

FEDERAL RESERVE BANK OF ST. LOUIS

TRANSFER

ELECTION OF DIRECTORS

St. Louis, October 1, 1924.

TO THE MEMBER BANKS IN GROUPS 1 AND 2:

An election will be held under the provisions of Section 4 of the Federal Reserve Act to choose successors to the following directors of this bank whose terms expire December 31, 1924: Class A director, J. C. Utterback, (President, City National Bank, Paducah, Ky.) and Class B director, Rolla Wells (President, Wells Realty & Investment Co. and Receiver, United Railways Co., St. Louis.)

The Class A director was elected by banks in Group 2 and the Class B director by Group 1 banks. Consequently, their successors will be chosen, respectively, by these groups. The banks in Group 3 do not elect a director this year. Group 1 consists of banks having capital and surplus in excess of \$599,000; Group 2, banks with capital and surplus of \$599,000 to \$100,000, inclusive, and Group 3, banks having capital and surplus less than \$100,000. Lists of the banks composing Groups 1 and 2 are given on the following pages.

Each bank in Group 1 is permitted to nominate a candidate for Class B director and each bank in Group 2 a candidate for Class A director.* The nomination must be made by resolution of the board of directors and certified to me on or before November 12, 1924. A form for this purpose is enclosed. On November 15, 1924, a list of the candidates, showing the names of the banks nominating them, and a preferential ballot, will be mailed to each bank in the two groups mentioned. The ballot must be cast within fifteen days after receipt. The polls will open on November 17, and close about December 3, 1924, when results of the election will be announced.

In order to be counted, the ballot must be executed by the officer authorized to cast the vote. On the following pages are given the names of officers heretofore designated for this purpose. Inasmuch as the authority conferred on these officers continues until revoked, they need not be reappointed. Each bank that has not designated such an officer, or any bank that desires to change its authorization, should do so by resolution of its board of directors and certify the appointment to me before the polls close. A form for this purpose is furnished herewith.

While the banks in Group 3 will not participate in this election, this circular is sent to them for their information.

Respectfully,

WILLIAM McC. MARTIN,

Chairman of the Board.

*Section 4 of the Federal Reserve Act provides that "Class A shall consist of three members, who shall be chosen by and be representative of the stockholding banks. No officer or director of a member bank shall be eligible to serve as a Class A director unless nominated and elected by banks which are members of the same group as the member bank of which he is an officer or director. Any person who is an officer or director of more than one member bank shall not be eligible for nomination as a Class A director except by banks in the same group as the bank having the largest aggregate resources of any of those of which such person is an officer or director. Class B shall consist of three members, who at the time of their election shall be actively engaged in their district in commerce, agriculture or some other industrial pursuit. No director of Class B shall be an officer, director or employe of any bank. No Senator or Representative in Congress shall be a member of the Federal Reserve Board or an officer or a director of a Federal Reserve Bank."

In a resolution adopted December 23, 1915, the Federal Reserve Board expressed the opinion "that persons holding political or public office in the service of the United States, or of any state, territory, county, district, political subdivision, or municipality thereof, or acting as members of political party committees, cannot consistently with the spirit and underlying principles of the Federal Reserve Act, serve as directors or officers of Federal Reserve Banks." On December 28, 1915, the Federal Reserve Board resolved that "national bank examiners shall not hereafter be elected * * * to directorships in Federal Reserve Banks."

MEMBER BANKS COMPOSING GROUP 1 AND OFFICERS DESIGNATED TO VOTE

(To elect one Class B Director)

ARKANSAS

Fort Smith.....	First National Bank.....	F. A. Handlin, Pres.
Fort Smith.....	Merchants National Bank.....	W. J. Echols, Pres.
Helena.....	Interstate National Bank.....	Edward S. Ready, Pres.
Little Rock.....	American Trust Co.....	Ed Cornish, Pres.
Little Rock.....	Southern Trust Co.....	J. C. Conway, Vice-Pres.
Little Rock.....	Union Trust Co.....	Moorhead Wright, Pres.

