941,124	3,247	4,632,202	2,128	2,308,832	320,004	2,609
1887	5,378	7,507,509	3,473	5,063,983	2,405	2,443,580	331,351	3,201
1888	5,103	6,389,295	3,182	4,655,554	1,921	1,733,731	301,056	2,424
1889	5,739	6,745,899	3,560	4,836,396	2,170	1,909,503	371,308	2,889
Baltimore city	38,845	53,441,382			38,845	53,441,382		48,238
1880	2,882	3,285,700			2,882	3,285,700		2,603
1881	2,785	4,261,243			2,785	4,261,243		3,314
1882	3,009	4,250,484			3,009	4,250,484		3,787
1883	3,458	4,757,810			3,458	4,757,810		4,200
1884	3,927	5,735,747			3,927	5,735,747		4,814
1885	4,274	5,774,063			4,274	5,774,063		5,091
1886	3,978	5,441,881			3,978	5,441,881		5,085
1887	4,737	6,460,593			4,737	6,460,593		5,703
1888	5,280	6,852,428			5,280	6,852,428		6,205
1889	5,015	6,025,027			5,015	6,025,027		6,480

MASSACHUSETTS.

The State (minus Suffolk county)	205,162	314,810,725	45,158	62,048,028	160,004	251,871,097	1,275,329	140,504
1880	13,200	18,238,007	8,573	9,015,173	6,721	14,223,434	105,324	9,375
1881	15,885	23,056,382	3,709	4,491,047	12,126	19,104,335	112,310	11,080
1882	17,485	26,875,083	4,000	5,082,001	13,425	21,193,062	120,008	12,520
1883	18,069	28,050,805	4,000	5,741,720	14,573	23,209,079	110,081	13,288
1884	20,347	28,461,825	4,458	5,200,570	15,880	23,245,246	132,520	14,096
1885	20,824	31,382,321	4,760	6,804,508	16,044	24,487,813	121,500	16,892
1886	22,308	34,105,789	4,882	6,200,172	17,510	27,600,614	134,540	16,209
1887	23,001	37,655,272	5,075	7,352,232	18,886	30,903,040	139,045	17,303
1888	24,830	40,410,202	5,074	8,157,933	19,762	32,232,269	135,545	18,207
1889	27,514	45,004,492	5,462	9,238,257	22,093	35,826,295	145,140	20,098
Suffolk (Boston)	45,000	193,035,825	78	900,017	44,982	192,060,808	723	40,054
1880	2,010	9,037,526	5	40,440	2,011	9,801,086	15	3,721
1881	3,214	14,105,091	11	118,700	3,203	13,986,931	158	2,815
1882	3,389	10,273,420	8	200,100	3,381	10,067,320	133	2,950
1883	3,802	15,021,592	10	47,200	3,792	15,874,392	39	3,307
1884	4,280	18,130,407	8	59,125	4,278	18,069,282	70	3,878
1885	4,730	10,061,160	10	75,250	4,720	18,985,010	70	4,067
1886	4,044	22,547,377	8	51,598	4,036	22,495,779	88	4,200
1887	5,406	23,022,856	6	108,500	5,400	23,014,356	80	4,405
1888	5,783	24,164,714	5	133,293	5,778	24,031,451	28	5,113
1889	6,824	30,462,082	7	122,781	6,817	30,380,301	27	6,148

MICHIGAN.

The State (minus Wayne county)	414,752	298,885,808	275,085	210,327,473	130,007	88,058,905	10,257,781	210,101
1880	36,712	26,215,995	27,130	20,100,518	9,582	6,115,477	1,830,424	14,031
1881	41,209	31,581,138	20,139	23,651,044	12,070	7,920,404	2,084,516	17,071
1882	44,579	33,728,163	31,801	25,472,692	13,215	8,255,501	2,259,042	19,861
1883	46,000	35,102,839	31,825	25,391,067	15,081	9,711,772	2,392,551	23,145
1884	44,064	31,047,097	20,201	22,077,560	14,763	8,069,537	2,095,680	22,320
1885	41,868	28,153,383	27,348	19,343,940	14,510	8,800,446	1,855,600	21,020
1886	40,833	28,784,155	25,681	20,143,303	14,152	8,640,792	1,816,020	21,120
1887	41,073	28,703,118	25,242	18,865,977	15,831	9,817,141	1,655,021	23,369
1888	37,886	26,272,948	23,177	17,123,216	14,709	9,149,730	1,473,017	22,107
1889	39,642	28,797,029	23,804	18,107,524	15,748	10,029,505	1,675,038	24,521
Wayne (Detroit)	30,101	48,022,818	5,272	6,422,642	30,880	41,600,176	224,778	60,612
1880	2,010	2,920,727	481	447,315	2,138	2,470,412	21,513	3,989
1881	3,058	3,725,038	526	518,902	2,532	3,206,136	22,812	4,598
1882	3,328	4,526,026	576	606,578	2,752	3,919,448	25,118	6,785
1883	3,465	4,285,004	590	576,781	2,875	3,708,223	24,808	6,289
1884	3,813	4,970,634	545	648,150	3,268	4,321,484	23,905	8,064
1885	3,006	4,090,029	528	493,958	3,138	4,106,071	21,022	6,838
1886	3,690	4,892,602	470	593,047	3,220	4,294,555	20,471	7,878
1887	4,133	5,862,880	522	1,017,488	3,601	4,845,401	21,829	8,580
1888	4,174	5,406,169	580	823,570	3,594	4,576,599	23,155	7,337
1889	4,105	6,734,700	454	691,853	3,711	6,042,847	10,125	8,319

TABLE 7.—NUMBER AND AMOUNT OF REAL ESTATE MORTGAGES MADE AND NUMBER OF ACRES AND LOTS COVERED, 1880 TO 1889, ETC.—Continued,

MINNESOTA.

CIVIL DIVISIONS AND YEARS.	MORTGAGES STATING AMOUNT OF DEBT.						NUMBER MORTGAGED.	
	Total.		On acres.		On lots.		Acres.	Lots.
	Number.	Amount.	Number.	Amount.	Number.	Amount.		
The State (minus Hennepin and Ramsey counties).	259,873	\$183,276,121	199,010	\$130,994,914	60,863	\$46,312,107	21,750,110	143,780
1880	19,791	11,688,252	16,700	9,950,059	3,091	1,732,193	1,835,587	5,897
1881	21,801	12,822,549	18,194	10,801,590	3,607	2,020,959	2,016,357	7,104
1882	23,888	14,948,712	19,171	12,121,495	4,717	2,827,306	2,117,720	10,094
1883	22,953	15,573,097	17,812	12,271,329	5,141	3,301,708	1,076,990	9,833
1884	23,994	15,033,491	18,733	11,904,097	5,261	3,729,394	2,012,024	11,610
1885	26,091	17,303,047	21,032	13,918,310	5,059	3,384,737	2,443,740	11,022
1886	28,516	20,085,681	21,822	15,568,080	6,694	4,517,501	2,377,901	15,311
1887	33,013	27,408,366	22,911	18,064,005	10,102	9,344,361	2,403,645	31,789
1888	28,959	22,958,009	20,726	15,317,071	8,233	7,640,938	2,186,020	20,740
1889	30,267	24,855,017	21,909	17,042,067	8,358	7,812,950	2,385,517	20,380
Hennepin (Minneapolis)	68,030	123,340,678	5,194	11,153,778	63,736	112,186,800	247,321	124,756
1880	1,741	1,094,090	413	898,201	1,328	1,506,789	27,121	2,540
1881	2,073	3,838,840	485	702,451	2,188	3,136,389	29,065	4,301
1882	4,098	8,679,444	541	1,058,346	4,457	7,621,098	29,977	10,394
1883	0,687	10,805,739	518	1,173,033	0,169	9,632,706	25,337	13,734
1884	0,700	11,627,038	459	605,589	0,242	11,021,444	22,408	13,634
1885	7,164	11,117,466	414	677,140	6,750	10,440,326	10,777	10,516
1886	10,224	13,073,118	631	1,788,792	9,593	16,284,350	25,700	17,543
1887	11,512	21,279,726	785	2,007,502	10,727	18,312,224	32,148	20,903
1888	8,015	17,142,182	436	757,204	8,179	16,384,978	18,522	18,011
1889	8,016	18,782,040	513	1,025,570	8,103	17,756,470	21,257	13,070
Ramsey (St. Paul)	61,008	91,431,688	1,617	7,020,777	59,391	84,410,911	65,710	95,051
1880	895	1,400,834	88	248,763	807	1,161,071	4,991	1,484
1881	1,594	2,155,119	96	170,319	1,438	1,984,800	5,450	2,634
1882	2,041	3,081,614	148	412,076	2,493	3,568,638	7,999	4,944
1883	3,459	5,293,605	124	239,841	3,335	5,153,764	5,440	7,084
1884	4,048	5,285,599	126	443,954	3,922	4,841,555	4,899	6,014
1885	5,548	7,357,096	170	638,639	5,378	6,719,357	6,304	9,209
1886	10,190	15,580,039	360	1,753,526	9,830	13,833,413	13,939	17,379
1887	15,038	21,612,245	323	1,901,104	15,615	19,851,081	10,069	22,081
1888	7,982	12,304,846	82	468,581	7,880	11,845,765	2,822	11,010
1889	8,793	10,144,481	100	693,014	8,693	15,451,487	3,195	12,292

MISSOURI.

The State (minus Jackson county and St. Louis city).	304,025	207,868,038	257,422	205,073,101	107,203	62,194,937	25,824,009	204,271
1880	27,257	15,012,034	21,347	13,011,056	5,910	2,900,978	2,017,526	11,272
1881	33,678	22,303,504	24,975	17,997,186	8,703	4,336,318	2,430,916	16,711
1882	34,327	24,087,217	25,235	19,202,308	9,092	4,824,909	2,522,429	17,057
1883	37,471	28,995,177	27,068	23,390,039	10,403	5,005,138	2,914,684	20,080
1884	34,889	20,341,148	24,551	20,654,822	10,338	5,086,316	2,456,000	10,218
1885	37,153	27,861,595	26,840	21,762,019	10,313	5,599,570	2,719,356	19,147
1886	37,853	28,370,054	27,732	22,608,289	10,121	5,702,368	2,898,013	18,494
1887	39,772	31,827,212	26,571	23,136,755	13,201	6,690,457	2,630,262	20,674
1888	38,475	29,283,782	24,918	20,826,740	12,557	8,456,983	2,465,550	20,015
1889	43,750	33,384,805	28,183	22,622,971	15,565	10,301,894	2,769,078	20,000
Jackson (Kansas city)	80,797	153,103,170	5,800	28,017,439	74,931	125,085,731	360,470	121,388
1880	2,004	2,222,246	230	331,680	1,774	1,890,566	15,071	9,230
1881	3,144	3,915,918	504	691,783	2,640	3,224,135	35,399	4,741
1882	3,120	4,615,832	494	1,152,060	2,626	3,463,172	35,022	4,423
1883	3,352	4,594,420	503	1,016,218	2,849	3,548,208	36,893	4,510
1884	4,073	5,012,101	457	918,146	3,616	4,093,955	29,349	5,687
1885	6,695	9,900,423	547	1,974,110	6,148	7,926,313	30,289	10,018
1886	14,705	26,114,331	1,027	6,018,554	13,678	20,095,777	53,229	23,617
1887	21,569	46,142,626	1,080	10,066,150	20,489	36,046,476	62,775	33,083
1888	10,376	21,958,049	484	9,892,044	9,892	20,109,905	20,900	15,958
1889	11,759	28,056,318	540	3,969,094	11,219	24,087,224	32,552	17,116
St. Louis city	42,063	116,056,546	499	6,111,040	42,104	109,945,506	8,775	69,891
1880	2,456	6,007,759	84	85,733	2,422	5,922,026	713	4,223
1881	2,313	7,400,560	18	66,931	2,895	7,333,629	240	4,514
1882	3,095	10,712,665	39	227,577	3,056	10,485,088	925	5,876
1883	3,707	10,046,401	47	468,372	3,720	9,578,629	811	5,027
1884	4,084	10,884,393	56	197,894	4,028	10,686,699	685	6,768
1885	4,357	10,465,334	42	168,523	4,315	10,296,811	623	6,786
1886	4,405	10,952,747	66	299,889	4,339	10,652,858	786	7,142
1887	4,954	14,629,859	61	1,642,584	4,893	12,987,275	898	8,469
1888	5,438	15,422,268	67	2,167,972	5,371	13,254,596	1,722	9,029
1889	6,594	19,474,560	69	786,065	6,525	18,688,495	1,366	11,092

A DECADE OF MORTGAGES.

TABLE 7.—NUMBER AND AMOUNT OF REAL ESTATE MORTGAGES MADE AND NUMBER OF ACRES AND LOTS COVERED, 1880 TO 1889, ETC.—Continued.

NEBRASKA.

CIVIL DIVISIONS AND YEARS.	MORTGAGES STATING AMOUNT OF DEBT.						NUMBER MORTGAGED.	
	Total.		On acres.		On lots.		Acres.	Lots.
	Number.	Amount.	Number.	Amount.	Number.	Amount.		
The State (minus Douglas county).....	304,269	\$221,425,691	223,210	\$175,022,423	81,053	\$40,403,268	30,738,001	169,437
1880	16,885	8,688,214	13,934	7,421,710	2,951	1,266,504	1,644,399	5,978
1881	16,164	8,775,127	12,770	7,327,180	3,385	1,417,947	1,527,177	6,303
1882	22,407	13,888,695	18,481	12,141,321	4,016	1,747,174	2,408,343	7,673
1883	24,604	17,297,734	19,686	15,088,858	4,918	2,208,876	2,765,976	9,919
1884	28,364	21,935,204	22,033	19,134,026	6,331	2,801,178	4,311,423	11,918
1885	33,164	24,370,831	23,544	19,417,310	9,620	4,953,521	5,217,229	18,091
1886	40,102	30,065,190	30,006	24,601,338	10,606	5,463,852	5,935,883	18,772
1887	42,096	32,929,659	28,311	24,060,614	13,785	8,800,015	3,731,447	29,039
1888	38,158	29,108,753	25,641	21,105,013	12,517	8,003,140	3,387,797	27,007
1889	42,235	34,369,384	28,811	24,724,323	13,424	9,642,061	5,865,417	33,178
Douglas (Omaha).....	33,003	62,042,607	2,210	6,406,538	31,363	46,536,069	197,680	30,533
1880	643	685,371	185	161,872	458	523,499	20,592	617
1881	830	825,641	217	189,025	613	636,616	20,521	973
1882	1,254	1,441,377	237	295,017	1,017	1,176,360	23,869	1,285
1883	1,487	1,826,160	220	539,617	1,265	1,286,543	22,582	1,783
1884	1,556	1,789,204	194	313,893	1,362	1,475,311	17,681	1,764
1885	2,381	3,160,812	233	402,366	2,148	2,758,506	18,300	2,780
1886	5,201	6,743,343	267	1,110,025	4,934	7,023,418	21,858	6,208
1887	8,171	14,438,479	265	2,152,510	7,906	12,285,969	21,990	9,543
1888	6,674	9,311,114	182	685,301	5,492	8,725,813	14,480	6,870
1889	6,408	10,721,166	201	677,132	6,205	10,044,034	15,720	7,717

NEW JERSEY.

The State (minus Essex and Hudson counties).....	126,253	200,341,965	27,900	62,548,909	98,353	137,793,062	1,748,637	140,245
1880	9,108	13,631,323	2,890	5,717,366	6,209	7,913,957	178,142	8,006
1881	9,975	15,437,210	2,072	6,140,265	7,903	9,287,945	180,410	10,154
1882	11,440	18,860,225	2,943	7,277,048	8,500	11,589,177	179,232	12,839
1883	11,761	18,394,862	2,832	8,804,971	8,929	11,400,891	183,600	12,885
1884	11,592	18,058,985	2,641	5,509,042	8,951	12,549,943	159,549	12,797
1885	12,449	18,042,984	2,760	5,062,950	9,680	12,980,044	190,150	14,030
1886	13,177	21,115,088	2,771	5,687,993	10,406	15,427,095	170,301	15,170
1887	14,371	24,048,826	2,630	6,897,373	11,735	17,751,453	161,477	17,278
1888	15,658	25,401,705	2,799	6,752,659	12,859	18,709,046	160,360	21,778
1889	16,713	20,684,807	2,998	6,600,830	13,715	20,083,971	185,417	20,599
Essex (Newark).....	27,073	63,353,122	937	3,350,024	20,736	60,002,408	24,305	34,259
1880	1,072	3,748,620	99	260,090	1,573	3,482,521	2,526	2,025
1881	1,737	3,918,728	90	376,709	1,647	3,573,019	2,213	2,190
1882	2,100	4,650,402	92	206,721	2,014	4,445,681	2,230	2,446
1883	2,172	4,758,301	87	197,590	2,085	4,560,711	2,065	2,791
1884	2,479	5,731,514	77	255,883	2,402	5,475,631	1,877	2,958
1885	2,731	5,876,924	109	342,601	2,631	5,534,323	2,350	3,462
1886	2,914	6,430,011	59	277,241	2,855	6,161,770	1,287	4,026
1887	3,529	8,465,790	104	390,647	3,425	8,015,143	2,756	4,349
1888	3,917	8,988,385	104	334,209	3,813	8,654,176	3,416	4,949
1889	4,416	10,805,447	125	703,924	4,291	10,101,523	3,570	5,199
Hudson (Jersey city).....	20,606	48,479,009	203	2,830,376	20,404	45,649,233	8,024	33,521
1880	1,033	2,311,144	17	658,742	1,016	1,652,402	741	1,608
1881	1,867	3,031,753	26	492,035	1,841	2,539,718	643	2,380
1882	1,503	3,597,107	12	117,100	1,491	3,480,007	597	2,350
1883	1,653	3,594,735	17	181,025	1,636	3,413,110	548	2,601
1884	1,807	3,922,406	18	142,880	1,789	3,779,526	580	2,794
1885	2,063	4,372,780	15	154,000	2,048	4,218,780	767	2,961
1886	2,251	5,125,027	9	64,568	2,242	5,060,459	350	3,391
1887	2,571	6,863,885	24	157,798	2,547	5,706,087	1,023	4,343
1888	2,983	7,492,053	23	650,150	2,955	6,839,796	1,101	5,390
1889	3,375	9,167,620	30	505,472	3,339	8,662,348	1,303	5,732

TABLE 7.—NUMBER AND AMOUNT OF REAL ESTATE MORTGAGES MADE AND NUMBER OF ACRES AND LOTS COVERED, 1880 TO 1889, ETC.—Continued.

NEW YORK.

CIVIL DIVISIONS AND YEARS.	MORTGAGES STATING AMOUNT OF DEBT.						NUMBER MORTGAGED.	
	Total.		On acres.		On lots.		Acres.	Lots.
	Number.	Amount.	Number.	Amount.	Number.	Amount.		
The State (minus Erie, Kings, Monroe, and New York counties).	414,165	\$570,419,017	172,947	\$206,303,163	241,218	\$364,115,854	12,902,595	334,030
1880	34,358	43,791,551	17,688	25,738,810	16,670	18,052,741	1,237,961	22,024
1881	34,587	45,067,355	16,407	24,079,109	18,180	20,988,186	1,208,657	23,089
1882	30,385	54,729,044	17,844	28,041,555	21,541	26,687,489	1,250,804	28,818
1883	41,841	60,732,241	18,613	31,060,515	23,228	29,671,726	1,363,798	30,800
1884	42,130	57,151,090	18,184	28,154,554	23,946	28,997,145	1,238,597	32,025
1885	42,937	57,078,432	18,045	26,291,512	24,842	30,780,920	1,264,007	33,045
1886	42,400	56,403,557	17,184	24,970,724	25,366	31,432,833	1,235,604	36,043
1887	43,424	60,897,390	16,682	25,753,219	26,732	34,644,171	1,262,132	37,001
1888	44,068	64,585,528	16,003	25,308,002	28,665	30,277,526	1,611,821	39,685
1889	48,295	70,482,220	16,287	26,905,103	32,008	43,577,117	1,140,054	47,804
Erie (Buffalo)	50,789	98,363,112	6,724	12,109,081	50,065	86,254,031	320,088	54,044
1880	3,365	4,148,226	626	764,204	2,739	3,384,022	30,463	2,900
1881	3,940	5,502,897	671	755,118	3,269	4,747,779	27,374	3,005
1882	5,060	8,112,170	725	1,110,945	4,335	6,002,225	35,754	4,560
1883	5,342	9,714,061	786	1,274,774	4,556	8,439,287	38,026	4,978
1884	5,743	9,690,085	715	1,107,965	5,028	8,582,120	36,556	5,419
1885	5,848	9,750,164	734	1,257,492	5,114	8,501,672	36,071	5,504
1886	5,805	10,290,410	640	1,209,180	5,165	9,081,230	30,357	5,677
1887	7,336	15,128,200	643	1,753,576	6,693	13,374,624	30,255	7,570
1888	6,728	12,153,530	636	1,440,971	6,092	10,712,559	31,500	6,505
1889	7,022	13,508,258	648	1,305,867	6,374	12,202,391	29,032	8,010
Kings (Brooklyn)	80,892	314,750,720	385	3,076,222	80,507	311,674,498	8,005	100,590
1880	4,158	12,878,328	12	152,000	4,146	12,726,328	382	8,184
1881	5,250	17,951,461	37	735,470	5,213	17,215,991	603	10,865
1882	6,170	21,247,407	47	283,885	6,123	20,963,522	858	11,788
1883	6,923	26,065,954	23	335,684	6,900	25,730,270	954	14,443
1884	8,128	28,737,093	27	183,405	8,101	28,554,688	510	15,718
1885	8,070	31,165,714	60	334,401	8,010	30,831,313	1,407	18,216
1886	10,212	36,583,554	89	694,159	10,123	35,889,395	1,204	22,360
1887	11,480	42,539,643	45	355,630	11,435	42,184,013	1,023	24,096
1888	11,337	42,240,307	18	252,857	11,319	41,987,450	509	24,495
1889	14,247	55,346,350	27	347,771	14,220	54,998,579	555	30,486
Monroe (Rochester)	41,461	71,205,282	6,107	12,247,292	35,354	58,957,990	255,092	43,852
1880	2,299	3,706,189	556	1,097,232	1,743	2,608,957	26,453	2,920
1881	2,659	4,794,937	587	1,203,095	2,072	3,590,972	25,630	2,745
1882	3,309	6,374,035	671	1,549,655	2,638	4,825,380	30,437	3,421
1883	3,424	6,247,578	576	1,339,689	2,848	4,907,889	25,079	3,542
1884	3,220	5,535,225	427	889,205	2,793	4,645,930	18,580	3,684
1885	3,502	5,592,100	460	889,081	3,042	4,703,019	20,580	3,700
1886	4,248	7,206,239	600	1,300,572	3,648	5,905,667	30,065	4,536
1887	5,250	8,918,255	692	1,777,371	4,558	7,140,884	20,085	5,434
1888	6,358	10,549,226	736	1,409,894	5,622	9,139,422	23,189	6,422
1889	7,195	12,220,592	812	1,301,228	6,383	10,919,364	29,544	8,050
New York (New York)	111,315	1,222,188,240	121	2,850,163	111,194	1,219,338,077	7,900	171,622
1880	8,425	68,955,102	6	152,070	8,419	68,803,032	95	12,708
1881	9,829	62,492,631	5	108,075	9,824	62,384,806	74	15,001
1882	10,657	119,469,427	7	175,200	10,650	119,294,227	256	15,703
1883	9,475	103,724,865	17	351,843	9,458	103,373,052	865	15,172
1884	9,673	108,786,986	9	110,647	9,664	108,676,339	154	15,010
1885	10,407	112,302,972	17	389,470	10,390	112,013,502	103	10,271
1886	12,425	140,681,714	8	179,000	12,417	140,502,714	311	10,873
1887	13,480	158,561,220	15	492,980	13,471	158,068,240	5,652	21,129
1888	12,804	143,335,749	21	591,028	12,783	142,744,721	266	18,254
1889	14,044	179,937,544	16	299,150	14,028	179,638,394	274	21,635

TABLE 7.—NUMBER AND AMOUNT OF REAL ESTATE MORTGAGES MADE AND NUMBER OF ACRES AND LOTS COVERED, 1880 TO 1889, ETC.—Continued.

OHIO.

