

**FEDERAL RESERVE BANK  
OF DALLAS**

October 8, 1924.

**ELECTION OF DIRECTORS**

**To the Member Bank Addressed:**

On December 31, 1924, the terms of Messrs. John T. Scott, Class A Director, representing banks in Group 1, and Frank Kell, Class B Director, representing banks in Group 2, will expire.

The Federal Reserve Board has designated Monday, November 17, as the date for opening the polls for the election of their successors, who will serve for three years each. Ballots will be received for fifteen days after the polls open, or up to December 1.

**Only banks in Groups 1 and 2 will participate in the election. Banks in Group 1 will nominate and vote for Class A Director. Banks in Group 2 will nominate and vote for Class B Director.**

Pursuant to the powers vested in it the Federal Reserve Board has classified the banks in this district into electoral groups as follows:

- Group 1. Banks with combined capital and surplus in excess of \$399,000.
- Group 2. Banks with combined capital and surplus not exceeding \$399,000 and not less than \$100,000.
- Group 3. Banks with combined capital and surplus of less than \$100,000.

The Federal Reserve Act provides that: "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."

The law also provides that each member bank in its respective group shall be permitted to nominate one candidate for Director of Class A, and one candidate for Director of Class B, and by a resolution of its Board, or an amendment to its by-laws, authorize the President, Cashier, or some other officer to cast its vote.

Forms of resolutions are enclosed herewith to banks in Groups 1 and 2, upon which the Boards of Directors of such banks should nominate a Director **and, unless a previous designation of an active officer to cast the ballot has been made, authorize one of their officers to do so.** These resolutions, duly certified, **with seal affixed,** should be returned to the undersigned as soon as possible after the Board of Directors has taken action.

The officers who have been so designated by banks in Groups 1 and 2, and whose authority has been certified to the Chairman of this bank, are indicated in the attached lists. Where an officer has been designated by name and title, and no change in the name or title of such officer has occurred since the designation was made, no further action is necessary. However, if any person listed no longer holds the title indicated then a new designation should be made **by title only**. The designation by title is continuous and remains in effect until revoked.

The period within which these certifications may be made will terminate on November 8, and nominations received thereafter cannot be listed.

On November 14, or as soon as the list of nominations can be tabulated, there will be mailed to all member banks in the district, for their information, a list of nominees with the names of the nominating banks. At the same time, banks in Groups 1 and 2 will be furnished a preferential ballot providing for the recording of the first, second and other choices of directors. Within fifteen days after receipt of said list and ballot every bank should forward its vote to the undersigned.

The result of the election will be announced on or about December 2.

In returning the enclosed forms please observe the following:

**Write plainly or typewrite the information requested.**

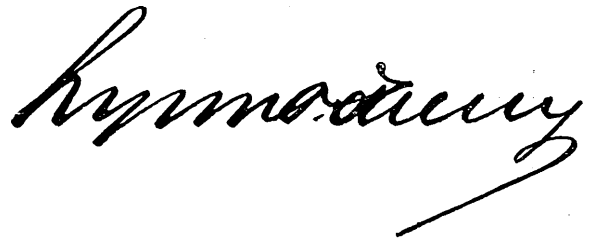
**Affix the seal of your bank to the certificates.**

**Return the certificates promptly in the self-addressed envelope enclosed.**

**Banks in Groups 1 and 2 will nominate and elect directors this year, and this circular is sent to banks in Group 3 for their information only.**

There are appended hereto (1) excerpts from Section 4 of the Federal Reserve Act prescribing the manner in which directors of Federal reserve banks shall be elected; (2) Lists of banks in Groups 1 and 2 showing name of officer designated to cast their ballot.

Yours very truly,

A handwritten signature in cursive script, appearing to read "Hymowitz", written in dark ink.

Chairman of the Board.

## **EXTRACTS FROM SECTION 4 OF THE FEDERAL RESERVE ACT**

Every Federal reserve bank shall be conducted under the supervision and control of a Board of Directors.

Such Board of Directors shall be selected as hereinafter specified and shall consist of nine members, holding office for three years, and divided into three classes, designated as Classes A, B and C.

Class A shall consist of three members who shall be chosen and be representative of the stockholding banks.

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.

Class C shall consist of three members, who shall be designated by the Federal Reserve Board.

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.

No director of Class B shall be an officer, director, or employee of any bank.

No director of Class C shall be an officer, director, employee, or stockholder of any bank.

Directors of Class A and Class B shall be chosen in the following manner:

The Federal Reserve Board shall classify the member banks of the district into three general groups or divisions, designating each group by number. Each group shall consist as nearly as may be of banks of similar capitalization. Each member bank shall be permitted to nominate to the chairman of the board of directors of the Federal reserve bank of the district one candidate for director of Class A and one candidate for director of Class B. The candidates so nominated shall be listed by the chairman, indicating by whom nominated, and a copy of said list shall, within fifteen days after its completion, be furnished by the chairman to each member bank. Each member bank by a resolution of the board or by an amendment to its by-laws shall authorize its president, cashier, or some other officer to cast the vote of the member bank in the elections of Class A and Class B directors.