ILLINOIS

East St. Louis.....	Union Trust Co.....	Paul A. Schlafly, Pres.
Natl. Stock Yds.....	National Stock Yards Natl. Bank.....	O. J. Sullivan, Vice-Pres.
Quincy.....	Quincy-Ricker Natl. Bk. & Tr. Co.....	J. M. Winters, Cash.
Quincy.....	State Savings Loan & Trust Co.....	S. B. Montgomery, Pres.

INDIANA

Evansville.....	Citizens National Bank.....	Sam T. Heston, Vice-Pres.
Evansville.....	National City Bank.....	Frank R. Wilson, Vice-Pres.
Evansville.....	Old National Bank.....	John T. Boyd, Vice-Pres.
Vincennes.....	American National Bank.....	

KENTUCKY

Louisville.....	Citizens Union National Bank.....	J. R. Downing, Vice-Pres.
Louisville.....	First National Bank.....	H. L. Rose, Cash.
Louisville.....	Kentucky Title Sav. Bk. & Tr. Co.....	Embry L. Swearingen, Pres.
Louisville.....	Liberty Insurance Bank.....	A. P. Winkler, Pres.
Louisville.....	Lincoln Bank & Trust Co.....	Earl S. Gwin, Pres.
Louisville.....	Louisville National Bank.....	Richard Bean, Pres.
Louisville.....	Louisville Trust Co.....	John Stites, Pres.
Louisville.....	National Bank of Kentucky.....	James B. Brown, Pres.

MISSISSIPPI

Clarksdale.....	Planters National Bank.....	Oscar Johnston, Ch. of Bd.
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MISSOURI

St. Louis.....	American Trust Co.....	Wm. R. Compton, Pres.
St. Louis.....	Bremen Bank.....	A. H. Reller, Vice-Pres.
St. Louis.....	First National Bank.....	F. O. Watts, Pres.
St. Louis.....	Franklin Bank.....	Jas. L. Ford, Pres.
St. Louis.....	International Bank.....	G. Riesmeyer, Jr., Pres.
St. Louis.....	Lafayette-South Side Bank.....	A. C. F. Meyer, Pres.
St. Louis.....	Liberty Central Trust Co.....	J. L. Johnston, Pres.
St. Louis.....	Manchester Bank.....	Theo. H. Sievert, Cash.
St. Louis.....	Mercantile Trust Co.....	Geo. W. Wilson, Vice-Pres.
St. Louis.....	Merchants-Laclede Nat. Bank.....	J. P. Berge, Cash.
St. Louis.....	Mississippi Valley Trust Co.....	Breckinridge Jones, Pres.
St. Louis.....	National Bank of Commerce.....	W. L. Hemingway, Vice-Pres.
St. Louis.....	National City Bank.....	B. F. Edwards, Pres.
St. Louis.....	Northwestern Trust Co.....	Charles Maull, Pres.
St. Louis.....	State National Bank.....	Edward S. Pryor, Pres.
St. Louis.....	United States Bank.....	Craig MacQuaid, Pres.

TENNESSEE

Memphis.....	Bank of Commerce & Trust Co.....	E. L. Rice, Vice-Pres.
Memphis.....	Central State National Bank.....	S. E. Ragland, Pres.
Memphis.....	First National Bank.....	S. S. Smithwick, Pres.
Memphis.....	Guaranty Bank & Trust Co.....	Frank Hayden, Pres.
Memphis.....	Union & Planters Bk. & Tr. Co.....	