CIVIL DIVISIONS AND YEARS.	MORTGAGES STATING AMOUNT OF DEBT.						NUMBER MORTGAGED.	
	Total.		On acres.		On lots.		Acres.	Lots.
	Number.	Amount.	Number.	Amount.	Number.	Amount.		
The State (minus Cuyahoga and Hamilton counties).	546, 214	\$550, 783, 720	250, 291	\$330, 801, 303	295, 923	\$222, 892, 307	16, 401, 706	397, 211
1880	44, 415	40, 283, 884	23, 657	31, 033, 810	20, 858	15, 250, 074	1, 501, 787	27, 094
1881	50, 426	52, 028, 309	25, 107	34, 337, 711	25, 319	18, 290, 688	1, 600, 044	34, 204
1882	55, 110	59, 793, 456	26, 358	39, 041, 106	28, 752	20, 752, 350	1, 710, 508	37, 574
1883	53, 657	57, 154, 972	24, 804	35, 340, 672	28, 793	21, 814, 300	1, 601, 743	37, 815
1884	52, 366	55, 229, 323	24, 295	34, 079, 986	28, 071	21, 140, 338	1, 578, 765	30, 930
1885	53, 286	52, 104, 775	25, 780	32, 267, 504	27, 497	10, 837, 271	1, 714, 069	36, 321
1886	53, 497	51, 068, 957	25, 476	31, 251, 017	27, 001	20, 717, 910	1, 711, 590	37, 390
1887	60, 137	63, 139, 531	25, 504	34, 395, 141	34, 033	23, 744, 390	1, 618, 572	48, 223
1888	59, 445	60, 652, 919	24, 370	34, 650, 020	35, 075	20, 002, 893	1, 580, 819	47, 468
1889	63, 905	60, 827, 513	24, 971	30, 494, 390	38, 934	30, 333, 123	1, 627, 800	53, 500
Cuyahoga (Cleveland)	41, 580	61, 529, 150	3, 250	7, 407, 092	38, 330	54, 062, 058	117, 328	55, 686
1880	2, 827	4, 260, 079	380	620, 002	2, 447	3, 631, 077	12, 425	3, 030
1881	3, 583	5, 430, 503	404	721, 802	3, 178	4, 705, 074	15, 150	4, 008
1882	5, 867	6, 218, 070	425	619, 550	3, 442	5, 209, 420	10, 743	5, 757
1883	4, 101	5, 170, 310	405	857, 607	3, 696	5, 312, 019	15, 804	4, 836
1884	4, 237	5, 671, 664	304	674, 112	3, 933	5, 297, 552	10, 896	5, 287
1885	3, 801	5, 054, 696	310	607, 097	3, 591	4, 446, 099	11, 101	4, 864
1886	3, 722	5, 204, 374	304	611, 133	3, 418	4, 203, 841	12, 390	4, 741
1887	4, 375	6, 653, 327	304	883, 156	4, 071	5, 070, 171	10, 174	6, 332
1888	5, 320	6, 000, 521	201	555, 301	5, 119	7, 451, 220	6, 759	8, 320
1889	5, 658	8, 357, 137	313	703, 652	5, 445	7, 033, 485	5, 037	6, 951
Hamilton (Cincinnati)	56, 216	95, 050, 060	3, 298	7, 008, 440	40, 048	87, 441, 629	124, 202	60, 113
1880	3, 255	5, 947, 437	293	554, 640	2, 062	5, 392, 787	12, 157	4, 073
1881	3, 523	6, 402, 190	340	737, 557	3, 177	5, 754, 033	13, 210	4, 428
1882	3, 876	7, 169, 428	285	558, 326	3, 591	6, 011, 102	10, 487	4, 900
1883	4, 590	8, 487, 201	300	890, 470	4, 200	7, 590, 731	12, 837	5, 859
1884	5, 027	9, 700, 459	273	802, 621	4, 754	9, 313, 838	12, 080	6, 385
1885	5, 302	10, 082, 792	390	1, 173, 128	4, 912	8, 909, 664	11, 774	6, 868
1886	5, 808	10, 048, 361	343	877, 165	5, 465	10, 071, 190	12, 907	7, 715
1887	6, 129	12, 426, 916	341	681, 462	5, 788	11, 445, 454	11, 003	8, 385
1888	6, 418	11, 021, 564	380	828, 462	6, 038	11, 093, 192	13, 793	8, 736
1889	6, 288	11, 867, 731	317	614, 699	5, 971	11, 253, 122	13, 270	8, 698

PENNSYLVANIA.

The State (minus Allegheny and Philadelphia counties).	800, 507	851, 500, 041	264, 848	253, 636, 870	541, 050	597, 860, 762	17, 012, 205	740, 036
1880	63, 053	60, 795, 069	27, 311	24, 725, 631	35, 742	34, 073, 278	1, 805, 035	40, 174
1881	65, 393	70, 279, 613	25, 304	23, 057, 343	40, 080	46, 019, 270	1, 670, 832	55, 500
1882	70, 207	79, 530, 571	27, 061	28, 743, 578	42, 546	52, 780, 093	1, 823, 597	68, 071
1883	74, 715	77, 605, 240	28, 061	27, 770, 093	46, 054	49, 829, 147	1, 901, 302	63, 150
1884	81, 524	82, 620, 114	27, 583	20, 785, 274	53, 941	55, 334, 840	1, 833, 365	74, 231
1885	89, 432	82, 520, 538	27, 406	24, 338, 537	61, 960	50, 191, 001	1, 820, 562	80, 115
1886	85, 513	78, 935, 673	20, 252	24, 942, 978	59, 501	53, 092, 695	1, 748, 077	83, 409
1887	87, 064	84, 675, 501	25, 387	24, 235, 287	62, 577	60, 410, 214	1, 604, 114	80, 133
1888	90, 203	127, 823, 588	24, 442	23, 107, 771	65, 701	104, 715, 817	1, 634, 404	90, 084
1889	93, 203	106, 710, 804	24, 781	23, 024, 887	73, 423	83, 080, 507	1, 007, 037	100, 480
Allegheny (Allegheny and Pittsburg)	77, 841	131, 925, 000	0, 216	16, 240, 986	68, 025	115, 085, 880	300, 288	125, 584
1880	4, 403	6, 026, 795	519	810, 304	3, 884	5, 807, 431	22, 317	7, 108
1881	4, 997	8, 072, 081	591	992, 195	4, 406	7, 070, 970	25, 413	8, 003
1882	5, 949	10, 930, 387	706	1, 340, 023	5, 243	9, 590, 350	30, 358	9, 595
1883	6, 745	10, 344, 201	802	1, 274, 423	5, 943	9, 099, 773	34, 480	10, 570
1884	7, 791	12, 070, 009	922	1, 504, 164	6, 869	11, 105, 845	39, 610	12, 570
1885	7, 026	13, 204, 037	901	1, 023, 880	6, 725	11, 580, 157	38, 743	12, 307
1886	7, 797	12, 678, 258	921	1, 560, 845	6, 870	11, 117, 413	39, 003	12, 583
1887	9, 467	15, 695, 227	1, 122	1, 928, 097	8, 345	13, 700, 620	48, 240	15, 271
1888	10, 675	18, 849, 331	1, 266	2, 317, 819	9, 409	10, 531, 612	54, 438	17, 218
1889	12, 361	22, 855, 640	1, 460	2, 818, 346	10, 925	20, 030, 794	63, 038	19, 693
Philadelphia (Philadelphia)	154, 200	382, 604, 830	683	4, 468, 650	153, 577	378, 130, 171	30, 309	281, 046
1880	10, 979	24, 620, 970	32	200, 254	10, 047	24, 330, 716	1, 370	20, 033
1881	10, 949	26, 821, 203	78	998, 865	10, 871	25, 822, 368	3, 354	19, 894
1882	12, 077	20, 839, 301	92	348, 681	11, 085	29, 490, 820	3, 950	21, 033
1883	13, 800	33, 381, 863	40	429, 900	13, 823	32, 951, 963	1, 078	25, 296
1884	15, 509	36, 061, 631	52	180, 144	15, 457	35, 881, 487	2, 230	28, 286
1885	16, 411	37, 045, 369	110	397, 500	16, 301	36, 947, 809	4, 730	29, 831
1886	16, 598	43, 081, 609	144	787, 458	16, 392	42, 204, 211	6, 192	29, 997
1887	17, 598	46, 510, 840	69	353, 829	17, 529	46, 122, 011	2, 907	32, 078
1888	19, 125	48, 166, 334	30	288, 331	19, 095	47, 378, 063	1, 290	34, 944
1889	21, 207	57, 076, 590	30	858, 037	21, 177	56, 716, 953	1, 290	38, 754

REAL ESTATE MORTGAGES.

TABLE 7.—NUMBER AND AMOUNT OF REAL ESTATE MORTGAGES MADE AND NUMBER OF ACRES AND LOTS COVERED, 1880 TO 1889, ETC.—Continued.

RHODE ISLAND.

CIVIL DIVISIONS AND YEARS.	MORTGAGES STATING AMOUNT OF DEBT.						NUMBER MORTGAGED.	
	Total.		On acres.		On lots.		Acres.	Lots.
	Number.	Amount.	Number.	Amount.	Number.	Amount.		
The State (minus Providence county).....	10,043	\$19,765,319	2,548	\$6,402,271	7,495	\$13,363,048	102,552	8,918
1880.....	736	1,117,781	231	292,345	505	825,436	10,858	581
1881.....	766	1,412,845	233	427,324	533	985,521	10,503	594
1882.....	814	2,377,885	242	1,230,080	572	1,147,805	10,090	727
1883.....	910	1,660,371	223	353,901	687	1,306,470	8,456	868
1884.....	925	2,590,929	253	1,432,446	672	1,158,483	9,297	832
1885.....	1,070	1,697,054	280	403,222	790	1,293,832	11,463	1,157
1886.....	1,112	2,043,297	268	490,784	844	1,552,513	12,135	952
1887.....	1,120	1,950,916	268	436,735	852	1,514,181	10,492	998
1888.....	1,203	2,891,913	261	705,294	942	1,686,619	9,375	1,090
1889.....	1,287	2,522,328	289	630,130	998	1,892,198	10,374	1,189
Providence (Providence).....	21,801	45,370,910	1,886	3,751,179	19,915	41,625,740	69,469	38,497
1880.....	1,657	2,910,365	202	247,478	1,455	2,662,827	8,899	3,272
1881.....	1,837	5,016,518	148	215,965	1,689	4,800,563	6,150	3,716
1882.....	1,942	4,493,316	157	240,346	1,785	4,252,970	6,082	3,278
1883.....	1,940	4,066,351	177	252,101	1,769	3,814,250	7,632	4,407
1884.....	2,183	4,639,054	218	784,806	1,965	3,854,158	8,828	3,332
1885.....	2,301	4,880,334	163	293,535	2,138	4,586,799	5,021	4,504
1886.....	2,260	4,250,212	181	246,276	2,079	4,003,936	6,408	4,010
1887.....	2,544	5,101,658	218	652,747	2,326	4,448,911	8,714	4,493
1888.....	2,408	4,360,160	225	244,200	2,183	4,114,960	6,905	3,533
1889.....	2,723	5,649,981	197	573,635	2,526	5,076,346	4,740	4,012

WISCONSIN.

The State (minus Milwaukee county).....	281,036	211,537,499	190,070	152,480,467	90,966	59,057,032	18,075,416	156,281
1880.....	22,394	14,916,433	17,246	11,804,112	5,148	3,112,321	1,567,116	8,431
1881.....	23,866	17,127,240	17,377	12,991,597	6,489	4,135,643	1,603,138	10,334
1882.....	27,939	22,146,432	20,298	17,503,071	7,641	4,643,361	2,003,519	12,077
1883.....	28,730	23,409,850	20,064	17,740,472	8,716	5,000,178	2,128,445	14,512
1884.....	29,183	22,007,433	19,873	15,940,839	9,310	6,057,594	1,887,995	16,396
1885.....	30,791	20,862,262	20,004	15,252,533	9,737	5,009,729	1,950,010	16,330
1886.....	29,705	21,740,635	20,165	16,128,906	9,540	5,611,669	1,955,999	16,035
1887.....	29,716	24,333,247	18,730	16,682,147	10,986	7,651,100	1,770,916	19,153
1888.....	28,523	21,380,287	17,524	13,703,703	10,999	7,076,584	1,559,602	21,497
1889.....	30,220	23,613,880	18,429	14,715,027	11,800	8,898,853	1,030,770	21,513
Milwaukee (Milwaukee).....	40,160	51,068,504	3,976	9,294,874	36,164	41,773,630	102,867	53,452
1880.....	2,036	2,252,916	303	362,127	1,733	1,890,789	8,330	2,501
1881.....	2,485	2,894,397	314	433,913	2,171	2,460,484	8,454	2,973
1882.....	3,311	3,929,925	360	552,941	2,942	3,376,984	10,252	4,304
1883.....	3,271	3,789,038	332	581,368	2,939	3,208,330	8,898	4,294
1884.....	3,406	3,885,275	334	656,331	3,072	3,228,944	7,980	4,728
1885.....	3,880	4,561,511	324	595,619	3,566	3,965,892	8,900	5,000
1886.....	4,711	5,035,133	420	855,274	4,285	4,179,859	10,810	6,200
1887.....	5,679	7,658,854	508	1,396,535	5,173	6,263,319	13,134	8,046
1888.....	5,845	8,700,919	472	1,075,929	5,373	7,624,990	12,442	7,073
1889.....	5,520	7,768,936	599	1,954,843	4,930	5,814,093	13,668	7,253

TABLE 8.—PERCENTAGE OF INCREASE OF NUMBER AND OF AMOUNT OF REAL ESTATE MORTGAGES MADE AND OF NUMBER OF ACRES AND LOTS COVERED, 1880 TO 1889, WITH REFERENCE TO COUNTIES CONTAINING CITIES OF 100,000 POPULATION AND OVER.

THE UNITED STATES (MINUS 27 COUNTIES).

YEARS.	TOTAL.		ON ACRES.		ON LOTS.		FOR NUMBER OF—	
	For number.	For amount.	For number.	For amount.	For number.	For amount.	Acres.	Lots.
1889 over 1880.....	75.04	109.78	41.20	67.03	130.04	193.87	65.33	178.67
1881 over 1880.....	12.78	18.06	8.85	12.81	20.03	28.30	11.02	20.52
1882 over 1881.....	11.05	18.00	10.48	19.27	13.60	16.04	25.03	13.49
1883 over 1882.....	0.62	7.43	4.06	7.07	0.32	8.00	11.41	0.60
1884 over 1883.....	2.56	α0.04	1.09	α1.61	4.85	2.71	α3.60	0.87
1885 over 1884.....	7.02	0.12	6.50	α1.41	7.80	2.71	3.42	8.01
1886 over 1885.....	4.90	8.34	4.28	7.35	5.07	0.93	3.98	8.55
1887 over 1886.....	9.13	20.25	0.95	12.07	21.09	32.24	3.47	32.60
1888 over 1887.....	α3.56	α1.58	α6.00	α0.84	α0.47	0.54	α8.17	1.11
1889 over 1888.....	7.09	9.14	5.14	0.50	11.03	8.64	7.95	10.61
1888 over 1886.....	5.25	18.35	α5.19	1.50	20.51	44.86	α4.98	34.07

TOTAL FOR 18 STATES (b) (MINUS 26 COUNTIES).

1889 over 1880.....	60.74	82.30	24.24	41.34	118.46	150.02	38.44	142.28
1881 over 1880.....	10.70	17.08	5.57	11.30	18.07	27.30	11.25	18.88
1882 over 1881.....	10.00	14.86	8.00	14.71	11.84	15.09	8.64	10.77
1883 over 1882.....	3.54	3.97	1.12	3.89	0.83	4.11	4.60	0.73
1884 over 1883.....	1.31	α0.72	α1.85	α3.40	5.98	3.49	2.31	7.63
1885 over 1884.....	5.07	α1.02	4.26	α3.41	7.36	2.51	α0.85	7.17
1886 over 1885.....	1.42	4.28	1.32	3.70	1.53	5.00	3.24	1.81
1887 over 1886.....	8.79	17.82	0.71	10.02	18.21	27.24	2.55	26.69
1888 over 1887.....	α1.20	4.02	α4.67	α7.47	2.15	17.69	α4.92	3.38
1889 over 1888.....	9.18	3.80	7.45	7.22	10.79	0.72	6.86	12.07
1888 over 1886.....	7.49	22.50	α3.89	2.64	20.75	49.75	α2.50	30.97

TOTAL FOR 27 COUNTIES.

1889 over 1880.....	197.52	234.75	60.46	204.25	207.61	236.26	65.50	244.74
1881 over 1880.....	18.36	30.03	10.29	37.08	18.06	29.63	11.41	17.80
1882 over 1881.....	18.09	23.50	11.25	7.00	18.55	24.43	9.85	21.67
1883 over 1882.....	8.66	0.98	α0.88	10.57	9.16	0.55	α1.12	7.34
1884 over 1883.....	9.04	0.80	α5.69	α15.75	9.89	7.99	α0.33	0.87
1885 over 1884.....	10.47	5.88	0.56	19.31	10.00	5.30	4.11	10.01
1886 over 1885.....	21.25	26.58	10.59	50.67	21.48	25.52	10.20	25.45
1887 over 1886.....	22.49	21.84	15.01	58.04	22.81	19.92	28.76	27.00
1888 over 1887.....	α5.11	α6.50	α11.25	α38.22	α4.84	α4.28	α14.01	α1.18
1889 over 1888.....	15.50	20.45	9.07	25.95	15.74	26.47	8.74	20.07
1888 over 1886.....	16.23	13.03	2.56	α2.30	10.86	14.70	10.72	25.50

α Decrease.

b Containing 26 of the 27 counties, and not including the District of Columbia.

STATE AND RAILROAD CONTRACTS.

While the public domain was not sold on credit by the United States during the decade under consideration, land that had been granted to states by the national government, land owned by Texas, and land that had been given to railroad companies by Congress and the states was sold on credit by states and railroad companies under agreements permitting purchasers to occupy at once, and entitling them to deeds upon payment of the final installment of the purchase price.

These contracts are generally on record only in the offices of some state officers and of the railroad companies; 10 states that had made sales of this sort had the sole record of these contracts at their capitals, and 56 railroad companies and railroad land companies had made these sales, which had no record but in their own offices.

To an extent that is not appreciable, certain states and companies have made contracts of this sort that have been recorded in the public real estate mortgage offices, and no separate account of these contracts is made in this report. Some of the counties of Missouri and a very few railroad companies have sold land on credit, for which the debt is so small that the Census Office did not feel warranted in going to the expense that would have been necessary to make an abstract of the sales.

All land disposed of under the contracts mentioned was once owned by the United States and was subsequently granted to states or to railroad companies, and much of it, still later, by states to railroad companies, except that in Texas no land has been owned by the United States beyond the little that has been acquired for the uses of the national government.

Some states and railroad companies have sold land only by a uniform area under each contract, perhaps 40 acres, so that in such case the sale of 80 acres to the same person would be represented by two contracts, even if made at the same time. As far as possible several sales on credit to the same individual at the same time have been treated herein as one transaction and called one contract. These contracts are everywhere included with mortgages in this report unless the contrary is specified.

Table 9 is a summary of the contracts made by states and railroads during the 10 years 1880-1889. The names of the states and territories represented will be found in Tables 10 and 11. During the decade 247,478 sales were made, representing an incurred debt of \$118,769,039. Acre tracts were embraced in 200,621 sales, representing an incurred debt of \$112,124,441; and lots were covered by 46,857 sales, under which the incurred debt amounted to \$6,644,598. During the decade 43,402,576 acres and 80,626 lots were sold on credit. With respect to the contracts covering acre tracts, the tendency of the movement was progressive, on the whole, up to 1884, from which year it was retrogressive. With respect to the contracts covering lots, the tendency of the movement was generally progressive throughout the decade.

The state contracts for the sale of land on credit made during the 10 years 1880 to 1889 are presented in Table 10 by states. The 10 states that sold land under these contracts made 61,009 sales during the decade, with a credit amounting to \$30,625,270. Of these sales 60,431 embraced acre tracts and represented an incurred debt of \$30,533,142; of the sales 578 embraced lots and the debt incurred thereby amounted to \$92,128. The number of acres sold during the period was 15,814,904; the number of lots, 753. Texas did a larger business in these sales than any other state; the sales numbered 14,741 and the incurred debt represented by them was \$11,660,365. Table 10 does not represent all land sales made by states during the decade; only the sales made on credit are included in the table.

THE RAILROAD CONTRACTS.—Land obtained by railroads, as previously mentioned, was sold on credit in 26 states and territories during the decade, as Table 11 exhibits. The sales numbered 186,469 and the amount of debt incurred by them was \$88,143,769. The sales covering acres numbered 140,190, and they represent an incurred debt of \$81,591,299. Sales to the number of 46,279 covered lots, and under them the incurred debt amounted to \$6,552,470. Under these contracts 27,587,672 acres and 79,873 lots were sold on credit.

With reference to the acre contracts the movement was a retrogressive one, generally speaking, throughout the decade, but the contrary is true with reference to the sales of lots. The railroads did a larger business in the sales of land on credit in Nebraska than in any other state; during the decade the sales numbered 30,394 and the debt incurred under them amounted to \$13,863,314.

TABLE 9.—NUMBER AND AMOUNT OF STATE AND RAILROAD CONTRACTS FOR THE SALE OF LAND ON CREDIT AND NUMBER OF ACRES AND LOTS COVERED, 1880 TO 1889: TOTAL FOR 26 STATES AND TERRITORIES, BY YEARS.

[These contracts are included in Tables 104 and 105.]

YEARS.	TOTAL.		ON ACRES.		ON LOTS.		NUMBER COVERED BY CONTRACTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Acres.	Lots.
The 26 states and territories.....	247,478	\$118,769,039	200,621	\$112,124,441	46,857	\$6,644,598	43,402,576	80,626
1880	27,480	11,006,083	25,140	11,440,223	2,346	226,760	2,025,010	3,016
1881	28,518	10,580,649	21,689	10,150,138	3,829	430,511	3,013,378	6,510
1882	33,744	16,510,891	28,908	15,940,712	4,836	564,179	7,538,705	8,175
1883	82,035	10,108,593	25,827	15,234,935	6,208	878,058	6,040,126	11,415
1884	27,719	16,090,564	20,743	16,557,078	3,976	442,486	7,332,770	7,194
1885	26,476	12,454,301	20,657	11,934,212	5,819	520,089	4,782,748	9,813
1886	19,207	7,415,252	13,840	6,708,147	5,367	647,105	2,708,798	8,359
1887	23,030	10,500,413	16,806	9,678,230	6,224	887,183	3,009,609	10,721
1888	16,832	7,559,587	12,260	6,904,767	4,572	894,770	2,339,116	7,500
1889	15,841	8,912,856	12,351	7,754,999	3,490	1,157,857	2,451,261	7,020

TABLE 10.—NUMBER AND AMOUNT OF STATE CONTRACTS FOR THE SALE OF LAND ON CREDIT AND NUMBER OF ACRES AND LOTS COVERED, 1880 TO 1889, BY YEARS AND STATES.

[These contracts are included in Tables 104 and 105.]

STATES AND YEARS.	TOTAL.		ON ACRES.		ON LOTS.		NUMBER COVERED BY CONTRACTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Acres.	Lots.
The 10 states	61,009	\$30,025,270	60,431	\$30,533,142	578	\$92,128	15,814,904	753
1880	5,760	1,080,900	5,718	1,061,724	42	19,170	837,642	68
1881	5,321	1,051,462	5,315	1,040,615	6	1,847	1,224,184	12
1882	8,518	4,785,265	8,400	4,778,378	22	6,887	3,823,403	30
1883	7,437	5,405,798	7,310	5,395,130	127	10,659	3,353,616	101
1884	7,721	3,860,301	7,700	3,862,000	24	3,755	1,408,029	24
1885	7,355	3,894,782	7,353	3,892,765	2	2,017	1,439,380	2
1886	4,423	2,183,140	4,358	2,145,631	65	37,500	711,808	81
1887	5,477	2,160,320	5,470	2,150,782	7	547	888,798	11
1888	4,000	2,204,390	4,500	2,258,092	100	5,308	1,033,077	138
1889	4,385	2,432,933	4,211	2,428,510	174	4,423	1,091,967	217
California	4,553	1,318,724	4,553	1,318,724			1,356,871	
1880	220	50,808	220	50,808			52,244	
1881	174	36,576	174	36,576			37,513	
1882	283	54,900	293	54,900			55,645	
1883	453	99,204	453	99,204			104,055	
1884	532	115,356	532	115,356			118,301	
1885	688	167,383	688	167,383			178,341	
1886	408	138,185	408	138,185			143,316	
1887	612	219,057	612	219,057			222,803	
1888	597	251,501	597	251,501			253,052	
1889	526	184,764	526	184,764			190,641	
Colorado	2,744	1,106,550	2,245	1,173,355	409	23,201	476,116	638
1880	40	5,989	9	3,814	37	2,185	840	61
1881	71	83,876	71	83,876			16,238	
1882	417	136,132	417	136,132			166,279	
1883	420	136,317	320	127,214	100	9,103	62,594	144
1884	728	228,195	723	227,872	5	323	184,024	5
1885	0	4,134	0	4,134			1,016	
1886	123	57,882	64	50,303	59	1,570	11,482	63
1887	185	91,030	179	91,050	6	280	22,682	10
1888	331	123,400	222	118,191	109	5,308	33,780	138
1889	405	328,592	231	824,109	174	4,423	86,981	217
Kansas	11,844	5,416,737	11,844	5,416,737			1,685,876	
1880	1,430	455,130	1,430	455,130			139,475	
1881	708	254,801	708	254,801			76,045	
1882	754	285,611	754	285,611			85,283	
1883	1,283	520,045	1,283	520,045			150,512	
1884	2,693	1,302,722	2,093	1,302,722			493,190	
1885	3,139	1,094,907	3,139	1,094,907			548,008	
1886	1,001	615,250	1,001	615,250			180,043	
1887	445	191,591	445	191,591			59,042	
1888	169	63,940	160	63,940			22,551	
1889	72	20,716	72	20,716			8,828	
Michigan	1,310	218,971	1,308	191,487	8	27,484	85,142	30
1880	276	40,860	274	35,010	2	5,250	17,695	4
1881	202	26,503	202	26,503			12,000	
1882	267	47,650	265	42,983	2	4,667	18,405	18
1883	206	36,774	208	38,774			16,417	
1884	85	12,773	84	11,648	1	1,125	4,848	1
1885	77	10,162						
1886	77	19,434	76	8,495	1	1,667	8,788	1
1887	50	8,748	48	4,659	2	14,775	2,290	11
1888	71	5,051	71	8,748			3,757	
1889	34	9,010	34	5,051			2,380	
1880	46		46	9,010			3,007	
Minnesota	12,188	5,159,768	12,188	5,159,768			1,001,500	
1880	1,227	479,035	1,227	479,035			99,751	
1881	1,194	487,410	1,194	437,410			63,538	
1882	1,198	502,538	1,198	502,538			105,868	
1883	719	300,514	719	300,514			64,783	
1884	1,277	580,715	1,277	580,715			127,476	
1885	1,383	702,613	1,383	702,613			146,813	
1886	1,388	722,221	1,388	722,221			152,658	
1887	1,924	739,634	1,924	739,634			154,539	
1888	1,308	496,852	1,308	496,852			100,800	
1889	570	183,236	570	183,236			80,133	

REAL ESTATE MORTGAGES.