Within fifteen days after receipt of the list of candidates the duly authorized officer of a member bank shall certify to the chairman his first, second, and other choices for director of Class A and Class B, respectively, upon a preferential ballot upon a form furnished by the chairman of the board of directors of the Federal reserve bank of the district. Each such officer shall make a cross opposite the name of the first, second, and other choices for a director of Class A and for a director of Class B, but shall not vote more than one choice for any one candidate. 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.

### **Resolutions of the Federal Reserve Board in Regard to Eligible Persons**

By resolution of the Federal Reserve Board, adopted December 23, 1915, the opinion is expressed 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 of Federal reserve banks.

The Federal Reserve Board also passed a resolution, December 28, 1915, that "national bank examiners shall not hereafter be elected . . . to directorship in Federal reserve banks."

**LIST OF BANKS COMPOSING GROUP 1**  
**(Banks with Combined Capital and Surplus Exceeding \$399,000)**  
**(To Elect a Class "A" Director)**

**Louisiana**

Monroe.....	Central Savings Bank & Trust Company.....	
Monroe.....	Ouachita National Bank.....	T. E. Flournoy, President
Shreveport.....	Commercial National Bank.....	E. A. Conway, Asst. Cashier
Shreveport.....	Continental Bank & Trust Company.....	
Shreveport.....	First National Bank.....	W. L. Young, Vice President

**New Mexico**

Albuquerque.....	First National Bank.....	C. S. White, Cashier
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**Texas**

Austin.....	American National Bank.....	H. A. Wroe, President
Austin.....	Austin National Bank.....	Wm. H. Folts
Beaumont.....	American National Bank.....	B. R. Norvell, President
Beaumont.....	First National Bank.....	P. B. Doty, President
Clarksville.....	Red River National Bank.....	A. M. Graves, Cashier
Corsicana.....	Corsicana National Bank.....	J. B. Fortson, President
Corsicana.....	First National Bank.....	Isaac Levy, Asst. Cashier
Dallas.....	American Exchange National Bank.....	Nathan Adams, Vice President
Dallas.....	Central State Bank.....	J. W. Hoopes, Vice President
Dallas.....	City National Bank.....	J. A. Pondrom, President
Dallas.....	Dallas National Bank.....	J. C. Tenison, Cashier
Dallas.....	Mercantile Bank & Trust Company.....	H. O. McCallon, Vice President
Dallas.....	Republic National Bank.....	F. F. Florence, First Vice Pres't
Dallas.....	Southwest National Bank.....	Sam R. Lawder, Cashier
Eagle Pass.....	First National Bank.....	
El Paso.....	First National Bank.....	James G. McNary, President
El Paso.....	State National Bank.....	R. W. McAfee, Cashier
Fort Worth.....	Continental National Bank.....	J. G. Wilkinson, President
Fort Worth.....	Farmers & Mechanics National Bank.....	J. T. Pemberton, Vice President
Fort Worth.....	First National Bank.....	R. C. Martin, Cashier
Fort Worth.....	Fort Worth National Bank.....	W. D. Reynolds
Fort Worth.....	Stockyards National Bank.....	Jno. W. Sparks, President
Fort Worth.....	Texas National Bank.....	
Gainesville.....	Lindsay National Bank.....	O. E. Powers, Cashier
Galveston.....	City National Bank.....	A. A. Horne, Vice President
Galveston.....	First National Bank.....	Fred W. Catterall, Cashier
Galveston.....	United States National Bank.....	J. W. Butler, Vice President
Greenville.....	Greenville National Exchange Bank.....	C. B. Jones, Vice President
Houston.....	First National Bank.....	F. E. Russell, Cashier
Houston.....	Houston National Bank.....	Melvin Rouff, Cashier
Houston.....	National Bank of Commerce.....	Jesse H. Jones, President
Houston.....	Second National Bank.....	Guy M. Bryan, Vice President
Houston.....	South Texas Commercial National Bank.....	S. M. McAshan, First Vice Pres't
Houston.....	Union National Bank.....	J. S. Rice
Laredo.....	Laredo National Bank.....	

**Texas—(Continued)**

Paris.....	First National Bank.....	James A. Smith, Cashier
San Angelo.....	Central National Bank.....	J. W. Johnson, Vice President
San Antonio.....	Alamo National Bank.....	Ernest Steves, Vice President
San Antonio.....	City National Bank.....	W. R. King, President
San Antonio.....	Frost National Bank.....	J. H. Frost, Vice President
San Antonio.....	Lockwood National Bank.....	
San Antonio.....	National Bank of Commerce.....	J. K. Beretta, President
San Antonio.....	San Antonio National Bank.....	F. Herff, President
Sherman.....	Commercial National Bank.....	W. R. Brents, President
Sherman.....	Merchants & Planters National Bank.....	P. R. Markham, Cashier
Terrell.....	American National Bank.....	Ben Allen, Cashier
Terrell.....	First National Bank.....	M. H. Pace, Cashier
Texarkana.....	Texarkana National Bank.....	W. R. Grim, President
Tyler.....	Citizens National Bank.....	
Victoria.....	Victoria National Bank.....	F. S. Buhler, Cashier
Waco.....	Central National Bank.....	
Waco.....	First National Bank.....	W. W. Woodson, President
Waco.....	Provident National Bank.....	J. K. Rose, President
Waxahachie.....	Waxahachie National Bank.....	Will McPherson, Cashier
Wichita Falls.....	City National Bank of Commerce.....	P. P. Langford, President
Wichita Falls.....	First National Bank.....	W. M. McGregor, President