MEMBER BANKS COMPOSING GROUP 2 AND OFFICERS DESIGNATED TO VOTE

(To elect one Class A Director)

ARKANSAS

Arkansas City.....	Desha Bank & Trust Co.....	H. Thane, Pres.
Batesville.....	First National Bank.....	R. C. Dorr, Pres.
Batesville.....	Union Bank & Trust Co.....	D. D. Adams, Pres.
Bentonville.....	Benton County National Bank.....	J. G. McAndrew, Pres.
Blytheville.....	Farmers Bank & Trust Co.....	B. A. Lynch, Vice-Pres.
Blytheville.....	First National Bank.....	L. Rosenthal, Pres.
Camden.....	First National Bank.....	D. N. Snow, Cash.
Clarksville.....	First National Bank.....	A. N. Ragon, Pres.
Corning.....	First National Bank.....	D. Hopson, Pres.
DeWitt.....	First National Bank.....	L. A. Black, Pres.
Earle.....	Bank of Commerce.....	
Eldorado.....	First National Bank.....	M. G. Wade, Cash.
Eldorado.....	National Bank of Commerce.....	
England.....	Citizens Bank & Trust Co.....	J. E. Hicks, Pres.
Fayetteville.....	Arkansas National Bank.....	W. H. Morton, Vice-Pres.
Fayetteville.....	First National Bank.....	Art T. Lewis, Pres.
Fordyce.....	First National Bank.....	J. A. Abernathy, Vice-Pres.
Forrest City.....	Bank of Eastern Arkansas.....	W. W. Campbell, Cash.
Forrest City.....	First National Bank.....	A. C. Bridwell, Cash.
Fort Smith.....	Arkansas Valley Bank.....	G. H. Sexton, Cash.
Fort Smith.....	City National Bank.....	J. H. Nakdimen, Pres.
Helena.....	First National Bank.....	C. C. Agee, Pres.
Helena.....	Security Bank & Trust Co.....	Louis Solomon, Cash.
Hope.....	Citizens National Bank.....	C. C. Spragins, Cash.
Hope.....	First National Bank.....	
Hot Springs.....	Arkansas National Bank.....	Chas. N. Rix, Pres.
Hot Springs.....	Citizens National Bank.....	Gus Strauss, Pres.
Jonesboro.....	Bank of Jonesboro.....	Jas. E. Parr, Vice-Pres.
Jonesboro.....	First National Bank.....	
Jonesboro.....	Jonesboro Trust Co.....	E. J. Mason, Vice-Pres.
Lake Village.....	Chicot Bank & Trust Co.....	J. B. Simms, Vice-Pres.
Little Rock.....	Bankers Trust Co.....	H. L. Rummel, Pres.
Little Rock.....	England National Bank.....	J. E. England, Jr., Pres.
Little Rock.....	Exchange National Bank.....	Jno. M. Davis, Pres.
Little Rock.....	W. B. Worthen Co., Bankers.....	Gordon N. Peay, Pres.
Magnolia.....	Columbia County Bank.....	J. C. McNeill, Cash.
Magnolia.....	Farmers Bank & Trust Co.....	Jas. G. Brown, Cash.
Marianna.....	Lee County National Bank.....	
Marion.....	Crittenden County Bank.....	
Morrilton.....	First National Bank.....	Clifton Moose, Cash.
Newport.....	Arkansas Bank & Trust Co.....	Chas. G. Henry, Pres.
Newport.....	First National Bank.....	W. A. Billingsley, Pres.
North Little Rock.....	First National Bank.....	
North Little Rock.....	Twin City Bank.....	
Paragould.....	First National Bank.....	A. Bertig, Pres.
Paragould.....	National Bank of Commerce.....	W. W. Woosley, Cash.
Paris.....	First National Bank.....	Lewis C. Sadler, Cash.
Pine Bluff.....	Cotton Belt Savings & Trust Co.....	J. E. Boyce, Pres.
Pine Bluff.....	National Bank or Arkansas.....	C. H. Triplett, Pres.
Pine Bluff.....	Peoples Savings Bank & Trust Co.....	J. H. Mann, Pres.
Pine Bluff.....	Simmons National Bank.....	Z. Orto, Pres.
Russellville.....	Bank of Russellville.....	Geo. S. Neal, Cash.
Russellville.....	Peoples Exchange Bank.....	
Stuttgart.....	First National Bank.....	E. C. Benton, Cash.
Texarkana.....	Merchants & Planters Bank.....	Allen Winham, Vice-Pres.
Texarkana.....	State National Bank.....	Stuart Wilson, Vice-Pres.
Van Buren.....	First National Bank.....	W. A. Steele, Cash.
Walnut Ridge.....	Lawrence County Bank.....	J. G. Richardson, Pres.
Warren.....	Warren Bank.....	Louis Ederington, Pres.