TABLE 10.—NUMBER AND AMOUNT OF STATE CONTRACTS FOR THE SALE OF LAND ON CREDIT AND NUMBER OF ACRES AND LOTS COVERED, 1880 TO 1889, BY YEARS AND STATES—Continued.

STATES AND YEARS.	TOTAL.		ON ACRES.		ON LOTS.		NUMBER COVERED BY CONTRACTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Acres.	Lots.
Nebraska	5,058	\$4,432,837	5,053	\$4,400,832	5	\$31,985	652,127	8
1880	223	140,040	221	129,030	2	11,610	26,967	2
1881	283	182,168	288	182,168			27,060	
1882	520	383,818	520	383,818			59,190	
1883	989	842,653	989	842,653			118,992	
1884	975	853,087	975	853,087			131,990	
1885	601	588,456	601	588,456			68,466	
1886	374	426,097	371	405,722	3	20,375	59,821	6
1887	481	453,556	461	453,556			68,432	
1888	287	261,548	287	261,548			37,140	
1889	340	300,814	340	300,814			43,049	
Nevada	1,874	361,531	1,874	361,531			377,468	
1880	71	16,020	71	16,020			14,559	
1881	31	5,554	34	5,554			6,434	
1882	33	5,373	33	5,373			4,911	
1883	163	28,090	163	28,090			26,363	
1884	79	11,141	79	11,141			10,684	
1885	619	125,272	619	125,272			141,156	
1886	382	72,907	382	72,907			86,611	
1887	123	20,143	123	20,143			17,604	
1888	320	69,513	326	69,513			63,248	
1889	44	6,918	44	6,918			6,918	
Oregon	4,867	651,303	4,857	648,085	10	3,218	614,960	10
1880	203	32,349	203	32,349			21,729	
1881	262	37,383	249	36,668	3	720	26,390	9
1882	420	66,573	417	65,540	3	1,034	47,767	3
1883	574	85,726	573	85,650	1	77	66,208	1
1884	362	52,514	362	52,514			39,511	
1885	325	42,713	324	42,363	1	350	31,706	1
1886	314	40,378	313	39,598	1	780	29,564	1
1887	1,257	147,441	1,256	147,174	1	267	176,932	1
1888	398	44,745	398	44,745			53,056	
1889	822	101,476	822	101,476			122,176	
Texas	14,741	11,060,365	14,741	11,060,365			9,255,202	
1880	1,773	425,451	1,773	425,451			436,582	
1881	2,064	860,700	2,064	860,700			900,851	
1882	4,292	3,258,732	4,292	3,258,732			3,295,534	
1883	2,409	3,307,736	2,409	3,307,736			2,700,095	
1884	825	689,193	825	689,193			369,238	
1885	414	542,931	414	542,931			282,691	
1886	103	77,487	103	77,487			40,120	
1887	235	271,133	235	271,133			144,342	
1888	1,140	940,701	1,140	940,701			447,311	
1889	1,488	1,280,301	1,488	1,280,301			638,438	
Wisconsin	1,824	208,478	1,768	202,238	56	6,240	219,624	55
1880	291	34,002	290	33,671	1	131	31,820	1
1881	244	26,486	241	25,350	3	1,127	27,709	3
1882	334	43,848	317	42,662	17	1,186	44,531	17
1883	210	31,739	193	30,250	17	1,469	36,697	16
1884	168	14,665	150	12,358	18	2,307	13,668	18
1885	100	16,211	100	16,211			17,185	
1886	160	13,290	160	13,290			14,054	
1887	164	16,166	164	16,166			17,565	
1888	70	6,941	70	6,941			7,699	
1889	74	5,100	74	5,100			5,796	

TABLE II.—NUMBER AND AMOUNT OF RAILROAD CONTRACTS FOR THE SALE OF LAND ON CREDIT AND NUMBER OF ACRES AND LOTS COVERED, 1880 TO 1889, BY YEARS AND BY STATES AND TERRITORIES.

[These contracts are included in Tables 104 and 105.]

STATES AND TERRITORIES AND YEARS.	TOTAL.		ON ACRES.		ON LOTS.		NUMBER COVERED BY CONTRACTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Acres.	Lots.
The 26 states and territories	186,469	\$88,143,769	140,100	\$81,591,299	46,270	\$6,552,470	27,587,672	79,873
1880	21,726	9,086,083	19,423	9,778,499	2,304	207,581	2,089,277	3,818
1881	20,197	8,629,187	16,374	8,200,623	3,823	428,564	1,780,194	6,498
1882	25,226	11,725,629	20,412	11,168,334	4,814	557,292	3,715,892	8,130
1883	24,508	10,762,785	18,517	9,839,706	6,081	862,089	3,286,510	11,254
1884	19,995	13,133,203	19,043	12,694,473	3,952	438,731	6,924,747	7,170
1885	19,121	8,550,510	13,204	8,041,447	5,917	518,072	3,343,368	9,811
1886	14,874	6,232,112	8,982	4,622,516	5,892	609,596	1,905,690	8,278
1887	17,559	8,400,084	11,336	7,513,448	6,217	886,636	2,780,871	10,713
1888	11,723	5,295,237	7,760	4,465,775	3,963	889,462	1,900,039	7,362
1889	11,456	6,470,923	8,140	5,926,489	3,316	1,154,434	1,356,284	6,803
Alabama	196	153,477	173	157,693	18	784	204,978	61
1880								
1881								
1882								
1883	22	2,824	22	2,824			4,201	
1884	11	14,435	11	14,435			12,072	
1885	11	660	11	660			1,077	
1886	16	11,565	13	11,405	8	160	16,090	8
1887	22	18,198	20	13,163	2	35	82,917	2
1888	64	93,773	56	88,883	8	300	63,911	39
1889	50	77,013	45	70,814	6	190	83,780	12
Arizona	7	373,238	7	373,238			430,321	
1880								
1881								
1882								
1883								
1884	1	75,740	1	75,740			75,740	
1885	1	120,000	1	120,000			120,000	
1886	1	1,491	1	1,491			1,491	
1887	1	160,155	1	160,155			228,793	
1888	1	1,550	1	1,550			1,120	
1889	2	14,343	2	14,343			12,168	
Arkansas	11,294	1,013,616	10,840	1,864,317	445	40,299	665,872	892
1880	2,210	391,522	2,127	385,574	83	5,948	143,997	147
1881	1,490	246,296	1,416	242,749	74	3,547	81,734	102
1882	993	160,797	971	168,598	27	1,199	56,433	32
1883	1,118	185,480	1,060	184,366	22	1,114	65,402	32
1884	856	151,315	823	149,500	33	1,800	61,424	56
1885	1,018	173,563	986	171,407	32	2,156	60,581	45
1886	987	167,700	968	166,896	19	813	61,727	36
1887	980	148,707	936	145,619	63	3,088	53,794	93
1888	844	140,302	825	139,378	19	1,124	62,770	39
1889	784	138,925	761	110,424	83	28,501	58,050	235
California	8,437	7,131,581	8,437	7,131,581			3,077,292	
1880	520	385,231	520	385,231			111,982	
1881	1,252	903,035	1,252	903,035			285,164	
1882	805	570,721	805	570,721			210,257	
1883	744	510,832	744	510,832			244,015	
1884	1,168	873,361	1,168	873,361			413,247	
1885	880	606,308	889	606,308			325,200	
1886	863	687,815	863	687,815			310,840	
1887	1,563	1,075,818	1,563	1,075,818			849,709	
1888	442	417,029	442	417,029			183,294	
1889	191	410,131	191	410,131			125,644	
Colorado	2,377	2,356,440	1,724	2,284,226	653	72,214	837,372	817
1880	35	16,883	35	16,883			4,757	
1881	77	62,882	77	62,882			11,741	
1882	86	61,040	74	60,525	12	621	12,467	16
1883	85	72,109	83	72,016	2	93	33,636	2
1884	664	662,870	653	661,848	11	1,028	296,395	24
1885	208	262,381	156	257,968	62	4,413	160,880	81
1886	340	250,375	181	236,740	159	14,235	81,576	108
1887	550	557,008	220	515,647	327	41,361	143,152	383
1888	166	202,951	95	193,875	71	9,076	49,699	97
1889	180	207,820	141	206,342	10	1,487	53,169	76

TABLE 11.—NUMBER AND AMOUNT OF RAILROAD CONTRACTS FOR THE SALE OF LAND ON CREDIT AND NUMBER OF ACRES AND LOTS COVERED, 1880 TO 1889, BY YEARS AND BY STATES AND TERRITORIES—Continued.

STATES AND TERRITORIES AND YEARS.	TOTAL.		ON ACRES.		ON LOTS.		NUMBER COVERED BY CONTRACTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Acres.	Lots.
Florida.....	3,400	\$826,767	2,530	\$649,381	864	\$177,386	494,501	1,947
1880.....	8	1,480	3	405	5	1,081	440	5
1881.....	129	21,148	51	4,043	78	20,105	910	107
1882.....	183	35,980	84	16,655	99	19,325	4,028	159
1883.....	505	103,757	417	84,810	88	18,941	49,610	254
1884.....	871	213,923	709	178,876	162	35,048	100,974	442
1885.....	464	101,916	379	91,618	85	10,298	50,097	107
1886.....	324	81,505	238	57,144	86	24,361	43,884	196
1887.....	364	89,417	215	51,905	149	34,452	45,325	288
1888.....	310	115,481	254	107,020	65	8,461	153,871	201
1889.....	283	59,154	186	63,840	47	5,314	38,523	189
Idaho.....	87	43,300	87	43,309			15,293	
1880.....								
1881.....								
1882.....								
1883.....								
1884.....	11	4,353	11	4,353			1,047	
1885.....	5	3,971	5	3,971			1,040	
1886.....	18	9,183	18	9,183			3,180	
1887.....	35	18,378	35	18,378			6,724	
1888.....	18	7,424	18	7,424			2,702	
1889.....								
Illinois.....	2,098	517,820	2,899	403,243	132	24,577	131,311	152
1880.....	699	125,032	636	124,817	3	185	27,745	3
1881.....	331	73,176	329	72,151	5	1,024	17,939	6
1882.....	401	65,945	385	63,097	16	2,848	17,111	16
1883.....	644	109,128	616	99,708	28	9,420	29,895	30
1884.....	214	39,518	206	31,855	8	1,693	8,999	8
1885.....	178	23,060	137	18,861	41	4,799	5,699	41
1886.....	229	30,595	225	30,070	4	525	9,637	4
1887.....	171	25,025	166	24,805	5	220	9,753	5
1888.....	90	16,202	95	16,112	1	90	4,048	1
1889.....	92	15,610	71	11,737	21	3,773	2,815	38
Iowa.....	22,738	6,647,812	14,500	7,736,771	8,142	911,041	1,236,703	11,450
1880.....	5,550	2,652,683	4,867	2,579,297	689	73,380	374,503	884
1881.....	5,625	2,351,940	4,100	2,196,769	1,435	155,171	308,409	1,883
1882.....	4,173	1,555,069	2,568	1,377,228	1,005	177,841	238,843	2,070
1883.....	2,078	551,890	869	376,075	1,209	175,815	69,123	1,785
1884.....	1,098	312,545	435	243,267	663	69,278	33,000	980
1885.....	715	202,750	315	150,694	430	46,056	22,809	649
1886.....	910	209,345	383	153,210	536	59,135	30,443	771
1887.....	1,084	438,576	452	372,625	632	65,951	42,301	921
1888.....	817	230,320	315	178,173	532	52,154	22,392	842
1889.....	613	142,688	292	103,434	411	39,254	14,310	668
Kansas.....	22,350	10,537,526	13,940	10,051,056	8,410	486,470	3,056,023	14,060
1880.....	1,246	492,627	1,044	479,463	202	13,234	120,624	330
1881.....	1,052	423,842	863	409,980	184	13,856	116,130	513
1882.....	1,533	828,152	1,304	814,047	229	14,105	254,025	480
1883.....	2,322	1,460,839	1,925	1,432,334	397	28,065	428,056	1,214
1884.....	3,254	1,098,687	2,308	1,045,298	886	63,880	620,245	1,728
1885.....	6,219	2,730,041	3,798	2,613,224	2,421	116,817	1,027,697	3,699
1886.....	2,913	551,785	594	436,055	2,319	115,730	105,507	2,939
1887.....	3,003	1,830,030	1,577	1,729,394	1,426	100,643	383,821	2,327
1888.....	630	432,785	382	410,407	248	22,378	75,280	381
1889.....	178	88,732	80	80,408	98	8,324	14,038	149
Michigan.....	5,228	5,010,315	5,080	5,000,168	148	10,147	563,490	175
1880.....	820	1,180,746	812	1,179,896	14	850	129,235	14
1881.....	970	1,248,053	932	1,246,753	27	1,305	116,133	31
1882.....	1,104	884,151	1,054	879,630	50	4,521	121,072	68
1883.....	604	250,593	575	249,059	29	1,534	38,327	33
1884.....	341	102,214	331	101,679	10	535	19,489	10
1885.....	308	146,549	301	146,136	7	413	24,760	7
1886.....	398	229,008	391	228,987	7	621	36,198	7
1887.....	304	410,522	302	416,242	2	280	37,515	3
1888.....	201	191,713	199	191,625	2	88	17,961	3
1889.....	163	360,761	163	360,761			22,800	

TABLE II.—NUMBER AND AMOUNT OF RAILROAD CONTRACTS FOR THE SALE OF LAND ON CREDIT AND NUMBER OF ACRES AND LOTS COVERED, 1880 TO 1889, BY YEARS AND BY STATES AND TERRITORIES—Continued.

STATES AND TERRITORIES AND YEARS.	TOTAL.		ON ACRES.		ON LOTS.		NUMBER COVERED BY CONTRACTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Acres.	Lots.
Minnesota	24,693	\$11,017,077	23,020	\$10,917,013	1,564	\$100,064	2,124,510	1,005
1880	2,115	1,031,891	1,010	1,021,274	190	10,617	220,003	243
1881	2,500	1,313,440	2,361	1,298,482	238	14,967	262,008	290
1882	8,108	1,857,700	2,939	1,344,014	160	13,792	324,204	229
1883	2,817	1,199,863	2,548	1,182,385	269	17,478	252,052	330
1884	2,322	855,102	2,170	844,471	143	10,631	103,481	184
1885	2,075	1,002,975	2,435	989,862	240	13,613	201,107	201
1886	2,458	953,640	2,330	940,605	110	7,035	170,482	130
1887	2,792	945,002	2,710	940,083	73	4,919	230,617	102
1888	1,901	1,140,603	1,835	1,135,600	66	4,913	119,430	78
1889	1,806	1,217,446	1,755	1,214,347	51	3,009	129,043	60
Mississippi	667	102,710	646	98,446	21	4,264	90,905	245
1880								
1881								
1882								
1883	17	3,037	17	3,037			3,221	
1884	3	1,159	3	1,159			1,485	
1885	43	6,398	43	6,398			6,070	
1886	87	8,139	82	7,884	5	255	8,230	83
1887	120	16,585	118	16,485	2	100	14,058	68
1888	182	35,458	178	34,888	4	570	31,059	78
1889	215	31,934	205	28,505	10	3,399	25,938	66
Missouri	7,036	1,491,015	6,137	1,420,240	899	71,675	478,485	1,785
1880	2,425	556,417	2,240	541,210	185	15,207	119,880	300
1881	1,639	272,191	1,370	252,087	163	20,104	91,850	439
1882	1,080	195,705	953	184,112	127	11,593	53,030	265
1883	589	283,470	457	275,519	132	7,951	175,081	245
1884	265	31,171	223	28,700	42	2,492	11,015	118
1885	245	38,146	221	30,475	24	1,671	14,050	61
1886	214	27,438	170	24,382	44	3,056	10,440	82
1887	265	34,408	180	29,410	85	5,032	10,530	121
1888	210	29,383	154	20,428	65	2,055	9,101	67
1889	195	23,526	163	21,902	32	1,624	9,002	57
Montana	3,448	1,754,001	1,440	1,371,003	1,099	383,658	551,805	3,200
1880	185	34,615			185	34,615		375
1881	256	78,292	66	40,383	190	28,879	39,410	473
1882	900	344,228	240	108,552	729	145,676	46,001	887
1884	283	155,005	107	145,133	116	9,872	49,812	139
1885	251	187,368	202	183,448	49	3,920	74,425	64
1886	233	232,078	190	227,707	37	4,071	140,474	56
1887	270	190,272	205	177,177	65	19,095	69,683	103
1888	348	211,049	205	169,172	143	41,877	70,847	280
1889	653	315,184	168	220,431	485	94,753	104,110	847
Nebraska	30,394	13,863,314	19,645	12,500,401	10,749	1,272,913	4,441,030	10,795
1880	3,872	1,715,907	3,001	1,604,437	271	21,530	340,864	433
1881	2,415	942,535	1,006	805,017	509	47,518	180,753	796
1882	5,847	2,528,807	5,257	2,407,546	590	61,351	688,624	974
1883	4,765	2,339,193	3,800	2,252,754	866	80,414	738,800	1,519
1884	4,733	4,055,037	3,656	3,950,510	1,077	104,488	1,988,905	1,792
1885	2,707	1,110,862	819	805,003	1,078	211,059	380,100	2,034
1886	1,771	340,638	123	134,895	1,649	205,743	28,152	2,305
1887	1,945	337,149	69	57,412	1,876	270,737	8,866	3,149
1888	1,328	247,741	94	88,865	1,234	168,879	17,141	1,778
1889	921	245,320	222	150,033	699	95,287	62,313	1,115
Nevada	322	360,360	322	360,360			237,167	
1880	30	21,375	30	21,375			7,693	
1881	71	50,024	71	50,024			20,066	
1882	42	31,646	42	31,646			17,787	
1883	48	26,843	48	26,843			10,725	
1884	29	61,315	29	61,315			41,339	
1885	8	6,406	8	6,406			3,753	
1886	23	58,448	23	58,448			53,129	
1887	36	63,724	36	63,724			63,087	
1888	14	14,151	14	14,151			10,208	
1889	21	26,368	21	26,368			9,890	

TABLE II.—NUMBER AND AMOUNT OF RAILROAD CONTRACTS FOR THE SALE OF LAND ON CREDIT AND NUMBER OF ACRES AND LOTS COVERED, 1880 TO 1889, BY YEARS AND BY STATES AND TERRITORIES—Continued.

STATES AND TERRITORIES AND YEARS.	TOTAL.		ON ACRES.		ON LOTS.		NUMBER COVERED BY CONTRACTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Acres.	Lots.
New Mexico	2	\$23,995	2	\$23,995			42,230	
1880								
1881								
1882								
1883								
1884								
1885								
1886	1	20,795	1	20,795			41,590	
1887								
1888								
1889	1	3,200	1	3,200			640	
North Dakota	6,553	4,118,090	5,090	3,948,023	1,463	\$170,074	1,292,953	2,997
1880	227	549,745	94	534,346	133	15,309	247,237	439
1881	387	267,640	155	230,704	232	36,936	79,075	584
1882	2,095	1,177,894	1,762	1,149,870	333	28,024	307,850	531
1883	2,267	1,605,257	1,760	955,639	507	49,618	280,530	1,016
1884	501	313,399	483	310,508	21	2,891	74,417	28
1885	523	585,704	507	584,458	16	1,240	157,918	21
1886	262	103,521	138	86,974	124	16,547	21,085	155
1887	183	81,429	121	65,040	62	10,389	18,577	179
1888	57	20,745	43	19,490	14	1,255	6,012	22
1889	51	12,702	30	10,993	21	1,709	3,640	24
Oregon	2,435	648,483	2,435	648,483			221,315	
1880	169	23,967	169	23,967			12,777	
1881	215	35,671	215	35,671			16,425	
1882	273	57,246	273	57,246			27,394	
1883	447	121,596	447	121,596			46,865	
1884	270	50,818	270	50,818			20,404	
1885	256	62,407	256	62,407			23,032	
1886	217	73,376	217	73,376			25,493	
1887	148	29,563	148	29,563			9,079	
1888	162	35,627	162	35,627			10,876	
1889	278	158,212	278	158,212			28,460	
South Dakota	4,649	858,757	900	383,542	3,653	475,215	193,035	5,794
1880	604	102,520	354	138,798	340	23,722	74,392	429
1881	570	96,901	234	74,587	336	22,404	39,754	467
1882	741	173,987	218	115,603	523	58,384	55,480	795
1883	897	145,633	75	24,237	792	121,396	11,322	1,522
1884	241	38,925	31	8,934	210	29,991	3,969	315
1885	306	44,240	15	3,740	291	40,497	1,436	359
1886	308	43,184	36	4,118	272	39,066	1,049	308
1887	423	59,805	10	2,157	413	57,648	861	584
1888	280	42,557	12	4,540	268	38,017	1,957	432
1889	219	50,909	21	6,819	198	44,090	2,212	623
Texas	3,449	4,087,724	1,730	3,844,091	1,719	243,633	2,297,420	4,857
1880	19	5,873	15	5,369	4	564	2,642	34
1881	225	49,914	28	26,750	197	23,164	19,320	514
1882	631	1,402,209	422	1,443,790	209	18,500	1,033,708	452
1883	731	713,067	349	680,071	382	33,596	362,435	819
1884	407	970,561	176	802,118	231	17,443	965,838	613
1885	210	132,767	85	110,369	125	22,398	37,350	574
1886	235	221,603	179	217,377	56	4,286	303,250	106
1887	223	117,063	108	80,317	115	36,746	30,513	492
1888	308	124,745	119	86,407	184	38,338	40,519	536
1889	463	280,181	249	231,583	216	48,598	92,845	717
Utah	614	784,490	613	760,490	1	24,000	920,264	1
1880	34	6,318	34	6,318			2,759	
1881	26	3,792	26	3,792			1,440	
1882	51	7,418	51	7,418			2,026	
1883	69	23,074	69	23,074			21,394	
1884	139	300,079	139	300,079			227,253	
1885	113	150,500	113	150,500			230,660	
1886	87	84,702	87	84,702			159,135	
1887	72	92,625	72	92,625			197,020	
1888	10	9,518	10	9,518			18,282	
1889	63	106,464	62	82,464	1	24,000	53,393	1

TABLE II.—NUMBER AND AMOUNT OF RAILROAD CONTRACTS FOR THE SALE OF LAND ON CREDIT AND NUMBER OF ACRES AND LOTS COVERED, 1880 TO 1889, BY YEARS AND BY STATES AND TERRITORIES—Continued.

STATES AND TERRITORIES AND YEARS.	TOTAL.		ON ACRES.		ON LOTS.		NUMBER COVERED BY CONTRACTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Acres.	Lots.
Washington.....	14,265	\$7,232,155	10,229	\$5,464,664	3,996	\$1,797,491	1,533,627	9,835
1880.....	249	84,500	133	64,004	116	20,496	21,516	474
1881.....	194	45,305	77	22,606	117	22,699	8,225	217
1882.....	654	173,512	150	77,439	564	96,073	23,425	1,970
1883.....	1,893	936,354	1,360	779,279	533	157,075	202,500	1,376
1884.....	1,221	492,625	924	406,448	297	92,177	105,992	611
1885.....	843	363,718	748	333,043	95	30,675	100,417	410
1886.....	1,000	519,168	935	471,542	155	47,626	157,150	444
1887.....	1,880	850,719	1,405	707,131	475	143,588	231,918	1,148
1888.....	2,760	1,453,495	1,824	972,800	936	480,695	235,832	2,140
1889.....	3,491	2,342,759	2,743	1,636,372	748	706,387	360,612	1,890
Wisconsin.....	7,621	1,975,098	6,832	1,898,901	789	76,197	675,548	908
1880.....	817	570,891	789	575,925	28	966	107,565	28
1881.....	800	172,625	790	172,035	10	590	60,058	10
1882.....	1,121	294,043	1,034	283,800	87	5,177	125,933	110
1883.....	978	292,130	894	305,184	84	6,955	78,971	154
1884.....	640	121,177	610	119,473	30	1,704	55,652	30
1885.....	621	118,579	614	117,801	7	718	60,954	9
1886.....	611	112,889	607	112,074	4	315	51,394	5
1887.....	1,040	160,955	644	115,608	396	45,257	50,477	403
1888.....	492	112,585	428	104,524	64	6,061	47,438	60
1889.....	501	103,625	422	95,261	79	8,364	37,100	84
Wyoming.....	1,309	2,277,473	665	2,070,015	644	201,458	1,761,936	1,920
1880.....	35	4,400	.....	.....	35	4,400	.....	73
1881.....	33	10,659	.....	.....	33	10,659	.....	125
1882.....	44	16,159	.....	.....	44	16,159	.....	491
1883.....	19	111,014	7	109,096	12	1,918	97,580	36
1884.....	452	1,594,824	440	1,530,532	12	4,292	1,237,634	55
1885.....	184	287,575	100	281,152	24	6,423	200,652	143
1886.....	319	201,357	35	133,251	284	68,106	145,860	435
1887.....	64	42,385	5	10,309	59	32,076	7,838	272
1888.....	49	22,144	.....	.....	49	22,144	.....	274
1889.....	110	46,947	18	11,075	92	35,272	12,972	193

DISPOSAL OF NATIONAL LAND.—The attending tables show to what extent land owned by states and land owned by railroad companies and received by gift from states and the United States was disposed of on credit to purchasers during the decade under consideration. The facts have not been obtained in regard to the cash sales made by states and railroad companies. The conveyance of the public land by the United States to settlers in the various methods prescribed by law has incidentally led to the incurring of a considerable proportion of the mortgage debt in the states and territories principally concerned. The settlers have commonly been poor, and often have needed to borrow money with which to pay the fees and charges incidental to obtaining their titles. They have also to a great extent borrowed money with which to equip their farms and to begin the cultivation of the soil.

