The compiler of the 1880 History of Livingston County, Franklin Ellis, observed: “The village of Howell luckily escaped the misfortune which was visited upon many other Michigan towns about 40 years ago; the establishment of a ‘wild-cat’ bank within its borders.” Upon passage of the National Banking Act of 1863, the Exchange Bank of Brockway, Embry and Co. was established in Howell. Ellis continues, “The bank of Alexander McPherson was opened June, 1865, for the purchase and sale of government bonds, sale of exchange on New York and all Eastern and Western cities and the transaction of a general banking business, for which its capital was and is ample.” McPherson, in 1868, purchased the business, fixtures and real estate of the Exchange Bank. October, 1868, saw the bank of John Weimeler and Neil O’Hearn opened for general banking business in Howell. These were the first banks in the county.

In Brighton Village, the (Dr.) B.H. Lawson Bank was organized in April, 1871. A little over two years (June, 1873) later it was reorganized as the B.H. Lawson & Company’s Bank. Ellis writes, "It has most of the patronage of the village and surrounding country." Early pictures locate the bank at the northeast corner of W. Main and N. West Streets. Lawson was active in the village serving as assessor in 1873 and president in 1875. Prior to that he was active in the Livingston County Agricultural Society, serving as treasurer in 1861. He was also a charter member of Howell Knights Templar. In 1856 he was a school inspector in Genoa township and in 1859 held that same position in Howell Township.

Gustave J. Baetcke, born in 1842 on the Baetcke homestead in Genoa Township, owned and worked a farm in Genoa until moving to the village. He bought Lawson’s banking business in February, 1891. (by Marianna Bair. To be continued.)