ILLINOIS

Alton.....	Alton National Bank.....	C. A. Caldwell, Cash.
Alton.....	Citizens National Bank.....	L. A. Schlafly, Vice-Pres.
Anna.....	First National Bank.....	James M. Dickinson, Pres.

ILLINOIS—Continued

Barry.....	First National Bank.....	O. Williamson, Cash.
Belleville.....	Belleville Savings Bank.....	R. W. Hilgard, Cash.
Belleville.....	First National Bank.....	Phil Gass, Cash.
Belleville.....	St. Clair National Bank.....	Arthur Eidman, Cash.
Benton.....	First National Bank.....	
Bridgeport.....	First National Bank.....	R. O. Buchanan, Pres.
Cairo.....	Alexander County National Bank.....	James H. Galligan, Cash.
Cairo.....	Cairo National Bank.....	E. E. Cox, Cash.
Carlinville.....	Carlinville National Bank.....	A. L. Hoblit, Cash.
Carmi.....	First National Bank.....	T. W. Hall, Pres.
Centralia.....	City National Bank.....	A. J. Johnson, Cash.
Centralia.....	Old National Bank.....	Harry Kohl, Cash.
Collinsville.....	First National Bank.....	Wm. Fletcher, Pres.
DuQuoin.....	First National Bank.....	
East St. Louis.....	First National Bank.....	A. C. Johnson, Pres.
East St. Louis.....	Southern Illinois National Bank.....	C. Reeb, Pres.
Edwardsville.....	Citizens State & Trust Bank.....	Chas. W. Terry, Pres.
Edwardsville.....	Edwardsville National Bank.....	Chas. Boeschstein, Pres.
Effingham.....	Effingham State Bank.....	W. H. Engbring, Pres.
Fairfield.....	Fairfield National Bank.....	S. T. Pendleton, Vice-Pres.
Granite City.....	First National Bank.....	
Granite City.....	Granite City National Bank.....	Geo. W. Niedringhaus, Pres.
Greenville.....	Bradford National Bank.....	J. S. Bradford, Pres.
Greenville.....	State Bank of Hoiles & Sons.....	J. M. Daniels, Cash.
Harrisburg.....	City National Bank.....	T. Y. Gregg, Cash.
Harrisburg.....	First National Bank.....	
Harrisburg.....	First Trust & Savings Bank.....	John B. Lee, Pres.
Herrin.....	City National Bank.....	Joe P. Benson, Cash.
Herrin.....	First National Bank.....	A. K. Elles, Vice-Pres.
Highland.....	First National Bank.....	Leo Ammann, Cash.
Hillsboro.....	Hillsboro National Bank.....	Geo. H. Fisher, Cash.
Hillsboro.....	Montgomery County Loan & Tr. Co.....	
Jacksonville.....	Ayers National Bank.....	M. F. Dunlap, Pres.
Lawrenceville.....	First National Bank.....	F. W. Keller, Pres.
Litchfield.....	First National Bank.....	Eli Miller, Pres.
Litchfield.....	Litchfield Bank & Trust Co.....	Frank R. Milnor, Pres.
Marion.....	First National Bank.....	Shannon Holland, Pres.
Mascoutah.....	First National Bank.....	Gust J. Scheve, Cash.
Metropolis.....	City National Bank.....	
Metropolis.....	First National Bank.....	Lyman K. McAlpin, Cash.
Metropolis.....	National State Bank.....	Noah J. Korte, Cash.
Mount Carmel.....	American National Bank.....	J. M. Mitchell, Pres.
Mount Carmel.....	First National Bank.....	H. T. Goddard, Ch. of Bd.
Mount Olive.....	First National Bank.....	J. F. Pange, Pres.
Mount Sterling.....	First National Bank.....	H. G. Vandeventer, V.-Pres.
Mount Vernon.....	Ham National Bank.....	G. F. M. Ward, Pres.
Mount Vernon.....	Third National Bank.....	Rufus Grant, Cash.
Murphysboro.....	City National Bank.....	H. Quernheim, Cash.
Murphysboro.....	First National Bank.....	John M. Herbert, Pres.
Nashville.....	First National Bank.....	Paul Krughoff, Pres.
Nokomis.....	Nokomis National Bank.....	John Woltrman, Vice-Pres.
Oblong.....	First National Bank.....	S. F. Odell, Pres.
O'Fallon.....	First National Bank.....	W. R. Dorris, Cash.
Olney.....	First National Bank.....	W. C. Webster, Asst. Cash.
Pittsfield.....	First National Bank.....	R. T. Hicks, Cash.
Robinson.....	First National Bank.....	
St. Francisville.....	Peoples National Bank.....	T. H. Gutteridge, Pres.
Staunton.....	First National Bank.....	J. W. P. Kerr, Cash.
Staunton.....	Staunton National Bank.....	C. R. Wall, Pres.
Vandalia.....	First National Bank.....	R. H. Sturgess, Cash.
Vienna.....	First National Bank.....	P. T. Chapman, Pres.
Waverly.....	First National Bank.....	A. C. Moffet, Pres.
White Hall.....	Peoples-First National Bank.....	
White Hall.....	White Hall National Bank.....	R. S. Worcester, Cash.