Table 12 shows the number of final United States public land entries and sales made during the 10 years ending June 30, 1890. Everything in the nature of a final disposition of the public land is included, except railroad selections, state selections, and Indian allotments. During the decade 645,758 final entries and sales were made.

The total number of state and railroad contracts for the sale of land on credit for acres and lots in Table 9 is combined with the total line of Table 12 and presented in Table 13 to show all final entries and sales of public and railroad lands made in the United States during the decade, except the cash sales by states and railroads. The years of Table 12 are fiscal years and the years of Table 9 calendar years, but they have been combined, 1880 of Table 9 with 1881 of Table 12, etc. Within the 10 years 893,236 sales and final entries were made in the United States, of which 247,478 were contracts in the nature of a mortgage.

TABLE 12.—NUMBER OF FINAL ENTRIES OF NATIONAL LAND MADE DURING THE 10 YEARS ENDING JUNE 30, 1890, BY YEARS AND BY STATES AND TERRITORIES. (a)

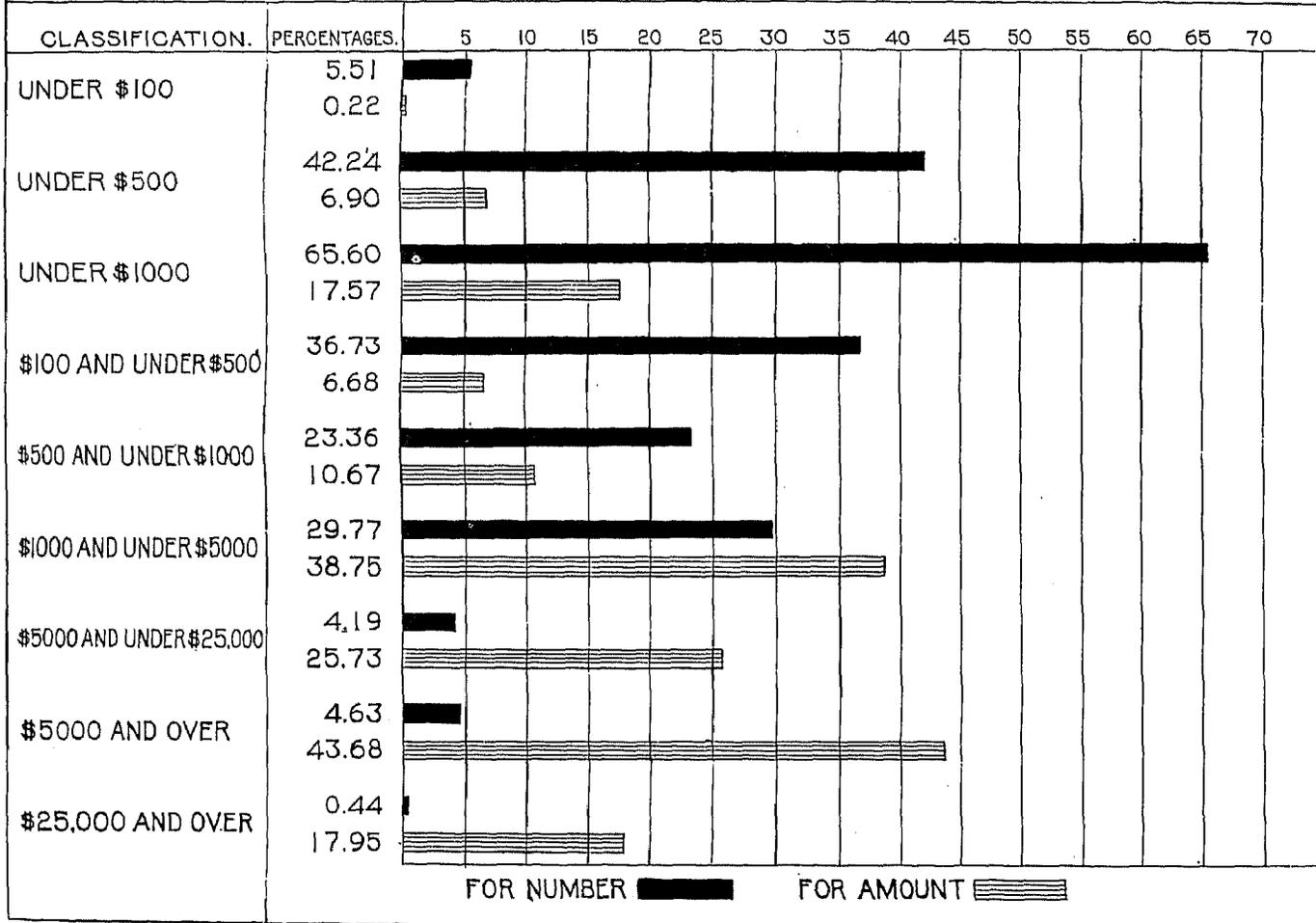
STATES AND TERRITORIES.	Total.	FOR THE YEAR ENDING JUNE 30—									
		1881	1882	1883	1884	1885	1886	1887	1888	1889	1890
The 27 states and territories	645,758	44,730	52,011	60,528	77,462	69,401	64,071	70,227	77,453	63,275	50,034
Alabama.....	19,523	1,352	1,552	1,011	1,901	1,714	1,003	2,049	2,790	1,765	1,917
Arizona.....	2,144	86	181	189	107	219	217	205	245	212	423
Arkansas.....	20,786	1,480	2,212	1,987	2,131	1,831	1,999	3,116	2,660	1,700	1,661
California.....	40,224	2,810	2,011	3,045	4,302	3,684	2,993	3,605	6,256	5,866	4,343
Colorado.....	41,040	1,980	2,222	3,042	3,237	4,108	3,190	3,396	6,708	8,031	5,111
Florida.....	17,548	1,170	2,355	2,822	3,897	2,083	1,200	709	1,475	729	1,048
Idaho.....	7,444	590	418	603	858	652	646	690	802	944	1,172
Illinois.....	21	0	8	.....	4	.....	.....	2	.....	1	.....
Indiana.....	4	.....	.....	.....	.....	.....	.....	.....	.....	1	.....
Iowa.....	802	153	96	97	91	69	57	55	67	84	33
Kansas.....	120,873	5,920	6,298	6,642	10,196	10,072	20,844	17,004	18,560	9,701	5,391
Louisiana.....	10,027	470	815	863	1,424	572	623	1,245	2,894	1,007	814
Michigan.....	14,720	2,177	2,977	2,265	1,690	783	959	1,113	942	847	973
Minnesota.....	50,211	4,608	5,631	6,412	8,071	4,268	3,596	5,079	3,387	3,025	2,474
Mississippi.....	8,444	486	986	1,240	675	430	590	918	1,084	813	313
Missouri.....	6,610	380	840	754	960	833	775	1,053	1,049	1,313	1,044
Montana.....	8,594	438	451	684	805	747	877	943	1,047	1,204	1,398
Nebraska.....	68,000	3,663	4,040	4,307	5,361	6,086	7,353	9,681	9,573	8,416	8,029
Nevada.....	892	163	182	87	86	61	58	36	86	83	40
New Mexico.....	5,528	306	440	907	898	630	719	385	397	384	453
North and South Dakota.....	125,358	11,000	6,557	16,570	22,254	15,374	10,291	10,838	10,360	6,252	40,763
Ohio.....	110	2	97	4	2	.....	1	.....	.....	2	2
Oregon.....	18,555	987	1,244	1,822	1,933	1,238	1,806	1,029	1,941	2,522	3,433
Utah.....	6,133	667	757	792	716	548	525	584	429	504	611
Washington.....	24,980	1,527	1,484	2,430	3,030	2,013	1,654	1,811	2,050	2,870	6,102
Wisconsin.....	19,299	2,050	3,545	3,275	2,455	1,302	1,653	1,780	1,120	1,158	952
Wyoming.....	4,315	52	94	118	240	535	473	741	666	732	604

a Everything in the nature of a final disposition of the public land has been included except railroad selections, state selections, and Indian allotments.
 b North Dakota, 3,145; South Dakota, 6,618.

TABLE 13.—NUMBER OF SALES AND FINAL ENTRIES OF NATIONAL PUBLIC LAND AND OF STATE AND RAILROAD LAND ON CREDIT, 1880 TO 1889: TOTAL FOR THE UNITED STATES.

YEARS.	Number of sales and entries.	YEARS.	Number of sales and entries.
Total	893,236	1884.....	97,180
1880.....	72,222	1885.....	91,447
1881.....	77,529	1886.....	89,524
1882.....	100,272	1887.....	100,483
1883.....	100,497	1888.....	79,697
		1889.....	75,475

PERCENTAGE OF THE NUMBER AND OF THE AMOUNT OF REAL ESTATE MORTGAGES MADE IN THE UNITED STATES DURING 1889 BELONGING TO SPECIFIED CLASSES OF AMOUNTS.



CLASSIFICATION OF AMOUNTS OF MORTGAGES.

There is probably no scheme of classification of mortgages according to their amounts that could be above criticism, especially for as large and varied a country as the United States. Care must be taken to avoid a minute classification, or otherwise there would not be space in the report for the tables.

LARGE MORTGAGES.—Table 108 presents by states and years the number and amount of mortgages made during the 10 years 1880–1889 classified by amounts. It appears that during the 10 years 77 mortgages were made in the United States for amounts at least as great as \$1,000,000; 156 mortgages for amounts of \$500,000 and under \$1,000,000, and 3,087 mortgages for amounts of \$100,000 and under \$500,000. These numbers are somewhat smaller than the actual numbers, for the reason that some large mortgages covered real estate in more than one county, and these needed to be apportioned among the counties for the purposes of tabulation.

Table 108 is condensed to geographical divisions in Table 14, and is presented for the 27 counties of the United States containing cities of a population of 100,000 and over in Table 15. For the interpretation of these tables percentages follow in Tables 16 and 17.

PERCENTAGE OF MORTGAGES IN VARIOUS CLASSES.—The mortgages made in the United States during the decade for amounts of less than \$100 are 6.03 per cent of the total number and 0.27 of 1 per cent of the total amount of all mortgages made. The mortgages made for less than \$500 are represented by 45.17 per cent for number and 8.25 per cent for amount. The mortgages of \$5,000 and over are represented by 4.05 per cent for number and 40.00 per cent for amount.

The unevenness of the distribution of mortgage debt is one of the striking features of Table 16, since nearly half of the mortgages were for amounts of less than \$500 and nearly half of the amount of mortgages is included in those made for \$5,000 and over.

By geographical divisions the percentages for mortgages of less than \$500 follow: North Atlantic, for number, 37.37 per cent; for amount, 4.25 per cent. South Atlantic, number, 55.43 per cent; amount, 11.04 per cent. North Central, number, 47.10 per cent; amount, 12.06 per cent. South Central, number, 56.00 per cent; amount, 11.25 per cent. Western, number, 34.83 per cent; amount, 5.04 per cent.

The percentages for mortgages of \$5,000 and over are these: North Atlantic division, for number, 7.71 per cent; for amount, 54.49 per cent. South Atlantic, number, 3.00 per cent; amount, 33.08 per cent. North Central, number, 2.20 per cent; amount, 24.36 per cent. South Central, number, 3.27 per cent; amount, 38.71 per cent. Western, number, 6.61 per cent; amount, 49.95 per cent. The percentages for other classes will be found in Table 16. A reference to this table will localize differences in the average amounts of mortgages among the states and territories.

LARGE CITIES.—Table 17, for 27 counties containing the 28 cities of 100,000 population and over, shows that 24.07 per cent of the number of mortgages made in the 27 counties and 2.29 per cent of their amount are in the class of mortgages made for less than \$500, while in the class of mortgages for \$5,000 and over the percentage for number is 12.74; for amount, 62.32. The smallest percentages for mortgages of less than \$500, both for number and amount, represent New York county, and so with the largest percentages for mortgages of \$5,000 and over.

CHANGE IN RELATIVE IMPORTANCE OF LARGE AND SMALL MORTGAGES.—How far the relative importance of the various classes into which mortgages are divided has changed during the 10 years is shown in Table 18 for the United States. The general fact is that the smaller mortgages decreased in relative importance from the beginning to the end of the decade, while the larger ones increased in relative importance. The mortgages for less than \$500 decreased from 49.48 per cent of the total number in 1880 to 42.24 per cent in 1889, and their amount decreased from 10.37 per cent of the total amount in 1880 to 6.90 per cent in 1889. With reference to the mortgages of \$5,000 and over, their number increased from 3.44 per cent of the total number in 1880 to 4.03 per cent in 1889, while their amount increased from 35.33 per cent of the total amount in 1880 to 43.68 per cent in 1889.

After a year or so of the financial depression of 1882–1886 had elapsed the percentages for number and amount of mortgages under \$500 began to increase, and it was not until the end of the depression that the normal decrease was resumed. The contrary is true of mortgages of \$5,000 and over. Their relative importance was diminished during the financial depression, and it affected the larger mortgages a year earlier than it did the smaller ones.

TABLE 14.—NUMBER AND AMOUNT OF REAL ESTATE MORTGAGES MADE, 1880 TO

GEOGRAPHICAL DIVISIONS AND CLASSIFICATION OF AMOUNTS.	TOTAL.		1880		1881		1882		1883	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
1 The United States.....	0,517,747	\$12,094,877,703	643,143	\$710,888,504	729,707	\$864,319,429	820,809	\$1,035,535,000	877,317	\$1,090,857,825
2 Under \$100.....	573,847	92,981,032	41,503	2,389,740	45,231	2,623,609	48,082	2,781,865	50,919	2,941,594
3 \$100 and under \$200.....	1,070,880	141,251,525	80,523	10,727,207	88,936	11,782,324	94,447	12,484,546	99,940	13,208,037
4 \$200 and under \$300.....	1,059,400	239,527,260	80,389	18,260,504	89,894	19,079,470	92,442	20,044,451	98,407	22,316,023
5 \$300 and under \$400.....	892,278	237,923,910	65,270	21,042,431	71,353	22,980,328	80,506	26,055,918	84,574	27,272,973
6 \$400 and under \$500.....	706,025	296,186,770	50,801	21,289,061	55,205	23,142,938	61,533	25,846,751	66,441	27,901,921
7 \$500 and under \$1,000.....	2,224,028	1,444,803,125	143,913	93,396,845	160,425	107,054,900	189,850	123,331,575	204,160	132,530,426
8 \$1,000 and under \$1,500.....	1,126,404	1,250,439,728	69,207	77,286,096	80,401	89,849,169	94,858	106,215,372	101,815	113,685,917
9 \$1,500 and under \$2,000.....	498,371	806,541,993	29,700	48,066,104	35,250	57,187,728	41,763	67,593,732	45,306	73,418,453
10 \$2,000 and under \$2,500.....	386,634	806,355,985	23,770	49,583,098	28,040	58,493,037	32,990	68,835,421	36,222	75,638,095
11 \$2,500 and under \$5,000.....	597,737	1,942,345,214	36,171	117,672,743	43,812	142,889,006	51,275	167,294,748	55,362	180,085,004
12 \$5,000 and under \$10,000.....	248,700	1,569,498,517	15,108	94,988,304	18,743	118,312,849	22,050	139,058,569	22,641	142,482,567
13 \$10,000 and under \$15,000.....	65,263	735,224,574	8,613	40,367,274	4,766	53,510,669	5,569	62,286,841	5,002	62,787,246
14 \$15,000 and under \$20,000.....	20,134	425,478,501	1,236	19,064,178	1,692	27,281,709	1,882	31,084,143	2,081	33,821,118
15 \$20,000 and under \$25,000.....	14,591	307,230,751	735	15,868,499	1,021	21,456,579	1,093	22,036,855	1,104	24,578,312
16 \$25,000 and under \$50,000.....	20,227	644,940,864	939	30,097,487	1,345	42,592,785	1,537	49,018,991	1,694	53,924,596
17 \$50,000 and under \$100,000.....	6,879	420,034,588	329	20,247,075	473	28,815,273	613	38,721,129	628	40,261,898
18 \$100,000 and under \$500,000.....	3,087	492,206,040	115	17,263,528	177	26,588,098	204	49,178,122	308	60,730,695
19 \$500,000 and under \$1,000,000.....	150	93,387,945	8	4,850,000	8	4,847,392	20	12,058,849	14	8,215,960
20 \$1,000,000 and over.....	77	140,054,505	5	8,038,333	4	4,343,586	5	8,490,241	6	7,150,000
21 North Atlantic.....	2,487,490	4,819,223,581	185,070	300,689,803	198,590	305,084,537	219,371	420,327,296	231,819	434,620,623
22 Under \$100.....	156,687	8,477,780	13,328	726,102	12,772	698,706	12,858	706,214	13,013	767,572
23 \$100 and under \$200.....	235,930	30,871,736	19,371	2,538,050	19,067	2,571,923	20,705	2,702,709	22,036	2,870,589
24 \$200 and under \$300.....	219,002	49,286,735	17,658	3,988,892	17,008	4,603,606	16,253	4,459,499	20,079	4,669,562
25 \$300 and under \$400.....	174,498	56,239,765	13,868	4,470,123	14,473	4,060,487	15,730	5,075,275	16,715	5,387,397
26 \$400 and under \$500.....	142,537	59,638,898	11,286	4,738,254	11,007	5,031,354	12,756	5,949,999	13,457	5,931,397
27 \$500 and under \$1,000.....	514,110	336,941,591	38,845	25,310,234	41,431	27,051,404	46,055	30,161,859	48,030	31,898,014
28 \$1,000 and under \$1,500.....	330,924	369,388,721	23,201	25,873,761	25,106	27,091,740	29,145	32,504,058	30,011	34,114,665
29 \$1,500 and under \$2,000.....	156,750	253,304,020	10,991	16,791,631	11,558	18,700,084	13,703	22,058,422	14,350	23,163,118
30 \$2,000 and under \$2,500.....	135,299	280,933,230	9,254	19,189,924	10,327	21,429,801	11,091	24,253,397	12,701	26,337,626
31 \$2,500 and under \$5,000.....	228,967	747,939,224	15,450	50,688,855	17,902	58,730,631	19,989	65,369,662	21,481	70,890,371
32 \$5,000 and under \$10,000.....	113,498	722,854,704	8,054	51,049,251	9,549	60,809,498	10,829	69,250,708	10,626	67,452,223
33 \$10,000 and under \$15,000.....	35,616	402,934,864	2,174	24,376,917	2,839	32,043,573	3,287	39,736,334	3,054	34,345,355
34 \$15,000 and under \$20,000.....	15,750	257,300,954	783	12,716,430	1,028	16,503,574	1,071	19,816,963	1,230	24,163,118
35 \$20,000 and under \$25,000.....	8,804	184,825,822	466	9,522,847	605	13,871,440	691	14,433,401	683	14,885,871
36 \$25,000 and under \$50,000.....	12,138	387,772,569	606	19,429,567	802	27,470,724	957	30,893,034	1,023	32,573,201
37 \$50,000 and under \$100,000.....	4,032	252,395,728	212	13,061,457	319	19,496,526	397	25,430,571	354	22,040,900
38 \$100,000 and under \$500,000.....	1,805	284,880,058	72	10,958,978	118	17,281,423	181	30,515,044	192	30,360,310
39 \$500,000 and under \$1,000,000.....	90	53,947,325	7	4,250,000	7	4,397,332	11	6,933,516	6	3,312,200
40 \$1,000,000 and over.....	38	70,669,051	1	1,000,000	2	2,343,586	2	4,790,241	4	5,150,000
41 South Atlantic.....	620,400	606,558,768	80,204	34,304,824	43,444	42,710,565	49,786	49,449,702	56,944	63,026,040
42 Under \$100.....	82,420	4,591,382	4,485	251,080	5,315	300,213	6,134	345,161	6,669	376,094
43 \$100 and under \$200.....	191,408	13,411,993	5,678	750,665	6,815	904,609	7,951	1,071,831	8,841	1,172,013
44 \$200 and under \$300.....	70,708	16,192,848	4,159	953,021	5,020	1,151,450	5,595	1,274,542	6,479	1,484,778
45 \$300 and under \$400.....	51,425	10,752,214	3,075	1,092,322	3,517	1,145,110	4,135	1,345,316	4,695	1,531,489
46 \$400 and under \$500.....	37,880	15,999,891	2,283	909,597	2,683	1,134,561	3,094	1,304,907	3,620	1,529,100
47 \$500 and under \$1,000.....	116,048	75,712,360	6,880	4,512,795	8,332	5,455,909	9,376	6,132,931	10,655	7,148,552
48 \$1,000 and under \$1,500.....	69,779	68,213,819	3,590	4,041,328	4,470	5,001,634	5,212	5,872,825	5,940	6,653,496
49 \$1,500 and under \$2,000.....	27,996	43,972,454	1,676	2,692,789	1,914	3,111,793	2,247	3,651,145	2,572	4,167,926
50 \$2,000 and under \$2,500.....	21,150	44,252,092	1,900	2,723,615	1,593	3,321,737	1,835	3,866,034	2,090	4,386,395
51 \$2,500 and under \$5,000.....	32,869	106,819,145	1,999	9,468,090	2,402	7,894,162	2,697	8,809,822	3,193	10,390,795
52 \$5,000 and under \$10,000.....	13,315	83,030,711	804	5,010,856	987	6,153,143	1,134	7,088,542	1,300	8,128,724
53 \$10,000 and under \$15,000.....	2,849	31,883,331	168	1,840,571	237	2,667,243	216	2,400,760	308	3,475,160
54 \$15,000 and under \$20,000.....	895	14,491,561	44	691,777	62	1,005,586	78	1,269,608	75	1,252,877
55 \$20,000 and under \$25,000.....	513	10,814,634	31	646,352	42	882,192	41	856,089	55	1,157,516
56 \$25,000 and under \$50,000.....	631	20,197,763	25	767,367	44	1,365,608	47	1,430,750	67	2,135,796
57 \$50,000 and under \$100,000.....	263	16,265,910	9	542,791	6	340,650	13	390,245	40	3,176,165
58 \$100,000 and under \$500,000.....	133	20,819,620	3	534,797	5	965,000	11	1,946,134	22	3,790,219
59 \$500,000 and under \$1,000,000.....	4	2,140,000							2	1,100,000
60 \$1,000,000 and over.....	1	1,000,000							2	1,000,000
61 North Central.....	5,093,184	4,767,404,937	344,094	281,091,966	391,829	343,954,366	441,502	411,733,100	463,532	432,245,843
62 Under \$100.....	234,477	14,099,283	17,736	1,063,042	19,481	1,176,200	20,398	1,224,510	21,126	1,257,225
63 \$100 and under \$200.....	547,620	71,750,885	42,605	5,621,591	47,803	6,292,929	50,745	6,677,857	51,490	6,179,525
64 \$200 and under \$300.....	606,480	137,033,418	48,453	10,993,814	51,641	11,638,577	54,511	12,300,840	57,990	12,897,018
65 \$300 and under \$400.....	540,237	173,710,561	41,380	13,294,400	44,837	14,380,263	50,572	16,345,234	51,591	16,551,933
66 \$400 and under \$500.....	427,511	178,794,735	31,493	13,226,588	34,074	14,233,223	38,078	15,929,125	40,947	17,155,571
67 \$500 and under \$1,000.....	1,292,529	834,231,179	83,018	53,623,366	96,707	62,348,813	110,719	71,400,789	117,628	75,959,185
68 \$1,000 and under \$1,500.....	581,086	648,861,761	34,731	38,803,511	41,548	46,441,994	49,109	54,889,140	52,314	58,949,758
69 \$1,500 and under \$2,000.....	243,699	394,052,396	14,274	23,103,916	17,611	28,406,365	20,785	33,712,278	22,837	35,723,276
70 \$2,000 and under \$2,500.....	174,974	465,336,328	10,553	22,058,389	12,769	26,722,974	15,470	32,352,053	16,519	34,484,614
71 \$2,500 and under \$5,000.....	244,470	783,376,171	14,218	45,773,120	17,988	53,238,493	21,823	70,776,506	23,052	74,619,455
72 \$5,000 and under \$10,000.....	80,290	493,254,565	4,245	26,141,222	5,055	35,025,990	7,024	43,849,795	7,274	44,935,082
73 \$10,000 and under \$15,000.....	15,634	174,367,420	759	8,290,591	967	11,059,934	1,211	13,531,919	1,304	14,521,269
74 \$15,000 and under \$20,000.....	5,240	84,470,177	230	3,694,528	338	5,475,474	425	6,084,428	407	6,625,570
75 \$20,000 and under \$25,000.....	2,880	60,462,739	120	2,478,9						

A DECADE OF MORTGAGES.