INDIANA

Bedford.....	Bedford National Bank.....	W. A. Brown, Pres.
Bedford.....	Citizens National Bank.....	E. E. Farmer, Vice-Pres.
Boonville.....	City National Bank.....	Edward Gough, Pres.
Boonville.....	Farmers & Merchants National Bk.....	W. J. Veeck, Cash.
Evansville.....	Mercantile Commercial Bank.....	Earl Eichin, Cash.
Jeffersonville.....	First National Bank.....	Allen A. Swartz, Pres.
Linton.....	First National Bank.....	
Madison.....	First National Bank.....	Louis P. Scheik, Cash.
Madison.....	National Branch Bank.....	John W. Tevis, Pres.
Mount Vernon.....	Mount Vernon National Bank.....	Wm. E. Holton, Cash.
Mount Vernon.....	Old First National Bank.....	
New Albany.....	New Albany National Bank.....	J. F. McCulloch, Pres.
New Albany.....	Second National Bank.....	Henry E. Jewett, Pres.
Princeton.....	Farmers National Bank.....	Will Blair, Pres.
Princeton.....	Peoples American National Bank.....	Stuart T. Fisher, Pres.
Seymour.....	First National Bank.....	C. D. Billings, Pres.
Seymour.....	Seymour National Bank.....	W. M. Whitson, Pres.
Sullivan.....	National Bank of Sullivan.....	
Tell City.....	Tell City National Bank.....	W. F. Huthstener, Vice-Pres.
Vincennes.....	First National Bank.....	J. L. Bayard, Jr., Cash.
Washington.....	Peoples National Bank.....	
Washington.....	Washington National Bank.....	L. I. Read, Cash.
West Baden.....	West Baden National Bank.....	M. Hassenmiller, Vice-Pres.

KENTUCKY

Bowling Green.....	American National Bank.....	G. D. Sledge, Cash.
Bowling Green.....	Citizens National Bank.....	Max B. Nahm, Vice-Pres.
Carrollton.....	Carrollton National Bank.....	Geo. B. Winslow, Pres.
Carrollton.....	First National Bank.....	
Central City.....	First National Bank.....	John B. Funk, Cash.
Danville.....	Citizens National Bank.....	M. J. Farris, Pres.
Danville.....	Farmers National Bank.....	J. F. Robinson, Cash.
Elizabethtown.....	First-Hardin National Bank.....	W. C. Montgomery, Pres.
Frankfort.....	National Branch Bk. of Kentucky.....	H. F. Lindsey, Cash.
Frankfort.....	State National Bank.....	Eugene E. Hoge, Pres.
Fulton.....	City National Bank.....	N. G. Cooke, Cash.
Glasgow.....	Farmers National Bank.....	E. H. Guthrie, Asst. Cash.
Glasgow.....	Trigg National Bank.....	T. P. Dickinson, Pres.
Greenville.....	First National Bank.....	John T. Reynolds, Cash.
Harrodsburg.....	Mercer National Bank.....	Bush W. Allin, Pres.
Henderson.....	Henderson National Bank.....	C. A. Katterjohn, Cash.
Hodgenville.....	Farmers National Bank.....	R. R. Horgan, Cash.
Hopkinsville.....	First National Bank.....	Geo. C. Long, Pres.
Lawrenceburg.....	Anderson National Bank.....	J. W. Gaines, Pres.
Lawrenceburg.....	Lawrenceburg National Bank.....	J. M. Johnson, Cash.
Lebanon.....	Citizens National Bank.....	J. A. Kelly, Cash.
Lebanon.....	Marion National Bank.....	W. P. Myers, Pres.
Mayfield.....	City National Bank.....	D. B. Stanfield, Pres.
Mayfield.....	First National Bank.....	E. O. Gardner, Pres.
Morganfield.....	Morganfield National Bank.....	
Murray.....	First National Bank.....	T. H. Stokes, Cash.
Owensboro.....	Central Trust Co.....	John Reinhardt, Vice-Pres.
Owensboro.....	First National Bank.....	J. D. Russell, Cash.
Owensboro.....	National Deposit Bank.....	Chas. G. Nalle, Cash.
Paducah.....	City National Bank.....	R. R. Kirkland, Cash.
Paducah.....	First National Bank.....	N. W. VanCulin, Vice-Pres.
Princeton.....	Farmers National Bank.....	
Princeton.....	First National Bank.....	R. M. Pool, Pres.
Springfield.....	First National Bank.....	J. C. McElroy, Cash.

MISSISSIPPI

Aberdeen.....	First National Bank.....	Eugene L. Sykes, Pres.
Columbus.....	Columbus National Bank.....	C. H. Ayres, Cash.
Columbus.....	National Bank of Commerce.....	W. N. Puckett, Pres.
Corinth.....	First National Bank.....	G. A. Hazard, Vice-Pres.
Greenville.....	First National Bank.....	J. T. Atterbury, Vice-Pres.
Greenwood.....	First National Bank.....	
Greenwood.....	Greenwood Bank & Trust Co.....	R. A. Ball, Pres.
Grenada.....	Grenada Bank.....	J. T. Thomas, Pres.
Itta Bena.....	First National Bank.....	
Pontotoc.....	Bank of Pontotoc.....	
Pontotoc.....	First National Bank.....	W. A. Boone, Cash.
West Point.....	First National Bank.....	Arthur Dugan, Pres.