1889, CLASSIFIED BY AMOUNTS, BY YEARS AND BY GEOGRAPHICAL DIVISIONS.

1884		1885		1886		1887		1888		1889		
Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	
007,581	\$1,113,804,603	075,820	\$1,130,067,726	1,047,851	\$1,300,808,011	1,107,005	\$1,571,082,665	1,123,131	\$1,518,044,856	1,226,923	\$1,752,568,274	1
55,915	3,255,094	66,407	3,752,746	66,145	3,750,124	66,821	3,830,010	65,220	3,756,841	67,541	3,890,400	2
103,209	13,577,370	113,092	15,022,003	115,554	15,193,243	124,581	16,473,959	121,543	15,044,300	123,005	16,835,544	3
103,173	23,360,414	109,587	24,828,087	115,000	26,056,473	123,286	28,012,781	119,753	27,124,584	127,409	28,906,674	4
87,122	28,051,067	91,696	29,635,441	96,655	31,130,509	105,522	34,156,526	101,929	32,947,578	107,300	34,641,230	5
68,023	28,628,501	71,584	29,971,488	77,900	32,420,898	85,484	35,904,344	82,223	34,440,146	87,540	36,734,652	6
210,301	130,274,238	230,400	148,708,094	250,445	162,288,001	278,628	181,071,257	263,441	171,126,721	286,456	187,019,508	7
108,221	120,630,108	113,584	126,641,465	123,826	138,127,110	142,513	159,705,252	137,806	154,336,763	154,083	172,062,470	8
45,922	74,288,121	48,928	79,051,703	54,750	88,420,475	63,415	102,607,323	61,768	100,006,763	64,150	115,934,561	9
30,139	75,454,069	37,943	77,697,236	41,768	87,030,004	48,473	101,164,883	47,626	99,289,585	54,263	113,300,657	10
54,979	178,617,075	57,300	185,017,306	64,107	207,907,696	70,481	248,513,699	73,257	237,559,910	85,188	276,870,936	11
22,835	143,006,070	22,005	144,585,132	26,783	168,050,275	32,243	204,475,885	30,284	190,095,333	35,027	221,083,543	12
5,733	64,524,937	6,889	66,464,312	7,392	83,375,326	9,125	103,723,324	8,047	90,679,996	9,547	107,504,629	13
2,126	34,230,460	2,242	36,351,055	3,153	51,176,928	3,940	64,350,313	3,502	56,819,900	4,268	69,488,437	14
1,191	25,100,507	1,174	26,322,035	1,651	34,874,700	2,219	46,834,614	1,830	38,566,376	2,513	52,827,107	15
1,705	54,053,566	1,788	55,157,444	2,107	68,923,217	2,932	91,073,255	2,559	81,146,724	3,611	116,068,899	16
587	36,781,105	574	35,735,035	680	42,352,705	912	58,000,128	860	53,141,849	1,223	70,871,491	17
816	50,933,300	250	40,485,083	314	48,734,583	392	62,915,355	370	50,503,324	542	66,870,868	18
17	9,402,650	19	11,068,741	6	4,086,625	19	10,821,257	21	13,132,500	21	14,914,031	19
7	12,708,785	1	1,200,000	5	6,000,000	10	14,701,500	21	57,510,457	13	19,907,663	20
245,516	451,199,409	260,810	462,765,300	262,753	510,502,556	278,704	569,597,730	287,748	611,858,722	317,016	683,620,030	21
15,685	852,504	10,082	1,053,008	17,649	940,501	16,622	895,320	16,504	893,812	17,614	953,846	22
24,381	3,174,372	26,859	3,409,205	25,286	3,295,481	25,277	3,285,265	25,804	3,340,464	27,544	3,576,161	23
22,419	5,039,102	23,836	5,302,270	23,150	5,213,682	23,449	5,263,583	24,304	5,451,515	26,247	5,883,974	24
17,979	5,789,717	18,649	6,008,807	18,054	5,820,012	18,815	6,067,125	19,343	6,223,476	20,882	6,722,340	25
14,158	5,930,213	15,010	6,285,941	14,843	6,214,397	15,504	6,491,148	16,082	6,703,450	17,474	7,321,745	26
50,930	33,301,183	53,210	34,775,613	53,505	35,118,250	57,184	37,616,421	59,171	38,990,410	65,033	42,709,494	27
32,812	30,022,736	33,248	32,258,102	34,278	34,278,102	37,972	42,417,137	40,446	45,221,416	44,545	49,802,382	28
14,910	24,115,080	15,584	25,194,710	16,215	26,199,801	18,402	29,786,380	19,031	31,803,215	21,043	35,552,473	29
13,150	27,301,724	13,445	27,893,588	14,318	29,711,434	15,556	32,274,293	16,493	34,102,738	18,454	38,439,671	30
22,022	71,947,782	22,598	73,096,775	24,114	78,521,957	26,744	87,390,613	27,300	89,151,573	31,367	102,367,005	31
10,646	67,763,383	10,858	69,157,866	12,083	76,936,978	12,930	82,547,388	13,108	84,038,898	14,749	93,857,541	32
3,236	30,525,975	3,442	38,995,852	4,118	48,711,785	4,489	51,840,401	4,188	51,670,091	4,789	54,289,551	33
1,842	21,600,200	1,462	23,782,890	2,044	33,197,720	2,217	36,157,824	2,132	34,700,844	2,429	39,662,766	34
720	15,160,178	766	16,018,301	1,030	21,659,928	1,260	26,418,899	1,080	23,877,082	1,453	30,537,271	35
1,055	33,123,920	1,121	35,738,070	1,382	44,140,218	1,610	51,455,977	1,442	45,993,713	2,080	60,994,030	36
850	22,418,989	346	21,015,410	423	26,602,621	458	29,160,340	400	28,740,367	704	43,828,442	37
192	31,040,729	169	26,434,179	188	28,223,000	195	30,849,810	205	31,560,435	293	40,256,147	38
7	3,893,400	15	8,968,741	9	2,236,825	11	6,021,257	10	6,100,000	13	8,204,194	39
4	5,250,000	1	1,200,000	1	1,600,000	3	3,500,000	15	48,530,124	5	6,400,000	40
62,171	59,414,007	69,434	62,114,248	70,806	65,718,804	74,555	73,020,400	73,946	69,331,079	83,056	87,371,470	41
8,514	471,629	10,085	553,020	10,009	557,091	10,373	569,069	9,820	552,096	11,025	615,011	42
10,170	1,344,059	11,782	1,559,337	12,110	1,593,438	12,308	1,627,212	12,367	1,634,808	13,889	1,774,021	43
7,062	1,624,896	8,098	1,856,117	8,059	1,810,806	8,377	1,911,617	8,385	1,912,533	9,502	2,174,973	44
5,014	1,638,216	5,084	1,847,050	5,875	1,997,906	6,170	2,017,640	6,239	2,030,520	7,012	2,265,955	45
8,761	1,586,131	4,223	1,792,553	4,251	1,796,204	4,437	1,871,949	4,447	1,872,481	5,087	2,145,413	46
11,674	7,020,960	12,051	8,197,971	12,803	8,352,260	13,877	9,042,026	13,861	9,061,120	15,579	10,187,818	47
6,072	6,826,491	6,400	7,255,994	6,650	7,447,922	7,233	8,117,885	7,250	8,149,562	7,800	8,846,742	48
2,801	4,548,632	2,801	4,643,145	3,028	4,905,207	3,105	5,196,980	3,241	5,251,533	3,503	5,801,275	49
2,068	4,312,181	2,225	4,641,550	2,322	4,801,633	2,470	5,183,792	2,423	5,072,173	2,799	5,803,012	50
3,211	10,308,926	3,400	11,363,912	3,654	11,850,420	3,869	12,573,436	3,824	12,449,548	4,524	14,712,115	51
1,355	8,412,148	1,343	8,380,802	1,482	9,270,134	1,573	9,873,534	1,484	9,167,805	1,847	11,544,028	52
254	2,853,042	266	2,977,184	306	3,425,420	344	3,815,117	331	3,716,011	419	4,600,914	53
79	1,282,011	90	1,450,873	105	1,677,439	117	1,908,613	102	1,648,089	143	2,345,888	54
47	1,097,251	40	843,357	50	1,083,700	50	1,171,703	53	1,103,610	68	2,022,792	55
50	1,625,108	70	2,316,660	50	1,686,204	86	2,784,751	80	2,596,038	112	3,539,431	56
25	1,571,580	17	1,025,049	25	1,452,816	36	2,273,437	28	1,597,748	55	3,510,520	57
13	1,750,500	7	1,409,000	11	2,071,000	15	2,081,039	11	1,569,018	35	4,761,653	58
1	540,000									1	500,000	59
							1,000,000					60
475,495	436,013,270	517,388	456,567,080	572,207	545,514,481	632,181	655,440,114	509,116	566,391,074	595,820	637,053,034	61
22,409	1,386,827	26,633	1,556,098	27,188	1,584,975	27,509	1,660,430	26,484	1,580,448	25,424	1,519,432	62
52,002	6,793,610	56,820	7,428,795	58,909	7,714,300	65,055	8,503,687	60,627	7,896,425	67,144	8,012,508	63
59,251	13,377,393	62,237	14,030,393	66,924	15,102,511	72,754	16,591,363	66,617	15,017,353	61,412	15,134,126	64
52,418	10,784,480	55,898	17,939,722	60,464	19,392,107	65,525	21,184,821	58,382	18,809,511	59,230	19,028,900	65
41,378	17,254,936	43,131	17,981,709	46,500	20,244,942	52,903	22,197,243	48,543	20,290,224	48,504	20,271,174	66
121,113	77,945,784	137,470	88,048,521	151,024	99,194,222	168,579	109,402,630	147,693	95,292,574	155,578	101,044,985	67
56,488	62,810,694	60,447	67,238,007	67,732	75,407,140	76,012	85,100,001	68,448	76,555,707	74,200	83,199,810	68
22,546	36,471,611	24,512	39,538,593	28,560	46,054,473	32,014	51,739,027	28,886	46,030,740	32,524	52,611,148	69
16,24												

REAL ESTATE MORTGAGES.

TABLE 14.—NUMBER AND AMOUNT OF REAL ESTATE MORTGAGES MADE, 1880 TO 1889,

GEOGRAPHICAL DIVISIONS AND CLASSIFICATION OF AMOUNTS.	TOTAL.		1880		1881		1882		1883	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
1 South Central.....	848,294	\$688,203,130	51,861	\$45,956,951	64,193	\$58,388,458	72,650	\$73,838,007	80,958	\$83,106,490
2 Under \$100.....	89,191	5,179,599	5,477	317,513	7,108	410,200	8,106	468,338	8,330	486,524
3 \$100 and under \$200.....	142,553	10,391,563	10,432	1,484,960	11,884	1,034,391	11,832	1,608,448	13,636	1,854,933
4 \$200 and under \$300.....	106,898	24,763,047	7,447	1,718,120	9,243	2,155,068	9,157	2,118,350	10,164	2,559,000
5 \$300 and under \$400.....	78,087	25,662,422	4,850	1,562,875	6,016	1,991,067	6,728	2,212,993	7,458	2,453,334
6 \$400 and under \$500.....	58,419	24,955,024	3,022	1,541,705	4,470	1,000,232	5,287	2,277,740	5,675	2,437,481
7 \$500 and under \$1,000.....	165,299	109,150,509	9,269	6,126,200	11,716	7,708,046	14,051	9,727,348	15,780	10,446,578
8 \$1,000 and under \$1,500.....	78,612	89,507,390	4,059	4,610,996	5,196	5,880,838	6,713	7,749,274	7,391	8,430,718
9 \$1,500 and under \$2,000.....	35,000	57,471,604	1,797	2,948,706	2,354	3,692,763	2,668	4,387,660	3,067	6,120,198
10 \$2,000 and under \$2,500.....	25,815	54,677,517	1,292	2,733,748	1,738	3,672,183	2,031	4,317,798	2,043	5,610,364
11 \$2,500 and under \$5,000.....	40,766	193,039,716	2,118	6,946,871	2,621	8,009,700	3,266	10,773,347	3,763	12,260,352
12 \$5,000 and under \$10,000.....	18,943	115,573,388	971	6,196,032	1,200	7,615,467	1,412	9,041,484	1,587	10,103,899
13 \$10,000 and under \$15,000.....	4,752	53,992,581	233	2,591,793	326	3,671,744	391	4,444,316	407	4,636,825
14 \$15,000 and under \$20,000.....	1,809	29,550,323	81	1,333,864	128	2,064,572	155	2,501,621	157	2,582,076
15 \$20,000 and under \$25,000.....	1,048	22,425,826	63	1,341,915	62	1,325,384	81	1,688,221	95	2,007,196
16 \$25,000 and under \$50,000.....	1,442	45,866,603	68	2,230,615	95	2,927,276	112	3,095,737	143	4,672,667
17 \$50,000 and under \$100,000.....	453	27,776,884	28	1,791,210	30	1,983,831	45	2,600,963	38	2,184,243
18 \$100,000 and under \$500,000.....	188	33,008,334	4	450,000	6	643,636	12	2,395,000	16	3,121,811
19 \$500,000 and under \$1,000,000.....	14	7,968,700					3	1,800,000	2	1,458,700
20 \$1,000,000 and over.....	4	7,701,500								
21 Western.....	558,379	1,013,427,968	25,914	48,755,460	31,711	54,775,503	37,500	71,186,295	44,053	77,758,020
22 Under \$100.....	11,063	722,088	480	31,094	555	98,050	580	87,636	876	64,224
23 \$100 and under \$200.....	42,371	5,325,348	2,392	332,241	2,707	370,072	3,214	449,611	3,937	582,480
24 \$200 and under \$300.....	53,344	12,251,212	2,672	607,657	3,062	697,860	3,056	808,220	3,995	900,570
25 \$300 and under \$400.....	48,031	15,558,948	2,107	673,711	2,510	801,401	3,341	1,077,130	4,115	1,348,829
26 \$400 and under \$500.....	39,672	16,747,612	1,617	815,857	2,012	840,568	2,318	938,080	2,742	1,148,363
27 \$500 and under \$1,000.....	130,042	88,267,486	5,901	3,815,178	8,239	5,390,788	9,649	5,848,948	11,111	7,078,007
28 \$1,000 and under \$1,500.....	73,033	88,468,028	3,510	3,801,500	4,681	4,520,954	4,679	5,197,400	5,559	6,137,340
29 \$1,500 and under \$2,000.....	35,818	57,683,049	1,571	2,520,062	1,915	3,070,723	2,500	3,685,221	2,630	4,243,935
30 \$2,000 and under \$2,500.....	29,596	61,156,812	1,371	2,847,422	1,613	3,340,282	1,957	4,057,030	2,263	4,710,690
31 \$2,500 and under \$5,000.....	50,736	105,570,658	2,382	7,797,798	2,899	9,593,020	3,501	11,476,459	3,903	12,735,681
32 \$5,000 and under \$10,000.....	23,557	149,785,119	1,034	6,590,943	1,352	8,717,776	1,651	10,428,040	1,848	11,862,629
33 \$10,000 and under \$15,000.....	6,412	72,029,378	288	3,268,403	357	4,068,195	464	5,104,512	520	5,898,700
34 \$15,000 and under \$20,000.....	2,440	39,660,480	65	1,527,579	130	2,232,593	153	2,514,523	206	3,401,506
35 \$20,000 and under \$25,000.....	1,846	28,671,730	65	1,373,424	72	1,558,871	90	2,012,004	107	2,293,921
36 \$25,000 and under \$50,000.....	1,078	63,264,745	77	2,470,508	116	3,517,618	148	4,487,032	144	4,501,852
37 \$50,000 and under \$100,000.....	758	46,937,533	26	1,581,650	33	1,907,343	50	2,947,531	50	3,721,460
38 \$100,000 and under \$500,000.....	372	60,618,937	17	2,567,200	23	3,172,500	39	6,420,807	25	4,275,837
39 \$500,000 and under \$1,000,000.....	20	11,682,670					2	1,295,333	3	1,845,000
40 \$1,000,000 and over.....	20	33,224,329	8	6,033,333	1	1,000,000	2	2,200,000	1	1,000,000

A DECADE OF MORTGAGES.

CLASSIFIED BY AMOUNTS, BY YEARS AND BY GEOGRAPHICAL DIVISIONS—Continued.

1884		1885		1886		1887		1888		1889		
Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	
78,161	\$82,432,693	81,505	\$79,626,477	90,101	\$91,053,512	105,250	\$125,384,749	103,150	\$111,798,193	120,465	\$130,087,000	1
8,531	404,761	9,012	522,373	10,091	588,881	10,707	617,634	10,578	618,121	11,185	655,194	2
13,156	1,779,338	14,337	1,952,300	15,233	2,060,181	16,722	2,259,777	17,176	2,309,267	18,095	2,448,268	3
9,916	2,208,908	10,540	2,450,826	11,514	2,667,198	12,510	2,893,457	12,228	2,826,313	13,143	3,273,967	4
7,359	2,418,556	7,528	2,475,640	8,120	2,606,751	8,326	3,061,620	9,507	3,123,053	11,195	3,677,163	5
5,366	2,201,458	5,583	2,382,106	6,010	2,565,917	7,001	3,019,382	6,006	2,644,740	8,430	3,591,803	6
15,223	10,068,687	15,509	10,203,740	17,144	11,261,980	20,578	13,555,575	20,597	13,577,413	24,823	16,474,801	7
7,001	8,018,032	7,344	8,334,666	8,215	9,289,181	10,162	11,556,072	9,963	11,339,928	12,598	14,294,744	8
3,067	5,029,064	3,259	5,314,974	3,667	5,071,751	4,703	7,723,768	4,322	7,069,512	5,496	9,013,292	9
2,299	4,922,223	2,317	4,802,945	2,098	5,745,732	3,467	7,330,478	3,312	7,000,948	4,618	8,472,698	10
3,583	11,818,486	3,648	11,992,786	4,443	14,520,475	5,909	19,476,801	5,111	16,711,782	6,244	20,529,093	11
1,632	10,500,233	1,588	10,047,053	2,007	12,799,049	2,629	17,019,193	2,217	14,277,731	2,800	17,975,647	12
494	5,082,685	436	4,987,571	473	5,396,995	707	8,116,341	584	6,994,066	701	7,294,368	13
157	2,523,605	135	2,195,286	174	2,853,775	292	4,783,115	229	3,709,975	301	4,881,774	14
86	1,863,765	89	1,905,558	114	2,435,420	145	3,080,101	138	2,977,692	175	3,740,598	15
157	4,972,707	112	3,487,093	138	4,350,125	185	5,862,944	200	6,292,057	232	7,558,872	16
50	3,066,634	42	2,677,002	36	2,139,051	52	3,085,137	52	3,183,267	80	5,005,546	17
21	3,183,491	19	3,283,442	13	2,331,088	31	4,737,554	28	5,978,388	38	6,633,924	18
3	1,500,000	1	500,000	1	500,000	1	500,000	2	1,110,000	1	600,000	19
				1	1,000,000	3	6,701,500					20
46,238	84,744,504	47,183	73,094,606	51,924	88,019,558	70,315	148,599,003	88,171	158,665,788	100,370	207,827,731	21
776	40,283	1,055	68,238	1,208	78,610	1,400	96,557	1,774	111,464	2,293	146,026	22
3,560	485,097	4,194	583,266	3,056	529,783	5,219	799,878	5,569	754,432	7,023	1,024,588	23
4,525	1,026,025	4,880	1,129,381	5,344	1,223,155	6,100	1,435,831	8,219	1,892,870	10,465	2,439,634	24
4,952	1,429,998	4,237	1,369,622	4,202	1,352,643	5,077	1,825,011	8,449	2,761,018	9,011	2,927,685	25
3,400	1,465,853	3,637	1,529,174	3,777	1,599,438	5,510	2,324,631	6,245	2,635,251	8,045	3,404,407	26
11,361	7,337,618	11,560	7,542,843	12,840	8,362,174	18,410	12,051,296	22,119	14,325,195	25,443	16,512,340	27
6,288	6,952,245	6,010	6,722,683	6,945	7,727,815	11,134	12,513,164	11,791	13,079,090	14,061	16,728,768	28
2,589	4,123,734	2,712	4,309,275	3,280	5,289,243	5,191	8,220,250	5,088	9,188,734	8,634	12,658,493	29
2,382	4,061,194	2,286	4,767,358	2,609	5,447,109	4,277	8,922,910	4,754	9,857,693	5,834	12,249,348	30
4,004	13,314,107	3,880	12,551,958	4,520	14,775,051	7,615	24,019,285	7,840	25,462,505	10,102	33,030,004	31
1,886	12,048,301	1,804	11,351,385	2,050	12,062,337	3,691	23,166,431	3,661	23,155,756	4,640	29,561,521	32
453	5,192,155	454	5,122,773	599	6,761,023	953	10,745,439	978	10,946,418	1,337	15,021,700	33
161	2,587,412	156	2,569,118	218	3,545,279	410	6,072,707	378	6,065,881	527	8,600,078	34
119	2,572,087	74	1,586,926	108	2,271,647	218	4,685,994	210	4,879,581	283	6,939,175	35
137	4,415,432	123	3,901,288	159	5,110,778	318	10,332,122	298	9,589,742	458	14,850,473	36
58	3,705,627	60	3,614,813	62	3,707,325	120	7,768,093	131	7,830,483	159	10,147,268	37
32	5,416,346	2	3,300,105	37	6,525,351	51	8,206,905	61	9,061,342	67	11,273,754	38
3	1,700,600	2	1,000,000	1	750,000	4	2,100,000	2	1,000,000	3	1,002,337	39
2	6,000,000					2	2,000,000	4	5,983,333	5	6,007,693	40

REAL ESTATE MORTGAGES.

TABLE 15.—NUMBER AND AMOUNT OF REAL ESTATE MORTGAGES MADE, 1880 TO 1889, CLASSIFIED BY AMOUNTS,

MINNESOTA—Continued.

COUNTIES, CITIES, AND CLASSIFICATION OF AMOUNTS.	TOTAL.		1880		1881		1882		1883	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
1 Ramsey (St. Paul)	61,008	\$91,431,688	895	\$1,400,834	1,534	\$2,155,119	2,641	\$3,981,614	3,459	\$5,393,605
2 Under \$100	948	63,208	10	1,173	23	1,566	33	1,969	38	2,418
3 \$100 and under \$200	3,737	520,087	87	11,543	147	20,064	247	34,901	260	35,087
4 \$200 and under \$300	6,876	1,596,940	95	21,277	220	40,251	385	89,128	482	109,620
5 \$300 and under \$400	6,456	2,130,330	77	24,745	153	49,031	247	79,010	331	106,341
6 \$400 and under \$500	5,302	2,265,378	50	20,740	117	48,980	187	78,159	303	125,558
7 \$500 and under \$1,000	15,931	10,397,287	293	131,020	326	211,642	507	374,004	784	510,191
8 \$1,000 and under \$1,500	7,417	8,444,600	112	121,487	165	183,530	320	357,116	391	438,343
9 \$1,500 and under \$2,000	3,768	6,080,193	55	89,887	104	165,586	143	231,932	199	323,345
10 \$2,000 and under \$2,500	2,682	5,581,898	55	113,765	74	152,218	103	215,733	159	331,986
11 \$2,500 and under \$5,000	4,351	14,104,737	85	270,675	105	345,770	217	701,922	275	895,010
12 \$5,000 and under \$10,000	2,214	14,031,359	46	285,022	70	440,615	123	821,726	160	987,262
13 \$10,000 and under \$15,000	668	7,424,418	5	54,500	19	205,000	36	402,173	38	410,427
14 \$15,000 and under \$20,000	221	3,530,798	2	30,000	4	61,666	8	127,000	19	303,100
15 \$20,000 and under \$25,000	138	2,869,073	1	20,000	2	42,000	7	143,261	7	147,017
16 \$25,000 and under \$50,000	180	5,652,615	1	25,000	5	178,200	5	143,580	8	242,300
17 \$50,000 and under \$100,000	45	2,662,315	1	63,000				170,000	4	225,000
18 \$100,000 and under \$500,000	18	3,075,633	1	120,000					1	191,000
19 \$500,000 and under \$1,000,000										
20 \$1,000,000 and over	1	1,000,000								

MISSOURI.

21 Jackson (Kansas city)	80,797	153,103,170	2,004	2,222,240	3,144	3,015,918	3,120	4,615,832	3,352	4,564,420
22 Under \$100	1,277	79,267	30	2,793	73	4,503	59	3,381	50	3,188
23 \$100 and under \$200	4,234	590,575	212	29,364	361	40,833	212	28,763	211	28,581
24 \$200 and under \$300	6,637	1,537,253	267	60,189	390	81,459	342	78,090	346	78,484
25 \$300 and under \$400	6,916	2,262,938	183	60,423	363	67,232	296	94,756	320	103,976
26 \$400 and under \$500	6,186	2,640,112	132	46,913	217	90,157	216	90,068	278	110,544
27 \$500 and under \$1,000	20,733	13,591,475	453	292,678	730	473,074	737	470,000	835	540,685
28 \$1,000 and under \$1,500	12,102	13,740,568	279	308,400	410	457,411	435	477,416	470	524,500
29 \$1,500 and under \$2,000	5,575	9,027,189	141	225,939	206	329,182	205	325,385	200	321,066
30 \$2,000 and under \$2,500	3,939	8,247,089	92	192,825	152	913,508	161	333,433	178	368,809
31 \$2,500 and under \$5,000	7,232	23,030,333	131	418,493	264	837,206	292	931,987	304	907,931
32 \$5,000 and under \$10,000	3,659	23,348,082	50	312,065	92	570,313	120	820,083	116	710,336
33 \$10,000 and under \$15,000	1,067	12,183,282	15	167,000	19	207,050	18	194,166	24	282,507
34 \$15,000 and under \$20,000	469	7,041,871	4	68,318	10	160,440	15	243,667	9	151,500
35 \$20,000 and under \$25,000	234	4,960,387			4	87,300	3	60,000	3	60,000
36 \$25,000 and under \$50,000	383	12,286,988	1	27,000	2	65,500	4	138,500	7	230,500
37 \$50,000 and under \$100,000	110	7,454,689					1	50,000	1	70,000
38 \$100,000 and under \$500,000	34	5,868,482			1	100,000	1	274,577		
39 \$500,000 and under \$1,000,000	2	1,000,000								
40 \$1,000,000 and over	2	3,000,000								
41 St. Louis city	42,063	116,056,546	2,456	6,007,759	2,913	7,400,560	3,695	10,712,665	3,797	10,046,401
42 Under \$100	251	16,081	27	1,728	27	1,726	37	2,324	28	1,829
43 \$100 and under \$200	1,553	210,596	63	12,180	131	17,593	188	20,067	171	22,000
44 \$200 and under \$300	2,214	504,644	137	31,575	155	85,366	209	48,105	200	45,830
45 \$300 and under \$400	2,131	680,598	156	50,297	168	54,070	208	60,791	203	65,803
46 \$400 and under \$500	1,897	797,537	118	49,085	129	54,138	207	87,023	182	76,086
47 \$500 and under \$1,000	8,395	5,599,047	511	337,605	583	385,225	772	509,501	740	485,202
48 \$1,000 and under \$1,500	6,052	7,507,431	381	431,003	493	518,644	526	585,538	570	636,241
49 \$1,500 and under \$2,000	3,812	6,170,488	213	342,894	285	428,024	317	513,050	342	551,103
50 \$2,000 and under \$2,500	3,673	7,075,064	193	401,005	222	402,350	302	627,325	305	694,816
51 \$2,500 and under \$5,000	7,172	23,713,510	353	1,159,722	412	1,344,666	515	1,701,177	589	1,030,454
52 \$5,000 and under \$10,000	3,297	20,418,036	176	1,000,348	241	1,475,109	280	1,759,405	295	1,850,121
53 \$10,000 and under \$15,000	762	8,407,232	40	502,400	60	670,400	69	643,584	57	616,718
54 \$15,000 and under \$20,000	289	4,898,460	21	342,483	18	297,490	30	478,008	24	393,300
55 \$20,000 and under \$25,000	167	4,099,185	11	220,000	13	262,000	11	223,500	21	405,828
56 \$25,000 and under \$50,000	217	6,977,936	16	500,215	18	677,013	21	768,867	23	995,000
57 \$50,000 and under \$100,000	61	4,898,843	2	155,000	5	335,000	4	270,080	11	625,000
58 \$100,000 and under \$500,000	53	8,388,590	2	370,000	3	541,000	8	901,000	5	910,000
59 \$500,000 and under \$1,000,000	6	3,072,500								
60 \$1,000,000 and over	1	1,500,000					1	1,500,000		

BY YEARS, AND BY 27 COUNTIES CONTAINING THE 28 CITIES OF 100,000 POPULATION AND OVER—Continued.

MINNESOTA—Continued.

1884		1885		1886		1887		1888		1889		
Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	
4,048	\$5,285,509	5,548	\$7,357,996	10,190	\$15,586,939	15,938	\$21,812,245	7,963	\$12,304,346	8,793	\$16,144,481	1
49	3,261	236	10,101	182	12,955	165	10,615	97	6,175	116	6,875	2
310	41,440	452	64,037	575	78,838	823	119,566	409	53,780	427	60,222	3
578	134,746	783	178,400	1,145	269,141	1,805	427,898	735	171,278	618	146,185	4
446	147,342	502	163,478	1,304	435,511	2,658	683,378	697	228,906	641	207,588	5
340	141,438	457	192,102	902	420,721	1,639	609,295	703	286,570	574	241,209	6
1,050	674,014	1,312	658,375	2,654	1,757,488	4,517	2,972,929	2,146	1,392,433	2,372	1,515,191	7
464	512,904	653	732,954	1,090	1,244,359	1,820	2,174,294	1,006	1,250,041	1,291	1,452,684	8
226	368,246	317	511,489	571	930,795	857	1,379,231	521	827,893	775	1,251,798	9
140	311,619	198	411,639	375	782,392	598	1,259,371	430	881,530	541	1,127,553	10
240	800,087	302	1,187,653	702	2,206,710	898	2,821,747	675	2,157,626	813	2,617,737	11
124	751,487	181	1,131,730	364	2,410,070	487	3,124,114	297	1,848,747	352	2,230,583	12
29	321,633	58	632,087	130	1,402,550	150	1,769,982	89	1,091,629	109	1,194,817	13
12	190,683	15	246,313	42	685,211	48	780,222	21	327,100	50	790,500	14
11	231,466	9	180,000	23	481,950	32	669,608	17	344,171	20	600,500	15
7	247,000	20	618,000	28	875,741	50	1,019,252	22	600,040	34	1,053,927	16
3	198,240	2	112,075	5	817,500	9	531,500	5	305,000	13	740,000	17
1	200,000	1	100,000	1	125,000	3	849,933	2	565,000	8	925,000	18
				1	1,000,000							19
												20

MISSOURI.

1884		1885		1886		1887		1888		1889		
Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	
4,073	5,612,101	6,695	9,900,423	14,705	26,114,331	21,569	40,142,029	10,370	21,058,949	11,750	28,050,318	21
82	5,062	172	10,360	217	13,291	208	13,762	187	11,289	196	11,602	22
240	32,143	325	44,245	757	106,376	1,047	154,004	475	66,206	448	60,657	23
307	70,340	400	105,304	1,310	305,542	1,528	300,228	655	153,253	1,050	244,265	24
355	114,908	575	187,464	1,240	410,388	1,880	624,619	905	295,300	818	275,082	25
339	143,457	524	223,050	1,561	670,065	1,664	715,472	795	593,732	550	230,754	26
1,001	714,241	1,797	1,163,857	3,912	2,594,651	5,888	3,924,278	2,209	1,450,257	3,081	1,961,694	27
653	732,940	1,129	1,200,612	2,036	2,314,501	3,136	3,631,710	1,658	1,906,186	1,890	2,139,829	28
283	452,098	446	715,619	871	1,414,752	1,465	2,405,435	908	1,472,030	850	1,365,083	29
204	423,532	331	681,031	590	1,241,087	1,000	1,243,150	625	1,302,289	507	1,246,735	30
810	993,168	657	1,786,864	1,120	3,719,378	1,934	6,365,114	1,078	3,545,824	1,242	4,079,318	31
145	900,562	268	1,076,285	630	4,175,337	1,008	6,505,421	603	3,804,772	612	3,872,098	32
84	382,000	56	620,820	215	2,563,313	364	4,230,992	172	1,026,010	150	1,068,795	33
10	158,541	26	422,668	75	1,220,689	151	2,407,191	93	1,491,030	76	1,227,823	34
12	80,000	6	130,640	60	1,269,304	81	1,747,537	33	680,731	40	835,875	35
7	210,000	20	635,910	68	2,244,727	135	4,388,790	49	1,549,335	90	2,790,997	36
8	190,100	3	235,000	21	1,288,883	53	3,423,550	18	1,191,000	16	997,150	37
				4	622,047	17	2,510,358	3	800,000	8	1,561,500	38
						1	500,000			1	500,000	39
										2	3,000,000	40
4,084	10,884,393	4,357	10,465,334	4,405	10,952,747	4,954	14,029,859	5,438	15,422,268	6,594	19,474,560	41
22	1,368	22	1,323	10	1,225	25	1,381	19	1,387	25	1,790	42
164	22,243	172	28,567	129	17,645	139	18,130	191	26,310	175	28,622	43
215	48,418	246	56,926	239	53,618	240	55,394	276	92,234	298	68,100	44
201	64,745	237	75,761	215	68,313	214	60,135	240	77,494	289	98,493	45
174	73,012	200	83,966	180	79,367	221	92,274	215	99,245	262	111,461	46
827	546,455	909	609,989	880	594,440	988	654,342	974	658,015	1,202	814,574	47
635	713,544	686	763,383	702	788,864	822	936,210	860	985,819	1,001	1,147,485	48
363	581,958	349	601,704	380	630,928	421	683,919	488	791,077	695	1,094,161	49
344	711,138	368	787,720	387	808,587	446	934,995	500	1,042,975	606	1,284,069	50
677	2,221,323	711	2,333,949	700	2,554,077	853	2,831,633	1,030	3,395,992	1,263	4,230,917	51
820	1,984,372	292	1,771,780	310	1,943,461	381	2,353,184	450	2,815,113	537	3,374,984	52
72	784,257	80	974,373	74	797,310	88	975,893	89	977,131	128	1,144,587	53
28	440,002	22	353,427	36	576,880	33	520,800	32	509,277	55	880,182	54
10	206,302	21	431,715	23	476,225	30	613,092	21	444,075	35	752,548	55
20	677,000	15	458,942	16	528,500	35	1,160,197	24	797,478	29	897,914	56
6	350,278	15	817,700	6	383,500	7	395,000	11	630,685	14	900,000	57
5	692,978	3	350,000	4	650,000	10	1,825,000	5	908,352	8	1,182,269	58
1	759,000			4		1	500,000	2	1,240,000	2	1,182,500	59
												60

TABLE 15.—NUMBER AND AMOUNT OF REAL ESTATE MORTGAGES MADE, 1880 TO 1889, CLASSIFIED BY AMOUNTS,

NEW YORK.

COUNTIES, CITIES, AND CLASSIFICATION OF AMOUNTS.	TOTAL.		1880		1881		1882		1883	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
1 Erie (Buffalo).....	56,789	\$38,363,112	3,365	\$4,148,226	3,940	\$5,592,897	5,060	\$8,112,170	5,342	\$9,714,661
2 Under \$100.....	563	35,825	99	5,962	49	3,113	48	3,293	38	2,406
3 \$100 and under \$200.....	3,067	401,506	223	30,116	226	29,073	278	35,528	267	34,708
4 \$200 and under \$300.....	4,483	1,027,448	333	75,497	360	82,801	379	87,280	432	99,029
5 \$300 and under \$400.....	4,072	1,326,777	203	96,543	320	103,971	365	117,810	420	136,214
6 \$400 and under \$500.....	9,446	1,452,024	238	101,095	286	121,370	301	126,221	331	138,887
7 \$500 and under \$1,000.....	15,653	10,587,840	972	638,400	1,208	806,731	1,476	988,725	1,576	1,068,034
8 \$1,000 and under \$1,500.....	9,307	10,569,511	407	519,590	559	627,830	829	935,151	851	956,720
9 \$1,500 and under \$2,000.....	4,143	6,739,960	215	359,169	257	418,122	352	568,508	372	605,306
10 \$2,000 and under \$2,500.....	3,121	6,531,909	136	282,271	184	384,327	270	673,606	266	556,014
11 \$2,500 and under \$5,000.....	5,523	17,981,831	254	825,604	311	1,016,730	451	1,473,250	481	1,550,257
12 \$5,000 and under \$10,000.....	2,198	13,850,400	97	604,305	115	709,231	215	1,361,203	215	1,330,896
13 \$10,000 and under \$15,000.....	587	6,524,215	19	205,000	27	290,063	50	549,174	39	426,225
14 \$15,000 and under \$20,000.....	229	3,690,167	10	158,434	20	318,802	15	247,820	14	220,500
15 \$20,000 and under \$25,000.....	130	2,705,777	4	80,000	5	105,000	9	191,984	15	309,000
16 \$25,000 and under \$50,000.....	175	5,519,020	4	125,000	7	221,500	9	210,575	14	424,500
17 \$50,000 and under \$100,000.....	67	4,212,927	1	50,000	6	355,000	6	417,000	5	260,000
18 \$100,000 and under \$500,000.....	22	3,482,306					1	125,000	4	465,000
19 \$500,000 and under \$1,000,000.....	3	1,712,260							2	1,112,260
20 \$1,000,000 and over.....										
21 Kings (Brooklyn).....	80,892	314,766,720	4,158	12,878,828	5,256	17,951,461	6,170	21,247,407	6,025	20,005,054
22 Under \$100.....	120	7,850	8	518	11	740	18	1,254	6	267
23 \$100 and under \$200.....	952	125,158	65	8,507	73	9,575	82	10,478	72	9,203
24 \$200 and under \$300.....	1,869	416,888	121	27,600	133	29,589	135	30,489	142	31,540
25 \$300 and under \$400.....	1,929	613,632	119	37,481	120	39,987	140	46,286	158	50,002
26 \$400 and under \$500.....	1,762	731,945	85	35,439	107	43,971	123	50,716	154	63,947
27 \$500 and under \$1,000.....	10,926	7,047,060	560	309,506	683	434,010	789	506,735	847	539,061
28 \$1,000 and under \$1,500.....	11,765	12,955,070	620	678,900	761	832,085	855	934,500	930	1,032,728
29 \$1,500 and under \$2,000.....	8,025	12,876,790	413	655,182	459	730,829	687	1,108,788	644	1,026,204
30 \$2,000 and under \$2,500.....	8,750	18,043,834	420	874,637	520	1,074,454	561	1,157,711	718	1,472,274
31 \$2,500 and under \$5,000.....	23,457	78,306,904	1,096	3,004,718	1,385	4,600,496	1,581	5,189,798	1,800	6,142,601
32 \$5,000 and under \$10,000.....	12,488	78,734,251	400	2,848,514	718	4,401,561	885	5,501,423	1,001	6,360,317
33 \$10,000 and under \$15,000.....	2,458	27,647,375	90	980,510	153	1,698,550	167	1,842,425	183	2,023,379
34 \$15,000 and under \$20,000.....	894	14,561,808	31	500,700	51	809,350	47	742,700	74	1,205,749
35 \$20,000 and under \$25,000.....	507	10,690,689	22	455,000	32	672,650	31	611,560	44	930,900
36 \$25,000 and under \$50,000.....	680	21,940,580	15	456,500	30	962,795	41	1,290,450	52	1,795,110
37 \$50,000 and under \$100,000.....	228	14,183,883	9	606,500	10	660,000	18	1,217,721	22	1,427,025
38 \$100,000 and under \$500,000.....	93	14,974,697	6	740,000	3	450,000	4	975,000	12	1,915,500
39 \$500,000 and under \$1,000,000.....	2	1,050,000			1	500,000				
40 \$1,000,000 and over.....										
41 Monroe (Rochester).....	41,461	71,205,282	2,209	3,766,180	2,650	4,794,937	3,306	6,374,935	3,424	6,247,578
42 Under \$100.....	352	23,172	30	2,003	35	2,059	29	1,751	31	1,973
43 \$100 and under \$200.....	2,071	241,074	129	16,060	140	18,150	126	16,034	142	18,444
44 \$200 and under \$300.....	2,902	652,416	202	45,643	192	43,218	211	47,375	225	50,210
45 \$300 and under \$400.....	2,544	815,291	163	52,600	173	55,510	212	67,670	203	64,963
46 \$400 and under \$500.....	2,328	673,003	141	58,688	158	65,572	179	74,803	185	77,038
47 \$500 and under \$1,000.....	10,581	7,170,723	501	378,684	677	447,026	870	585,812	952	649,018
48 \$1,000 and under \$1,500.....	7,380	8,415,247	336	375,747	409	454,314	520	583,440	588	670,504
49 \$1,500 and under \$2,000.....	3,637	5,040,754	175	281,843	204	327,934	265	420,104	264	434,254
50 \$2,000 and under \$2,500.....	2,676	5,069,845	141	289,975	162	339,417	183	405,103	200	435,551
51 \$2,500 and under \$5,000.....	4,336	13,964,958	261	850,158	291	943,095	392	1,273,329	352	1,144,565
52 \$5,000 and under \$10,000.....	1,849	11,401,440	104	651,825	147	896,617	204	1,251,502	198	1,221,599
53 \$10,000 and under \$15,000.....	402	4,472,732	18	203,319	30	392,300	53	581,055	41	450,050
54 \$15,000 and under \$20,000.....	149	2,886,124	4	64,040	18	294,525	17	274,833	14	217,000
55 \$20,000 and under \$25,000.....	76	1,553,476	1	23,000	9	193,000	12	246,869	5	106,000
56 \$25,000 and under \$50,000.....	192	4,111,927	3	66,000	7	246,000	12	388,500	11	321,500
57 \$50,000 and under \$100,000.....	37	2,262,800	2	125,000	1	80,000	2	150,000	2	140,000
58 \$100,000 and under \$500,000.....	7	1,085,000	1	250,000					2	250,000
59 \$500,000 and under \$1,000,000.....										
60 \$1,000,000 and over.....										
61 New York (New York).....	111,315	1,222,188,240	8,425	68,955,162	9,829	92,492,681	10,657	113,409,427	9,475	103,724,895
62 Under \$100.....	25	1,276	4	147	1	75	4	200	2	108
63 \$100 and under \$200.....	293	31,069	17	2,145	25	3,100	17	2,289	2	2,432
64 \$200 and under \$300.....	520	119,755	37	8,585	40	10,095	42	9,061	52	12,166
65 \$300 and under \$400.....	653	210,491	54	17,444	37	11,589	46	15,143	74	24,190
66 \$400 and under \$500.....	509	218,885	43	18,085	40	16,497	44	18,495	69	29,230
67 \$500 and under \$1,000.....	4,339	2,783,140	386	246,466	353	232,078	384	250,124	374	280,355
68 \$1,000 and under \$1,500.....	6,560	7,108,247	581	632,655	572	624,324	650	714,947	591	644,310
69 \$1,500 and under \$2,000.....	4,293	6,806,319	353	508,180	418	670,152	425	672,003	342	545,954
70 \$2,000 and under \$2,500.....	6,628	13,593,245	504	1,038,492	601	1,232,901	652	1,341,524	577	1,182,990
71 \$2,500 and under \$5,000.....	19,453	66,561,458	1,718	6,029,163	1,883	6,514,300	1,912	6,588,229	1,793	6,127,704
72 \$5,000 and under \$10,000.....	28,030	193,954,796	2,709	17,046,319	3,057	20,500,618	3,114	21,318,766	2,529	17,073,552
73 \$10,000 and under \$15,000.....	16,474	189,719,899	972	11,046,301	1,848	15,884,853	1,632	17,848,950	1,338	15,367,005
74 \$15,000 and under \$20,000.....	8,951	146,010,272	401	6,483,425	491	7,014,549	638	10,269,859	625	10,166,335
75 \$20,000 and under \$25,000.....	4,694	98,802,091	224	4,701,408	327	6,825,953	335	7,057,601	313	6,628,082
76 \$25,000 and under \$50,000.....	6,425	206,070,304	299	9,619,513	410	13,178,745	531	17,419,482	489	15,717,282
77 \$50,000 and under \$100,000.....	2,068	129,247,046	95	5,655,821	159	9,808,434	227	14,361,063	109	12,437,291
78 \$100,000 and under \$500,000.....	862	188,261,497	29	4,047,305	60	8,562,868	97	16,404,305	85	14,288,700
79 \$500,000 and under \$1,000,000.....	18	10,385,000					1	525,000	2	1,100,000
80 \$1,000,000 and over.....	10	12,300,000			1	1,000,000			2	2,150,000

A DECADE OF MORTGAGES.

BY YEARS, AND BY 27 COUNTIES CONTAINING THE 28 CITIES OF 100,000 POPULATION AND OVER—Continued.

NEW YORK.

1884		1885		1886		1887		1888		1889		
Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	
5,743	\$9,890,085	5,848	\$9,750,104	5,805	\$10,206,410	7,336	\$15,128,200	6,728	\$12,153,530	7,022	\$13,568,258	1
55	3,322	64	4,203	58	3,888	40	2,557	48	3,013	64	4,068	2
324	42,031	340	44,522	344	44,928	346	45,277	330	44,090	380	50,014	3
494	111,510	464	105,534	483	111,092	516	120,381	470	107,744	552	125,971	4
430	142,247	457	147,576	435	142,322	458	150,011	425	138,573	400	151,510	5
353	147,840	357	151,031	309	154,337	380	164,023	408	172,539	414	175,273	6
1,551	1,043,748	1,570	1,061,205	1,579	1,067,182	1,000	1,363,332	1,811	1,237,292	1,011	1,300,011	7
903	1,017,918	940	1,070,458	936	1,068,128	1,209	1,881,476	1,220	1,407,345	1,378	1,577,877	8
409	603,387	404	655,182	404	650,863	588	954,877	487	705,035	655	1,071,006	9
298	625,715	325	609,098	326	681,610	436	913,388	400	837,727	464	977,253	10
578	1,853,098	505	1,827,101	510	1,660,864	832	2,704,044	608	2,192,333	807	2,842,820	11
217	1,850,680	218	1,340,138	203	1,810,873	817	2,024,414	291	1,843,034	310	1,047,636	12
66	741,088	54	581,465	67	733,614	90	1,105,920	77	873,227	80	997,530	13
10	806,624	24	393,046	27	432,297	39	643,392	33	538,753	28	440,630	14
14	295,097	11	235,000	18	370,000	25	510,340	10	208,250	10	394,200	15
13	433,048	18	563,705	24	752,701	80	1,132,974	28	897,476	23	688,280	16
5	800,707	7	430,035	13	738,951	13	930,875	4	200,000	7	470,250	17
5	800,000	2	420,145	3	857,101	2	375,000	3	500,000	2	350,000	18
							600,000					19
												20
8,128	28,737,993	8,079	31,105,714	10,212	30,583,554	11,480	42,530,043	11,337	42,240,307	14,247	55,340,359	21
7	420	13	780	20	1,370	8	518	9	554	20	1,408	22
67	8,625	107	13,787	113	14,917	127	17,509	100	12,080	140	10,448	23
168	37,707	213	48,360	215	48,056	202	45,703	263	58,253	203	58,830	24
192	60,737	180	50,586	228	73,216	258	83,023	238	74,800	275	87,914	25
123	50,069	106	81,120	240	100,428	235	97,808	236	98,016	263	109,825	26
1,023	661,410	1,130	725,001	1,331	870,002	1,456	950,087	1,385	880,353	1,713	1,112,320	27
1,066	1,173,081	1,250	1,300,200	1,395	1,544,937	1,517	1,659,079	1,630	1,811,347	1,707	1,880,057	28
739	1,184,553	759	1,216,726	915	1,400,882	1,022	1,633,403	1,050	1,693,592	1,331	2,166,512	29
851	1,740,686	927	1,918,384	908	2,056,239	1,170	2,412,703	1,185	2,442,251	1,491	2,885,975	30
2,350	7,861,220	2,556	8,507,098	2,731	9,159,050	3,020	10,191,256	2,956	9,029,915	3,913	13,120,233	31
1,146	7,209,905	1,174	7,421,414	1,488	9,270,491	1,777	11,200,724	1,579	9,991,907	2,200	14,433,002	32
182	2,045,485	225	2,529,445	282	3,166,120	397	4,132,307	320	3,668,334	485	5,404,779	33
78	1,280,583	81	1,307,041	87	1,410,194	115	1,833,083	152	2,442,447	178	2,904,301	34
53	1,121,250	47	991,900	65	1,158,871	63	1,335,292	67	1,426,141	63	1,964,185	35
52	1,636,398	67	2,155,748	70	2,545,011	104	3,435,403	97	3,101,484	143	4,570,081	36
14	803,050	20	1,048,500	29	1,860,550	27	1,583,380	32	1,933,854	41	2,442,027	37
8	1,783,500	4	900,000	11	1,815,000	13	1,877,500	17	2,084,070	10	2,194,127	38
		1	550,000									39
												40
3,220	5,535,225	3,502	5,592,106	4,248	7,200,239	5,250	8,018,255	6,058	10,540,226	7,105	12,220,592	41
25	1,592	60	5,121	27	1,843	33	2,238	35	2,053	88	2,539	42
137	17,504	194	24,211	223	27,244	240	29,444	306	50,810	341	44,064	43
204	44,083	261	57,409	324	72,291	327	79,550	430	109,404	476	109,284	44
215	98,300	293	64,751	259	83,333	340	111,007	396	127,135	374	110,903	45
208	84,094	223	92,000	230	95,087	293	124,198	305	127,721	406	171,008	46
864	581,253	981	660,598	1,110	758,931	1,378	944,520	1,412	981,518	1,737	1,100,563	47
545	617,078	570	647,201	801	910,524	998	1,138,280	1,254	1,430,502	1,362	1,573,637	48
245	395,154	266	431,864	349	569,847	439	716,036	600	1,087,503	770	1,273,235	49
226	477,141	100	413,408	248	521,357	358	753,455	437	619,006	500	1,063,827	50
330	1,077,023	320	1,053,240	388	1,243,194	533	1,738,382	643	2,021,484	820	2,610,238	51
166	1,027,491	149	942,884	203	1,254,100	100	1,247,875	235	1,478,184	241	1,519,707	52
28	302,322	33	383,950	49	540,882	42	472,131	47	544,950	55	601,173	53
10	158,230	14	223,500	13	210,500	13	321,000	19	300,321	20	318,575	54
7	144,500	4	84,000	6	122,500	7	142,000	8	102,007	10	320,000	55
14	433,000	9	267,000	16	484,000	23	714,529	23	720,968	14	435,430	56
		4	240,000	1	60,000	5	265,000	8	460,250	12	742,050	57
1	110,000			1	250,000	1	125,000			1	100,000	58
												59
												60
9,073	108,786,986	10,407	112,302,072	12,425	140,631,714	13,480	158,561,220	12,804	143,935,740	14,044	170,037,544	61
2	100	5	194	1	50	2	00	3	140	2	100	62
21	2,526	29	3,890	29	4,109	21	3,075	22	3,277	33	4,207	63
51	11,481	62	14,527	47	10,629	55	12,455	61	18,870	67	15,387	64
47	14,780	72	23,128	75	23,058	84	26,961	74	23,774	90	20,515	65
46	19,280	44	18,340	53	22,210	51	21,565	52	21,625	68	28,490	66
387	252,480	406	258,545	468	301,102	488	314,722	535	330,328	558	352,331	67
617	672,371	683	745,048	614	650,059	778	843,627	735	792,017	728	779,280	68
986	618,353	418	660,018	434	680,031	450	723,063	498	802,276	533	858,389	69
572	1,168,417	612	1,248,808	679	1,392,803	771	1,576,905	831	1,707,654	820	1,707,692	70
1,712	5,848,002	1,831	6,235,055	1,024	6,500,330	2,277	7,696,275	2,100	7,990,557	2,243	7,024,843	71
2,547	17,115,770	2,004	17,737,367	2,097	20,305,657	2,093	20,205,235	3,009	20,872,077	3,011	20,279,435	72
1,418	16,168,207	1,046	19,022,610	2,113	24,864,867	2,204	25,810,019	1,888	21,798,323	2,020	23,418,014	73
713	11,540,114	812	13,231,314	1,298	21,155,870	1,934	21,880,070	1,249	20,407,369	1,300	22,895,361	74
944	7,237,421	408	8,548,616	590	12,480,770	730	15,334,186	585	12,322,179	638	17,664,818	75
522	10,580,407	600	10,248,701	792	25,334,014	900	28,904,307	741	23,750,317	1,141	36,016,388	76
190	11,987,700	167	10,240,352	228	18,130,358	230	15,182,075	208	18,130,846	356	21,886,606	77
99	16,282,500	91	13,967,450	83	12,834,234	98	16,107,900	88	13,750,014	132	21,976,681	78
2	1,010,000	2	1,150,000				2,350,000	3	2,000,000	4	2,250,000	79
2	2,350,000						1,500,000	3	4,150,000	1	1,250,000	80

REAL ESTATE MORTGAGES.