MISSOURI

Appleton City.....	First National Bank.....	H. G. Sunderwirth, Cash.
Boonville.....	Boonville National Bank.....	H. T. Redd, Cash.
Braymer.....	First National Bank.....	Fred Wightman, Cash.
Cape Girardeau.....	First National Bank.....	C. R. Bramblet, Pres.
Carrollton.....	First National Bank.....	
Chillicothe.....	Citizens National Bank.....	W. W. Edgerton, Pres.
Chillicothe.....	First National Bank.....	Karl M. Blanchard, Cash.
Clayton.....	First National Bank.....	
Clinton.....	Clinton National Bank.....	V. J. Day, Cash.
Columbia.....	Boone County National Bank.....	R. B. Price, Jr., Vice-Pres.
Columbia.....	Exchange National Bank.....	C. B. Bowling, Pres.
Fulton.....	First National Bank.....	Crockett Harrison, Cash.
Hamilton.....	First National Bank.....	F. L. Bowman, Cash.
Hannibal.....	Hannibal National Bank.....	James P. Hinton, Cash.
Jefferson City.....	Exchange Bank.....	W. A. Dallmeyer, Pres.
Jefferson City.....	First National Bank.....	Emil Schott, Cash.
Kirksville.....	Citizens National Bank.....	E. Conner, Cash.
Macon.....	State Exchange Bank.....	Chris R. Maffry, Pres.
Maplewood.....	Citizens Bank.....	
Marshall.....	Wood & Huston Bank.....	C. M. Buckner, Vice-Pres.
Mexico.....	First National Bank.....	R. R. Arnold, Pres.
Paris.....	Paris National Bank.....	J. E. Deaver, Cash.
Rolla.....	National Bank of Rolla.....	P. H. McGregor, Cash.
St. Charles.....	First National Bank.....	Henry Angert, Pres.
St. Louis.....	American Exchange National Bank.....	
St. Louis.....	Broadway Savings Trust Co.....	
St. Louis.....	Cass Avenue Bank.....	
St. Louis.....	Chippewa Trust Co.....	
St. Louis.....	City Trust Co.....	
St. Louis.....	Easton-Taylor Trust Co.....	John R. Lanigan, Pres.
St. Louis.....	Farmers & Merchants Trust Co.....	H. R. Rehme, Secy.
St. Louis.....	Grand Avenue Bank.....	George W. Clarkson, Pres.
St. Louis.....	Grant State Bank.....	
St. Louis.....	Jefferson Bank.....	Victor T. Moberly, Pres.
St. Louis.....	Jefferson-Gravois Bank.....	
St. Louis.....	Laclede Trust Co.....	
St. Louis.....	Lindell Trust Co.....	
St. Louis.....	Lowell Bank.....	
St. Louis.....	Missouri National Bank.....	Ed Mays, Pres.
St. Louis.....	Mound City Trust Co.....	N. S. Magruder, Pres.
St. Louis.....	Natural Bridge Bank.....	
St. Louis.....	North St. Louis Trust Co.....	
St. Louis.....	St. Louis National Bank.....	Thos. N. Karraker, Pres.
St. Louis.....	Savings Trust Co.....	Henry Carter, Pres.
St. Louis.....	Scruggs Vandervoort & Barney Bk.....	Hy. Giessenbier, Jr., Cash.
St. Louis.....	Security Natl. Bk. Sav. & Tr. Co.....	Byron W. Moser, Pres.
St. Louis.....	Shaw State Bank.....	
St. Louis.....	Southern Commercial Savings Bk.....	Frank W. Feuerbacher, Pres.
St. Louis.....	South Side Trust Co.....	
St. Louis.....	Southwest Bank.....	
St. Louis.....	Telegraphers National Bank.....	
St. Louis.....	Tower Grove Bank.....	Alex. Miltenberger, Pres.
St. Louis.....	Twelfth Street National Bank.....	
St. Louis.....	Water Tower Bank.....	
St. Louis.....	West St. Louis Trust Co.....	Ben E. W. Ruler, Pres.
Sedalia.....	Citizens National Bank.....	W. H. Powell, Pres.
Sedalia.....	Sedalia National Bank.....	H. W. Meuschke, Pres.
Sedalia.....	Third National Bank.....	C. L. Hanley, Cash.
Springfield.....	McDaniel National Bank.....	H. L. Schneider, Pres.
Springfield.....	Union National Bank.....	S. E. Trimble, Cash.
Trenton.....	Trenton National Bank.....	W. H. Shanklin, Cash.
Warrensburg.....	Peoples National Bank.....	E. N. Johnson, Pres.
Webster Groves.....	Webster Groves Trust Co.....	
Wellston.....	First National Bank.....	Guy E. Jurden, Pres.

TENNESSEE

Brownsville.....	First State Bank.....	R. M. Chambliss, Pres.
Dyersburg.....	First National Bank.....	J. G. Latta, Cash.
Jackson.....	First National Bank.....	Thos. I. Taylor, Cash.
Jackson.....	Second National Bank.....	Thos. Polk, Pres.
Jackson.....	Security National Bank.....	L. O. Sweatman, Cash.
Memphis.....	Southern National Bank.....	
Union City.....	Third National Bank.....	D. N. Walker, Vice-Pres.