TABLE 16.—PERCENTAGE OF NUMBER AND OF AMOUNT OF REAL ESTATE MORTGAGES MADE, 1880,

STATES AND TERRITORIES.	FOR MORTGAGES FOR AMOUNTS OF—							
	Under \$100.		Under \$500.		Under \$1,000.		\$100 and under \$500.	
	For number.	For amount.	For number.	For amount.	For number.	For amount.	For number.	For amount.
The United States	0.03	0.27	45.17	8.25	68.54	20.10	30.14	7.98
Alabama	16.47	1.01	00.73	13.21	82.07	23.02	50.26	12.20
Arizona	2.25	0.04	37.55	2.07	01.04	7.08	35.30	2.93
Arkansas	10.94	1.01	09.09	21.07	85.10	36.26	68.75	20.06
California	0.60	0.02	25.26	3.20	49.40	10.34	24.57	3.18
Colorado	3.33	0.12	40.34	0.22	03.43	15.11	37.01	0.10
Connecticut	2.39	0.09	30.99	4.89	53.58	14.57	28.00	4.80
Delaware	0.30	0.01	18.79	3.03	42.33	11.01	18.40	3.02
District of Columbia	0.51	0.01	15.76	1.80	35.71	7.31	15.25	1.70
Florida	0.40	0.04	57.70	13.28	78.48	20.84	48.30	12.64
Georgia	25.44	1.02	09.86	15.49	89.38	27.53	44.42	13.57
Illho.	2.72	0.17	47.53	11.26	75.00	27.87	44.81	11.09
Illinois	3.25	0.13	35.89	0.11	69.27	16.75	32.04	5.08
Indiana	6.00	0.45	51.31	14.87	75.74	34.75	45.31	14.42
Iowa	5.25	0.38	44.29	12.71	72.01	34.15	39.04	12.39
Kansas	4.45	0.33	40.85	16.07	77.34	41.60	42.40	15.74
Kentucky	10.07	0.59	52.07	10.60	73.24	23.02	42.00	10.10
Louisiana	8.23	0.24	45.87	5.03	64.30	11.12	37.50	4.78
Maine	8.85	0.81	61.05	20.58	83.48	41.89	53.00	19.77
Maryland	1.03	0.09	33.09	0.80	61.07	20.24	31.97	0.71
Massachusetts	1.05	0.05	26.52	3.29	48.70	10.43	24.87	3.24
Michigan	0.80	0.51	57.83	10.02	70.53	34.82	50.04	16.11
Minnesota	2.99	0.18	48.94	12.57	74.79	29.02	45.95	12.39
Mississippi	12.63	1.01	05.05	17.57	82.73	31.02	53.32	16.56
Missouri	5.73	0.31	48.04	10.11	71.11	23.72	42.31	9.80
Montana	2.02	0.13	38.37	0.98	64.30	10.80	35.95	5.05
Nebraska	3.09	0.30	43.08	14.38	76.31	40.33	39.09	14.08
Nevada	2.35	0.09	51.75	0.16	68.40	11.95	40.40	0.07
New Hampshire	5.09	0.34	48.38	13.35	73.85	32.54	43.38	13.01
New Jersey	0.83	0.03	23.71	3.52	40.41	11.80	22.86	3.49
New Mexico	0.94	0.09	40.15	2.56	60.42	5.72	30.81	2.47
New York	1.53	0.03	24.05	1.98	45.18	0.18	23.12	1.05
North Carolina	22.70	2.29	72.83	23.94	87.12	40.30	50.07	20.75
North Dakota	4.73	0.43	52.51	21.32	84.73	50.49	47.78	20.84
Ohio	4.14	0.22	42.18	0.00	06.45	23.07	38.04	8.78
Oregon	3.30	0.32	43.60	0.05	00.85	22.44	40.24	8.83
Pennsylvania	11.95	0.48	48.73	7.30	68.00	16.07	30.78	0.82
Rhode Island	1.89	0.06	28.87	3.52	50.22	10.35	29.98	3.40
South Carolina	14.03	1.17	02.39	16.96	80.41	33.40	47.76	15.70
South Dakota	3.03	0.45	01.06	31.58	00.04	05.12	57.73	31.13
Tennessee	8.56	0.46	52.52	10.88	73.30	23.74	43.90	10.42
Texas	8.20	0.44	49.46	10.27	72.16	24.28	41.20	9.83
Utah	3.46	0.20	47.93	0.96	69.83	22.40	44.47	0.76
Vermont	5.37	0.32	46.38	11.11	71.32	27.80	41.01	10.79
Virginia	8.79	0.48	52.33	10.35	72.31	22.59	43.54	9.87
Washington	1.06	0.11	43.43	0.98	72.47	25.23	41.47	0.87
West Virginia	11.42	0.74	59.54	14.18	70.10	28.03	48.12	13.44
Wisconsin	5.35	0.40	55.52	15.41	77.74	32.88	50.17	15.01
Wyoming	1.07	0.07	34.72	5.20	58.07	14.14	33.05	5.13

RECAPITULATION BY GEOGRAPHICAL DIVISIONS.

North Atlantic	0.30	0.18	37.37	4.25	58.04	11.24	31.07	4.07
South Atlantic	13.29	0.70	55.43	11.04	74.13	23.52	42.14	10.28
North Central	4.09	0.29	47.10	12.06	72.98	20.50	42.41	11.77
South Central	10.51	0.58	50.00	11.25	75.49	23.54	45.40	10.67
Western	1.95	0.07	34.83	5.04	59.10	13.75	32.85	4.07

TO 1889, BELONGING TO SPECIFIED CLASSES OF AMOUNTS, BY STATES AND TERRITORIES.

FOR MORTGAGES FOR AMOUNTS OF—(continued)										STATES AND TERRITORIES.
\$500 and under \$1,000.		\$1,000 and under \$5,000.		\$5,000 and under \$25,000.		\$25,000 and over.		\$25,000 and over.		
For number.	For amount.	For number.	For amount.	For number.	For amount.	For number.	For amount.	For number.	For amount.	
23.37	11.04	27.41	39.81	3.73	25.11	4.05	40.00	0.32	14.89	.....The United States.
15.34	10.41	15.57	90.36	2.14	18.78	2.30	40.02	0.22	27.24	Alabama.
24.30	5.01	31.09	18.01	5.51	15.03	6.07	74.01	1.46	59.98	Arizona.
15.41	15.19	13.13	96.21	1.08	22.25	1.77	27.53	0.09	6.28	Arkansas.
24.14	7.14	41.19	37.23	8.06	33.89	0.41	63.43	0.75	18.54	California.
23.00	8.89	31.27	94.04	4.74	24.45	5.30	50.25	0.50	25.80	Colorado.
22.59	0.69	41.06	51.24	5.10	20.31	5.30	34.10	0.20	7.88	Connecticut.
23.54	8.88	50.01	53.43	0.87	30.30	7.06	34.06	0.19	4.38	Delaware.
10.95	5.51	53.21	45.43	10.43	34.88	11.08	47.26	0.65	12.40	District of Columbia.
18.78	13.06	20.61	40.70	2.44	21.54	2.01	32.66	0.17	11.42	Florida.
13.52	12.09	14.06	37.47	1.81	20.09	1.06	34.95	0.15	14.80	Georgia.
28.37	16.61	21.00	33.05	1.83	15.10	2.14	88.18	0.31	23.03	Idaho.
23.38	10.04	36.21	48.71	4.24	23.33	4.52	34.54	0.28	11.21	Illinois.
24.43	19.88	22.87	40.72	1.35	12.59	1.39	15.53	0.04	2.97	Indiana.
27.72	21.44	20.75	53.15	1.29	19.27	1.24	12.70	0.04	2.43	Iowa.
30.49	25.53	21.50	45.50	1.06	10.73	1.10	12.00	0.04	2.17	Kansas.
20.27	12.98	23.57	43.01	3.05	24.10	3.10	82.74	0.14	8.55	Kentucky.
18.49	6.19	20.06	27.17	3.00	38.43	0.04	61.71	0.95	23.23	Louisiana.
31.58	21.31	15.88	39.51	1.07	13.81	1.14	18.00	0.07	4.79	Maine.
27.17	13.44	34.52	48.23	4.23	25.30	4.41	31.53	0.19	6.23	Maryland.
22.18	7.20	43.05	41.03	0.94	29.67	7.05	47.88	0.71	18.31	Massachusetts.
21.75	18.20	18.08	42.00	1.33	13.51	1.44	22.19	0.11	8.68	Michigan.
25.85	10.45	22.39	38.40	2.00	21.78	2.82	32.58	0.22	10.80	Minnesota.
16.78	14.35	14.97	36.10	2.16	24.51	2.30	31.08	0.14	7.47	Mississippi.
23.07	13.01	25.74	42.08	2.94	22.07	3.15	33.00	0.21	11.53	Missouri.
25.40	10.72	31.00	35.84	4.31	22.52	4.04	47.30	0.33	24.81	Montana.
32.63	20.00	22.43	44.27	1.20	11.80	1.26	15.35	0.06	3.55	Nebraska.
16.65	5.79	26.36	27.17	4.57	22.21	5.24	60.88	0.67	38.07	Nevada.
25.47	10.19	24.46	47.91	1.00	14.85	1.09	19.55	0.09	4.70	New Hampshire.
22.70	8.28	40.95	50.88	0.53	27.55	6.04	37.82	0.31	10.27	New Jersey.
20.27	3.16	25.53	11.92	0.43	14.73	3.03	32.30	1.00	67.03	New Mexico.
20.53	4.20	30.47	25.33	13.70	41.09	15.35	68.40	1.05	27.40	New York.
14.20	17.26	11.84	38.34	0.97	14.63	1.01	21.30	0.07	6.73	North Carolina.
32.22	29.17	14.13	33.09	1.10	12.83	1.14	15.52	0.04	2.00	North Dakota.
24.27	14.07	30.39	50.42	3.05	20.50	3.10	26.51	0.11	0.01	Ohio.
23.25	13.39	29.65	49.39	3.14	22.32	3.30	28.17	0.10	5.85	Oregon.
10.36	9.07	27.87	39.55	0.71	23.50	4.04	43.48	0.33	19.08	Pennsylvania.
21.35	6.83	42.58	40.72	0.51	29.57	7.20	48.93	0.69	22.36	Rhode Island.
18.02	10.50	17.04	45.01	1.58	17.24	1.65	21.53	0.07	4.29	South Carolina.
28.98	33.54	8.87	25.29	0.40	0.07	0.40	0.59	0.03	2.92	South Dakota.
20.78	12.80	23.66	40.60	2.83	21.84	3.04	35.57	0.21	13.73	Tennessee.
22.70	14.01	24.05	41.02	2.92	23.04	3.19	34.70	0.27	11.60	Texas.
21.90	12.50	26.48	44.34	3.50	25.89	3.69	33.20	0.19	7.31	Utah.
24.94	16.75	26.85	48.35	1.71	13.39	1.83	23.79	0.12	10.40	Vermont.
19.98	12.24	24.50	42.48	0.03	22.51	3.19	34.03	0.16	12.42	Virginia.
20.04	15.30	24.10	35.07	3.11	21.69	3.37	30.05	0.20	17.30	Washington.
19.05	14.75	18.80	38.87	1.83	17.10	2.01	32.20	0.18	15.10	West Virginia.
22.22	17.47	29.74	44.25	1.40	13.57	1.52	22.87	0.12	0.30	Wisconsin.
23.35	8.04	35.10	42.35	0.32	29.54	0.77	43.51	0.45	13.07	Wyoming.

RECAPITULATION BY GEOGRAPHICAL DIVISIONS.

20.67	0.99	34.25	34.27	0.08	32.53	7.71	51.49	0.73	21.06	North Atlantic.
18.70	12.48	22.87	43.40	2.33	23.12	3.06	33.08	0.17	0.06	South Atlantic.
25.83	17.50	24.87	40.08	2.08	17.15	2.20	24.30	0.12	7.21	North Central.
10.49	12.29	21.24	37.75	0.02	24.94	3.27	38.71	0.25	13.77	South Central.
24.36	8.71	34.20	36.30	0.05	23.03	6.61	40.95	0.50	21.32	Western.

REAL ESTATE MORTGAGES.

TABLE 17.—PERCENTAGE OF NUMBER AND OF AMOUNT OF REAL ESTATE MORTGAGES MADE, 1880 TO 1889, BELONGING TO SPECIFIED CLASSES OF AMOUNTS, BY 27 COUNTIES CONTAINING THE 28 CITIES OF 100,000 POPULATION AND OVER.

STATES, COUNTIES, AND CITIES.	FOR MORTGAGES FOR AMOUNTS OF—							
	Under \$100.		Under \$500.		Under \$1,000.		\$100 and under \$500.	
	For number.	For amount.	For number.	For amount.	For number.	For amount.	For number.	For amount.
The 27 counties.....	1.37	0.03	24.07	2.20	45.33	7.28	22.70	2.23
California:								
San Francisco (San Francisco).....	0.16	0.00	11.92	0.99	30.57	4.35	11.70	0.99
Colorado:								
Arapahoe (Denver).....	1.82	0.06	31.31	4.30	54.57	12.44	29.40	4.33
District of Columbia (Washington).....	0.51	0.01	15.76	1.80	35.71	7.31	15.25	1.79
Illinois:								
Cook (Chicago).....	0.48	0.01	24.15	3.24	48.30	10.67	23.67	3.23
Indiana:								
Marion (Indianapolis).....	4.30	0.23	43.45	9.42	70.16	25.35	39.06	9.19
Kentucky:								
Jefferson (Louisville).....	2.00	0.00	31.44	3.78	53.73	10.54	29.35	3.72
Louisiana:								
Orleans (New Orleans).....	2.17	0.05	26.30	2.69	47.67	8.28	24.13	2.64
Maryland:								
Baltimore city.....	0.18	0.01	29.77	6.30	60.89	21.25	29.59	6.29
Massachusetts:								
Suffolk (Boston).....	0.08	0.01	14.29	0.86	28.78	3.03	13.61	0.85
Michigan:								
Wayne (Detroit).....	1.94	0.00	39.08	7.53	66.37	20.75	37.14	7.44
Minnesota:								
Hennepin (Minneapolis).....	1.41	0.05	28.99	4.38	54.37	13.64	27.58	4.33
Ramsey (St. Paul).....	1.55	0.07	38.32	7.19	64.43	18.56	36.77	7.12
Missouri:								
Jackson (Kansas city).....	1.58	0.05	31.25	4.64	56.91	13.52	29.07	4.59
St. Louis city.....	0.59	0.01	18.86	1.91	38.54	6.73	18.27	1.90
Nebraska:								
Douglas (Omaha).....	2.11	0.08	32.47	5.43	59.28	16.00	30.36	5.35
New Jersey:								
Essex (Newark).....	0.33	0.01	15.50	1.85	34.14	7.16	15.17	1.84
Hudson (Jersey city).....	0.27	0.01	15.50	1.88	34.92	7.22	15.23	1.87
New York:								
Erie (Buffalo).....	0.99	0.04	27.52	4.32	55.08	15.08	26.53	4.23
Kings (Brooklyn).....	0.15	0.00	7.03	0.60	20.20	2.84	7.48	0.60
Monroe (Rochester).....	0.85	0.03	24.60	3.83	50.12	13.91	23.75	3.80
New York (New York).....	0.02	0.00	1.74	0.05	5.64	0.28	1.72	0.05
Ohio:								
Cuyahoga (Cleveland).....	1.07	0.05	36.01	6.57	63.08	18.54	34.94	6.52
Hamilton (Cincinnati).....	0.75	0.03	19.47	2.84	48.07	10.44	18.72	2.81
Pennsylvania:								
Allegheny (Allegheny and Pittsburg).....	4.32	0.15	34.33	4.89	57.72	14.01	30.01	4.74
Philadelphia (Philadelphia).....	3.35	0.07	22.03	2.01	39.23	6.64	18.98	1.94
Rhode Island:								
Providence (Providence).....	1.94	0.06	28.21	3.38	48.46	9.70	26.27	3.32
Wisconsin:								
Milwaukee (Milwaukee).....	0.99	0.05	39.09	8.31	67.72	22.89	38.10	8.26

TABLE 17.—PERCENTAGE OF NUMBER AND OF AMOUNT OF REAL ESTATE MORTGAGES MADE, 1880 TO 1889, BELONGING TO SPECIFIED CLASSES OF AMOUNTS, BY 27 COUNTIES CONTAINING THE 28 CITIES OF 100,000 POPULATION AND OVER—Continued.

STATES, COUNTIES, AND CITIES.	FOR MORTGAGES FOR AMOUNTS OF—(continued)									
	\$500 and under \$1,000.		\$1,000 and under \$5,000.		\$5,000 and under \$25,000.		\$5,000 and over.		\$25,000 and over.	
	For number.	For amount.	For number.	For amount.	For number.	For amount.	For number.	For amount.	For number.	For amount.
The 27 counties.....	21.26	4.00	41.03	30.40	11.45	37.60	12.74	62.32	1.29	24.72
California:										
San Francisco (San Francisco).....	18.05	3.30	52.82	30.80	14.83	35.42	16.61	61.76	1.78	20.34
Colorado:										
Arapahoe (Denver).....	23.26	8.05	38.25	38.80	6.52	29.31	7.18	48.07	0.06	19.36
District of Columbia (Washington).....	10.95	5.51	53.21	45.43	10.43	34.86	11.08	47.26	0.05	12.40
Illinois:										
Cook (Chicago).....	24.15	7.43	43.06	40.30	7.28	28.05	8.04	48.04	0.76	20.29
Indiana:										
Marion (Indianapolis).....	20.71	15.03	26.01	42.20	2.00	22.24	3.23	32.45	0.24	10.21
Kentucky:										
Jefferson (Louisville).....	22.20	0.76	36.73	34.00	8.02	34.00	0.54	54.50	0.62	19.96
Louisiana:										
Orleans (New Orleans).....	21.37	5.50	41.31	63.53	0.04	34.58	11.02	58.10	1.08	23.61
Maryland:										
Baltimore city.....	31.12	14.05	34.72	44.58	4.13	25.27	4.30	34.17	0.20	8.90
Massachusetts:										
Suffolk (Boston).....	14.40	2.17	50.64	25.75	17.00	38.06	20.58	71.22	2.68	32.56
Michigan:										
Wayne (Detroit).....	27.20	13.22	28.04	40.84	4.30	27.34	4.60	38.41	0.30	11.07
Minnesota:										
Hennepin (Minneapolis).....	25.98	0.26	38.56	40.48	0.52	31.30	7.07	45.88	0.55	14.52
Ramsey (St. Paul).....	20.11	11.87	20.80	37.42	5.31	30.47	5.71	44.02	0.40	13.55
Missouri:										
Jackson (Kansas city).....	25.60	8.88	35.70	35.70	0.72	31.44	7.39	50.78	0.67	19.34
St. Louis city.....	19.08	4.62	40.95	38.84	10.07	32.51	11.51	54.43	0.84	21.62
Nebraska:										
Douglas (Omaha).....	20.81	11.20	35.14	41.28	5.12	28.14	5.58	42.03	0.46	13.80
New Jersey:										
Essex (Newark).....	18.04	5.31	55.23	50.01	10.20	35.11	10.03	42.83	0.43	7.72
Hudson (Jersey city).....	19.42	5.84	55.51	48.04	0.11	20.37	0.57	43.84	0.46	14.47
New York:										
Erie (Buffalo).....	27.56	10.70	38.01	42.50	5.54	27.21	6.01	42.42	0.47	15.21
Kings (Brooklyn).....	12.57	2.24	50.83	38.82	18.81	41.77	10.07	58.34	1.16	10.57
Monroe (Rochester).....	25.52	10.08	43.51	47.00	5.95	27.95	0.37	38.43	0.42	10.48
New York (New York).....	3.00	0.23	33.15	7.70	52.78	51.37	61.21	92.02	8.43	40.05
Ohio:										
Cuyahoga (Cleveland).....	27.07	11.07	31.82	40.30	4.68	26.41	5.10	41.10	0.42	14.75
Hamilton (Cincinnati).....	23.00	7.00	40.02	51.55	7.62	30.85	7.91	38.01	0.20	7.10
Pennsylvania:										
Allegheny (Allegheny and Pittsburg).....	23.30	0.12	36.42	40.70	5.37	26.83	5.86	45.23	0.40	18.40
Philadelphia (Philadelphia).....	17.20	4.03	50.20	40.31	0.58	33.24	10.57	53.05	0.99	19.81
Rhode Island:										
Providence (Providence).....	20.25	6.38	44.07	42.08	0.16	24.40	6.87	47.80	0.71	23.37
Wisconsin:										
Milwaukee (Milwaukee).....	28.03	14.58	28.35	40.73	3.61	24.18	3.93	36.38	0.32	12.20

REAL ESTATE MORTGAGES.

TABLE 18.—PERCENTAGE OF NUMBER AND OF AMOUNT OF REAL ESTATE MORTGAGES

TOTAL FOR THE UNITED

YEARS.		FOR MORTGAGES FOR AMOUNTS OF—							
		Under \$100.		Under \$500.		Under \$1,000.		\$100 and under \$500.	
		For number.	For amount.	For number.	For amount.	For number.	For amount.	For number.	For amount.
1	The United States	0.03	0.27	45.17	8.25	68.54	20.19	39.14	7.98
2	1880.....	0.45	0.34	49.48	10.37	71.86	23.51	43.03	10.03
3	1881.....	0.20	0.30	47.01	9.28	70.45	21.77	41.44	8.98
4	1882.....	5.86	0.27	45.93	8.51	69.06	20.42	40.07	8.24
5	1883.....	5.81	0.27	45.63	8.58	68.90	20.73	39.82	8.31
6	1884.....	6.10	0.29	46.00	8.60	69.17	20.93	39.84	8.40
7	1885.....	6.81	0.33	46.48	9.08	70.09	22.18	39.67	8.75
8	1886.....	6.31	0.29	44.92	8.35	68.82	20.82	38.61	8.06
9	1887.....	5.73	0.24	43.34	7.53	67.22	19.09	37.61	7.29
10	1888.....	5.81	0.25	43.72	7.53	67.20	18.80	37.91	7.28
11	1889.....	5.51	0.22	42.24	6.90	65.60	17.57	36.73	6.68

MADE, 1880 TO 1889, BELONGING TO SPECIFIED CLASSES OF AMOUNTS.

STATES, BY YEARS.

FOR MORTGAGES FOR AMOUNTS OF—(continued)										
\$500 and under \$1,000.		\$1,000 and under \$5,000.		\$5,000 and under \$25,000.		\$5,000 and over.		\$25,000 and over.		
For number.	For amount.	For number.	For amount.	For number.	For amount.	For number.	For amount.	For number.	For amount.	
23.37	11.94	27.41	33.81	3.73	25.11	4.05	40.00	0.32	14.89	1
22.38	13.14	24.70	41.16	3.22	24.01	3.44	35.33	0.22	11.32	2
22.81	12.40	25.09	40.31	3.59	25.52	3.86	37.92	0.27	12.40	3
23.13	11.91	26.01	39.57	3.73	24.80	4.03	40.01	0.30	15.21	4
23.27	12.15	27.21	40.59	3.50	24.17	3.80	38.68	0.30	14.51	5
23.17	12.24	27.03	40.31	3.51	24.05	3.80	38.76	0.29	14.71	6
23.61	13.10	26.33	41.23	3.31	23.95	3.58	36.59	0.27	12.64	7
23.00	12.47	27.15	40.09	3.72	26.01	4.03	30.00	0.31	13.68	8
23.88	11.56	28.35	38.93	4.07	26.68	4.43	41.98	0.36	15.30	9
23.48	11.27	28.57	38.94	3.80	24.84	4.23	42.26	0.34	17.42	10
23.36	10.67	20.77	38.75	4.19	25.73	4.03	43.68	0.44	17.95	11

AVERAGE AMOUNTS OF MORTGAGES.

All of the mortgages made during the decade have been reduced to averages, which are presented for the various states and territories by years: for the total of all mortgages, in Table 19; for mortgages on acres in Table 20; for mortgages on lots in Table 21; and for mortgages on lots in 27 counties containing the 28 cities of 100,000 population and over, in Table 22.

There were 9,517,747 mortgages made in the United States during the decade stating the amount of debt secured by them, and the average of these mortgages is \$1,271. The decade began with an average mortgage of \$1,105 in 1880, and the amount increased to \$1,262 in 1882, fell during the financial depression to \$1,164 in 1885, and rose uninterruptedly to \$1,429 in 1889. This decrease in the average during the financial depression accords with the conclusion above made concerning the effect of the financial depression of 1882-1886 upon Table 18.

THE AVERAGES FOR THE GEOGRAPHICAL DIVISIONS show that in the North Atlantic division the average mortgage of the 10 years was \$1,937; it increased from \$1,625 in 1880 to \$2,152 in 1889, with an interruption during the financial depression. In the South Atlantic division the average for the 10 years was \$978; it began the decade with \$950, felt the effects of the financial depression a year later than the North Atlantic division did, and, with some fluctuations, it rose to the average of \$1,052 in 1889. The average for the 10 years in the North Central division is \$953; it increased from \$817 in 1880 to \$1,069 in 1889, with intermediate variations similar to those already mentioned in the case of the North Atlantic and South Atlantic divisions. The South Central division had an average mortgage of \$1,047 during the 10 years, and it increased from \$886 in 1880 to \$1,135 in 1889. In the Western division the 10-year average is \$1,815; the average for 1880, \$1,881; for 1889, \$1,900.

AVERAGES FOR ACRES AND LOTS.—Mortgages on acres were for smaller average amounts in the United States than were mortgages on lots. The average mortgage on acres during the 10 years was \$1,032, and it increased from \$923 in 1880 to \$1,115 in 1889; while the average mortgage on lots during the 10 years was \$1,509, and increased from \$1,353 in 1880 to \$1,664 in 1889. The averages for acres and lots for the states and territories and for geographical divisions will be seen in Tables 20 and 21. By a computation the average value of the area covered by a mortgage on acres in the United States during the decade is found to be \$2,398.

LARGE CITIES.—In the 27 counties containing the 28 cities of 100,000 population and over, the average mortgage on lots made during the 10 years was for \$2,798, and it increased from \$2,696 in 1880 to \$3,083 in 1882, which was the highest average of the decade; then it declined to \$2,657 in 1885, and, with fluctuations, rose to the average of \$2,947 in 1889.

TABLE 19.—AVERAGE AMOUNT OF A REAL ESTATE MORTGAGE MADE, 1880 TO 1889, BY YEARS AND BY STATES AND TERRITORIES.

STATES AND TERRITORIES.	Average for 10 years.	1880	1881	1882	1883	1884	1885	1886	1887	1888	1889
The United States.....	\$1,271	\$1,105	\$1,184	\$1,262	\$1,243	\$1,227	\$1,164	\$1,241	\$1,347	\$1,353	\$1,429
Alabama.....	971	559	675	850	753	802	610	881	1,695	1,167	984
Arizona.....	8,112	2,384	4,059	5,840	3,824	3,590	2,317	3,592	4,567	1,150	1,828
Arkansas.....	649	599	592	633	607	593	602	619	778	693	729
California.....	2,210	1,936	2,057	2,242	2,271	2,128	1,844	2,062	2,453	2,400	2,261
Colorado.....	1,680	1,898	1,533	1,701	1,834	2,355	1,644	1,482	1,510	1,304	1,838
Connecticut.....	1,520	1,293	1,642	1,400	1,590	1,453	1,510	1,560	1,546	1,549	1,568
Delaware.....	1,760	1,559	1,775	1,692	1,750	1,913	1,647	1,844	1,827	1,748	1,890
District of Columbia.....	2,419	1,905	2,270	2,054	2,401	2,188	2,277	2,312	2,501	2,440	2,017
Florida.....	890	731	851	855	829	833	885	854	854	861	948
Georgia.....	720	713	618	781	1,090	669	607	638	700	656	701
Idaho.....	1,088	1,213	877	1,246	876	1,093	782	1,170	1,152	1,090	1,035
Illinois.....	1,422	1,245	1,352	1,470	1,410	1,950	1,351	1,401	1,425	1,469	1,590
Indiana.....	792	798	871	829	823	778	764	795	790	752	782
Iowa.....	845	799	753	795	863	871	840	850	913	914	937
Kansas.....	792	523	595	657	714	760	713	765	874	891	899
Kentucky.....	1,020	1,002	970	1,041	1,040	1,036	1,033	992	1,012	978	1,075
Louisiana.....	1,990	2,205	2,194	2,333	2,174	2,198	1,932	1,971	1,923	1,859	1,732
Maine.....	647	615	673	629	604	598	610	665	732	616	680
Maryland.....	1,321	1,267	1,400	1,321	1,371	1,417	1,316	1,310	1,316	1,275	1,243
Massachusetts.....	2,032	1,770	1,982	2,067	1,997	1,891	1,974	2,072	2,062	2,110	2,200
Michigan.....	708	741	708	790	782	753	721	756	764	753	811
Minnesota.....	1,021	973	723	876	900	937	908	1,098	1,166	1,151	1,254
Mississippi.....	770	891	868	788	851	720	670	690	715	785	841
Missouri.....	1,109	761	848	958	978	995	990	1,140	1,067	1,228	1,303
Montana.....	1,582	1,359	1,392	1,850	1,413	1,578	1,378	1,904	1,783	1,831	1,843
Nebraska.....	812	535	595	645	733	793	775	857	942	877	927
Nevada.....	1,877	1,699	2,812	4,457	1,630	1,576	584	1,694	2,729	1,025	2,139
New Hampshire.....	898	810	865	832	801	820	807	851	915	914	943
New Jersey.....	1,789	1,667	1,714	1,891	1,716	1,745	1,611	1,782	1,901	1,859	1,904
New Mexico.....	4,068	38,544	1,270	3,099	2,586	2,389	2,085	3,050	2,870	5,117	5,691
New York.....	3,204	2,530	2,948	3,157	3,082	3,050	3,066	3,341	3,539	3,332	3,627
North Carolina.....	532	513	541	560	562	524	489	542	515	533	536
North Dakota.....	696	815	691	773	652	629	695	694	712	715	711
Ohio.....	1,123	1,110	1,122	1,164	1,152	1,151	1,070	1,081	1,167	1,132	1,099
Oregon.....	1,119	1,185	1,185	1,210	1,146	1,074	1,012	1,020	1,094	1,168	1,180
Pennsylvania.....	1,315	1,174	1,293	1,363	1,273	1,253	1,170	1,223	1,277	1,624	1,410
Rhode Island.....	2,040	1,683	2,470	2,406	2,095	2,326	1,951	1,806	1,925	1,872	2,038
South Carolina.....	715	776	865	743	803	757	700	647	653	631	709
South Dakota.....	549	411	390	429	429	444	400	590	594	613	697
Tennessee.....	1,074	794	852	1,036	840	974	929	1,000	1,455	1,034	1,239
Texas.....	1,067	668	676	947	1,093	1,175	1,104	1,098	1,183	1,200	1,291
Utah.....	1,113	876	847	962	880	897	881	933	1,071	1,202	1,628
Vermont.....	668	1,150	891	908	973	1,049	924	867	837	911	1,051
Virginia.....	1,083	1,011	1,051	1,163	1,236	1,122	1,010	959	1,007	1,002	1,202
Washington.....	1,210	764	868	914	902	830	850	857	1,060	1,113	1,812
West Virginia.....	882	893	899	1,047	1,065	814	842	774	791	819	887
Wisconsin.....	818	793	760	834	840	795	735	705	904	875	877
Wyoming.....	1,735	981	1,042	1,217	1,901	2,075	1,626	1,972	1,087	1,613	1,327

RECAPITULATION BY GEOGRAPHICAL DIVISIONS.

North Atlantic.....	1,937	1,625	1,898	1,957	1,875	1,838	1,778	1,943	2,044	2,120	2,152
South Atlantic.....	978	950	983	993	1,107	950	895	927	979	938	1,052
North Central.....	953	817	876	933	932	917	880	953	1,037	995	1,069
South Central.....	1,047	886	910	1,016	1,028	1,055	970	1,011	1,191	1,084	1,135
Western.....	1,815	1,881	1,727	1,898	1,765	1,833	1,649	1,695	1,947	1,800	1,900

TABLE 20.—AVERAGE AMOUNT OF A MORTGAGE ON ACRES MADE, 1880 TO 1889, BY YEARS AND BY STATES AND TERRITORIES.

STATES AND TERRITORIES.	Average for 10 years.	1880	1881	1882	1883	1884	1885	1886	1887	1888	1889
The United States.....	\$1,032	\$923	\$963	\$1,036	\$1,059	\$1,026	\$956	\$996	\$1,130	\$1,064	\$1,115
Alabama.....	877	568	662	870	727	754	543	706	1,699	1,079	810
Arizona.....	6,926	5,666	11,543	18,984	11,246	8,329	6,668	8,424	10,097	1,592	2,116
Arkansas.....	583	465	553	606	533	549	571	553	647	633	613
California.....	2,530	2,114	2,156	2,426	2,494	2,260	2,019	2,432	3,138	2,841	2,715
Colorado.....	2,012	3,844	2,495	2,528	2,893	3,629	2,311	1,689	1,649	1,210	1,772
Connecticut.....	1,168	1,066	1,077	1,136	1,134	1,080	1,292	1,248	1,293	1,266	1,160
Delaware.....	2,260	2,091	2,353	2,180	2,602	2,264	2,218	2,214	1,963	2,114	2,613
District of Columbia.....	6,874	3,444	4,464	2,821	4,726	6,100	4,048	6,266	12,914	7,628	8,329
Florida.....	849	657	769	863	1,307	793	785	804	781	777	925
Georgia.....	552	557	487	597	693	524	473	517	632	565	531
Idaho.....	1,242	1,510	923	1,039	913	2,240	793	1,403	1,267	1,250	1,118
Illinois.....	1,397	1,231	1,427	1,427	1,468	1,392	1,336	1,387	1,383	1,371	1,600
Indiana.....	892	872	966	943	941	880	852	860	917	854	845
Iowa.....	935	751	962	963	963	963	940	952	1,009	1,011	1,023
Kansas.....	813	540	624	699	779	845	799	840	945	833	965
Kentucky.....	950	907	914	957	987	969	961	886	918	934	1,038
Louisiana.....	2,112	2,391	2,359	2,589	2,331	2,487	2,130	2,143	1,993	1,866	1,821
Maine.....	592	523	594	504	566	485	593	535	574	510	573
Maryland.....	1,440	1,327	1,472	1,418	1,545	1,563	1,465	1,381	1,458	1,463	1,359
Massachusetts.....	1,413	1,109	1,231	1,447	1,412	1,170	1,455	1,299	1,468	1,632	1,715
Michigan.....	773	744	815	817	801	792	712	764	771	755	775
Minnesota.....	754	616	624	684	742	671	705	835	957	778	833
Mississippi.....	759	791	873	788	857	633	666	671	702	761	833
Missouri.....	909	621	734	801	901	889	872	1,066	1,258	975	904
Montana.....	2,258	1,617	2,246	2,836	2,613	2,008	1,405	2,638	2,447	2,081	1,831
Nebraska.....	805	537	573	663	785	875	834	850	917	840	879
Nevada.....	2,233	2,972	4,289	7,469	1,825	1,815	614	1,817	3,607	1,038	2,775
New Hampshire.....	792	793	761	766	787	717	758	780	780	801	748
New Jersey.....	2,367	2,146	2,517	2,495	2,478	2,159	1,928	2,124	2,694	2,612	2,472
New Mexico.....	9,312	119,159	1,752	13,901	6,544	5,422	5,266	5,577	5,653	10,562	11,029
New York.....	1,595	1,477	1,527	1,616	1,717	1,576	1,510	1,531	1,638	1,661	1,704
North Carolina.....	493	496	513	534	521	509	489	514	445	474	486
North Dakota.....	682	972	762	771	625	599	678	658	695	698	680
Ohio.....	1,371	1,430	1,385	1,497	1,451	1,413	1,285	1,265	1,387	1,444	1,218
Oregon.....	1,053	1,161	1,171	1,150	1,004	1,006	903	955	911	1,078	1,151
Pennsylvania.....	969	999	999	999	999	999	999	999	999	999	997
Rhode Island.....	2,290	1,217	1,088	3,085	1,515	4,708	1,573	1,012	2,242	1,954	2,477
South Carolina.....	643	715	734	679	725	685	628	571	570	535	638
South Dakota.....	628	411	387	431	425	429	435	586	632	596	662
Tennessee.....	1,037	777	817	1,104	790	957	850	991	1,535	939	1,286
Texas.....	1,174	630	658	1,005	1,243	1,357	1,213	1,297	1,297	1,331	1,387
Utah.....	1,025	1,173	730	719	945	915	810	879	861	1,112	1,403
Vermont.....	1,048	1,301	914	1,035	1,049	1,187	995	898	882	1,006	1,160
Virginia.....	1,052	1,019	1,024	1,036	1,337	1,140	896	856	1,050	937	1,240
Washington.....	1,133	761	1,010	1,089	928	766	774	831	1,112	1,071	1,708
West Virginia.....	969	918	969	1,139	1,261	874	919	837	868	895	1,019
Wisconsin.....	831	693	759	874	899	817	744	826	940	871	876
Wyoming.....	2,069	1,702	2,115	2,853	7,440	3,536	2,131	4,523	2,075	2,161	1,675

RECAPITULATION BY GEOGRAPHICAL DIVISIONS.

North Atlantic.....	1,226	1,178	1,189	1,242	1,254	1,211	1,176	1,181	1,252	1,271	1,299
South Atlantic.....	783	804	860	825	941	785	717	712	768	710	800
North Central.....	922	891	875	928	943	913	880	921	1,008	941	977
South Central.....	1,019	896	856	1,006	1,049	1,037	945	965	1,165	1,065	1,115
Western.....	2,099	2,391	2,002	2,298	2,055	2,101	1,683	1,940	2,347	1,983	2,045

TABLE 21.—AVERAGE AMOUNT OF A MORTGAGE ON LOTS MADE, 1880 TO 1889, BY YEARS AND BY STATES AND TERRITORIES.

STATES AND TERRITORIES.	Average for 10 years.	1880	1881	1882	1883	1884	1885	1886	1887	1888	1889
The United States	\$1,509	\$1,353	\$1,450	\$1,531	\$1,455	\$1,445	\$1,380	\$1,480	\$1,520	\$1,581	\$1,664
Alabama.....	1,306	853	775	752	888	1,011	662	1,532	1,761	1,380	1,346
Arizona.....	1,068	907	921	1,140	1,260	1,136	883	910	1,315	830	1,252
Arkansas.....	852	667	733	732	887	740	702	824	1,100	845	917
California.....	1,887	1,730	1,916	1,963	1,959	1,953	1,637	1,695	1,852	2,073	1,939
Colorado.....	1,511	1,230	1,220	1,398	1,335	1,361	1,240	1,363	1,448	1,504	1,869
Connecticut.....	1,618	1,405	1,878	1,632	1,742	1,580	1,587	1,600	1,629	1,639	1,673
Delaware.....	1,630	1,405	1,637	1,549	1,545	1,861	1,439	1,785	1,485	1,648	1,736
District of Columbia.....	2,365	1,887	2,255	2,045	2,370	2,131	2,254	2,261	2,445	2,382	2,865
Florida.....	955	868	1,005	840	971	940	921	1,000	933	959	973
Georgia.....	1,187	1,218	1,065	1,327	2,224	1,121	979	1,072	1,110	1,069	1,161
Idaho.....	708	685	778	648	784	661	759	623	889	572	712
Illinois.....	1,440	1,205	1,341	1,512	1,370	1,310	1,362	1,511	1,449	1,458	1,699
Indiana.....	658	666	710	654	659	633	639	636	661	648	663
Iowa.....	652	577	540	535	602	644	615	631	740	751	792
Kansas.....	637	450	489	533	545	539	493	600	772	750	807
Kentucky.....	1,118	1,170	1,080	1,186	1,120	1,135	1,130	1,132	1,123	1,031	1,113
Louisiana.....	1,833	2,003	2,006	1,994	1,900	1,871	1,907	1,784	1,660	1,625	1,650
Maine.....	774	720	767	781	710	728	735	777	807	738	805
Maryland.....	1,252	1,224	1,351	1,262	1,260	1,338	1,230	1,260	1,248	1,192	1,186
Massachusetts.....	2,180	1,964	2,185	2,217	2,128	2,040	2,093	2,240	2,180	2,205	2,291
Michigan.....	760	733	762	763	747	738	737	745	754	750	857
Minnesota.....	1,320	850	970	1,201	1,236	1,270	1,155	1,320	1,304	1,477	1,631
Mississippi.....	832	838	831	788	810	944	765	790	777	823	878
Missouri.....	1,325	1,060	1,050	1,221	1,164	1,172	1,147	1,265	1,400	1,451	1,506
Montana.....	1,003	1,103	858	1,064	724	1,214	1,350	1,135	1,154	1,160	1,030
Nebraska.....	827	524	521	581	560	556	655	871	673	629	1,003
Nevada.....	1,131	1,203	1,313	960	1,202	1,032	1,034	726	1,084	984	1,025
New Hampshire.....	1,028	855	1,028	945	970	994	952	992	1,100	1,135	1,173
New Jersey.....	1,673	1,607	1,497	1,625	1,530	1,659	1,583	1,719	1,777	1,743	1,820
New Mexico.....	1,007	1,274	1,103	1,343	1,052	1,118	1,152	1,001	958	949	861
New York.....	3,776	3,133	3,596	3,314	3,003	3,020	3,557	3,031	4,067	3,783	4,092
North Carolina.....	607	678	661	682	723	585	590	638	733	705	671
North Dakota.....	750	410	657	781	740	775	780	694	805	822	934
Ohio.....	956	924	998	913	944	973	922	951	1,037	964	978
Oregon.....	1,202	1,259	1,221	1,372	1,481	1,228	1,100	1,173	1,219	1,337	1,231
Pennsylvania.....	1,429	1,270	1,431	1,537	1,305	1,348	1,229	1,207	1,560	1,704	1,520
Rhode Island.....	2,006	1,780	2,064	2,108	2,085	1,961	2,008	1,991	1,876	1,860	1,977
South Carolina.....	968	978	1,052	994	1,075	1,006	964	921	921	878	942
South Dakota.....	587	410	464	387	420	530	502	612	660	660	719
Tennessee.....	1,111	827	900	943	904	997	1,025	1,018	1,401	1,166	1,157
Texas.....	900	764	722	763	727	808	808	873	974	967	1,129
Utah.....	1,152	726	875	1,054	861	888	907	965	1,154	1,238	1,264
Vermont.....	784	727	750	851	794	744	762	704	746	869	813
Virginia.....	1,113	990	1,088	1,289	1,117	1,102	1,145	1,074	1,078	1,043	1,177
Washington.....	1,320	708	641	700	850	914	960	914	1,030	1,153	1,300
West Virginia.....	733	837	740	834	790	708	703	718	660	712	717
Wisconsin.....	707	727	762	768	761	758	720	740	801	880	879
Wyoming.....	1,253	914	930	1,010	1,165	1,434	1,308	1,423	1,487	1,249	1,058

RECAPITULATION BY GEOGRAPHICAL DIVISIONS.

North Atlantic.....	2,203	1,875	2,147	2,280	2,150	2,080	2,000	2,207	2,292	2,374	2,380
South Atlantic.....	1,255	1,178	1,268	1,261	1,367	1,221	1,170	1,242	1,256	1,196	1,242
North Central.....	904	860	870	941	917	923	805	907	1,007	1,051	1,150
South Central.....	1,105	1,097	1,044	1,044	975	1,040	1,044	1,102	1,234	1,110	1,165
Western.....	1,578	1,066	1,443	1,507	1,438	1,500	1,300	1,424	1,586	1,655	1,797

REAL ESTATE MORTGAGES.

TABLE 22.—AVERAGE AMOUNT OF A MORTGAGE ON LOTS MADE, 1880 TO 1889, BY YEARS AND BY 27 COUNTIES CONTAINING THE 28 CITIES OF 100,000 POPULATION AND OVER.

STATES, COUNTIES, AND CITIES.	Average for 10 years.	1880	1881	1882	1883	1884	1885	1886	1887	1888	1889
The 27 counties.....	\$2,708	\$2,096	\$2,038	\$3,083	\$2,840	\$2,791	\$2,657	\$2,745	\$2,681	\$2,697	\$2,947
California:											
San Francisco (San Francisco).....	3,650	3,311	3,798	4,210	3,659	3,839	3,077	3,083	3,612	3,901	3,879
Colorado:											
Arapahoe (Denver).....	1,855	1,020	1,524	1,371	1,776	1,800	1,676	1,894	1,737	1,723	2,120
District of Columbia (Washington).....	2,365	1,887	2,255	2,045	2,370	2,134	2,254	2,263	2,445	2,382	2,805
Illinois:											
Cook (Chicago).....	2,047	2,030	2,141	2,383	2,021	1,899	1,953	2,109	1,994	1,616	2,121
Indiana:											
Marion (Indianapolis).....	1,063	1,481	1,607	1,200	1,252	1,106	926	921	887	908	1,022
Kentucky:											
Jefferson (Louisville).....	2,082	2,204	1,991	2,417	2,337	2,143	2,094	2,082	2,026	1,743	2,061
Louisiana:											
Orleans (New Orleans).....	2,512	2,057	2,680	2,687	3,265	2,434	2,295	2,313	2,248	2,698	2,345
Maryland:											
Baltimore city.....	1,376	1,370	1,530	1,413	1,976	1,458	1,351	1,368	1,365	1,298	1,321
Massachusetts:											
Suffolk (Boston).....	4,283	3,788	4,307	4,752	4,186	4,226	4,017	4,557	4,197	4,159	4,451
Michigan:											
Wayne (Detroit).....	1,317	1,100	1,260	1,424	1,200	1,325	1,337	1,334	1,324	1,273	1,028
Minnesota:											
Hennepin (Minneapolis).....	1,700	1,202	1,433	1,710	1,501	1,700	1,547	1,698	1,707	2,003	2,191
Ramsey (St. Paul).....	1,421	1,430	1,380	1,431	1,545	1,234	1,249	1,407	1,271	1,503	1,777
Missouri:											
Jackson (Kansas city).....	1,660	1,000	1,221	1,319	1,245	1,298	1,299	1,469	1,759	2,033	2,147
St. Louis city.....	2,608	2,445	2,554	2,898	2,575	2,653	2,306	2,455	2,654	2,498	2,894
Nebraska:											
Douglas (Omaha).....	1,483	1,143	1,039	1,157	1,023	1,083	1,284	1,545	1,554	1,589	1,019
New Jersey:											
Essex (Newark).....	2,244	2,214	2,169	2,206	2,187	2,280	2,104	2,158	2,340	2,270	2,354
Hudson (Jersey city).....	2,237	1,922	1,894	2,334	2,086	2,113	2,060	2,257	2,240	2,314	2,594
New York:											
Erie (Buffalo).....	1,723	1,235	1,436	1,613	1,852	1,735	1,662	1,759	1,908	1,758	1,750
Kings (Brooklyn).....	3,596	3,069	3,299	3,424	3,728	3,525	3,457	3,545	3,689	3,709	3,868
Monroe (Rochester).....	1,698	1,531	1,733	1,831	1,723	1,663	1,546	1,619	1,676	1,640	1,697
New York (New York).....	10,086	8,172	9,404	10,632	10,930	11,245	10,670	11,315	11,734	11,167	12,800
Ohio:											
Cuyahoga (Cleveland).....	1,410	1,484	1,481	1,540	1,437	1,347	1,242	1,250	1,407	1,456	1,406
Hamilton (Cincinnati).....	1,863	1,821	1,811	1,841	1,771	1,959	1,814	1,843	1,977	1,837	1,885
Pennsylvania:											
Allegheny (Allegheny and Pittsburg).....	1,686	1,405	1,607	1,820	1,526	1,617	1,722	1,617	1,650	1,757	1,834
Philadelphia (Philadelphia).....	2,402	2,223	2,375	2,461	2,384	2,321	2,248	2,580	2,631	2,507	2,678
Rhode Island:											
Providence (Providence).....	2,090	1,830	2,842	2,383	2,156	1,901	2,145	1,926	1,913	1,890	2,010
Wisconsin:											
Milwaukee (Milwaukee).....	1,154	1,091	1,133	1,148	1,092	1,084	1,112	1,108	1,211	1,252	1,177