## LIST OF BANKS COMPOSING GROUP 2

(Banks with Combined Capital and Surplus of not less than \$100,000 and not Exceeding \$399,000)

(To Elect a Class "B" Director)

### Arizona

Douglas.....	First National Bank.....	B. A. Packard, President
Nogales.....	First National Bank.....	
Tucson.....	Arizona National Bank.....	
Tucson.....	Consolidated National Bank.....	Chas. H. Bayless, Vice President

### Louisiana

Arcadia.....	First National Bank.....	
Homer.....	Homer National Bank.....	C. O. Ferguson, President
Lake Providence.....	First National Bank.....	E. F. Stevens, Cashier
Ruston.....	First National Bank.....	
Shreveport.....	American National Bank.....	J. C. Trichel, Vice President
Shreveport.....	Exchange National Bank.....	E. C. Payne, President

### New Mexico

Albuquerque.....	Albuquerque National Bank.....	
Roswell.....	First National Bank.....	E. A. Cahoon, President
Silver City.....	American National Bank.....	James E. Breaux, Cashier
Tucumcari.....	First National Bank.....	H. B. Jones, President

### Oklahoma

Antlers.....	First National Bank.....	M. D. Jordan, Cashier
Durant.....	American National Bank.....	H. L. Cox, Vice President
Durant.....	Commercial National Bank.....	Sam W. Stone, Vice President
Durant.....	Durant National Bank.....	Jas. R. McKinney, President
Durant.....	First National Bank.....	Dial Currin, President
Hugo.....	City National Bank.....	
Hugo.....	Hugo National Bank.....	C. G. Shull, President

### Texas

Abilene.....	Citizens National Bank.....	
Abilene.....	Farmers & Merchants National Bank.....	W. R. Keeble, Cashier
Albany.....	Albany National Bank.....	Sam Webb, President
Albany.....	First National Bank.....	Joe B. Matthews, President
Alpine.....	First National Bank.....	C. A. Brown, President
Alvarado.....	First National Bank.....	B. M. Sansom, President
Amarillo.....	Amarillo National Bank.....	
Amarillo.....	First National Bank.....	Ford Brandenburg, Vice Pres't
Amarillo.....	National Bank of Commerce.....	Ura Embry, Cashier
Anson.....	First National Bank.....	J. J. Steele, President
Athens.....	First National Bank.....	T. F. Murchison, Cashier
Atlanta.....	Atlanta National Bank.....	
Atlanta.....	First National Bank.....	R. P. Dunklin, Cashier
Austin.....	State National Bank.....	Walter Bremond, President
Ballinger.....	First National Bank.....	R. G. Erwin, Cashier
Bartlett.....	Bartlett National Bank.....	

**Texas—(Continued)**

Bartlett.....	First National Bank.....	C. C. Bailey, President
Bay City.....	First National Bank.....	
Beaumont.....	City National Bank.....	
Beaumont.....	Texas National Bank.....	Frank Alvey, Vice President
Beeville.....	Commercial National Bank.....	I. J. Miller, Vice President
Beeville.....	First National Bank.....	J. B. Barry, Cashier
Benjamin.....	First National Bank.....	A. H. Sams, President, or C. H. Burnett, Vice President
Big Spring.....	First National Bank.....	
Big Spring.....	State National Bank.....	
Big Spring.....	West Texas National Bank.....	J. J. Hair, Vice President
Bonham.....	First National Bank.....	D. W. Sweeney, President
Bonham.....	First State Bank.....	I. W. Evans, Vice President
Bowie.....	City National Bank.....	Wm. A. Ayres, President
Bowie.....	First National Bank.....	L. E. Davis, Cashier
Brady.....	Brady National Bank.....	
Brady.....	Commercial National Bank of Brady.....	W. D. Crothers, Cashier
Breckenridge.....	First National Bank.....	Glenn Russell, Cashier
Brenham.....	Farmers National Bank.....	C. L. Wilkins, President
Brenham.....	First National Bank.....	Almot Schlenker, Cashier
Brownsville.....	First National Bank.....	
Brownsville.....	Merchants National Bank.....	E. J. Tucker, Cashier
Brownsville.....	State National Bank.....	
Brownwood.....	Citizens National Bank.....	
Brownwood.....	Coggin National Bank.....	Geo. Kidd, Cashier
Brownwood.....	First National Bank.....	Jno. T. Yantis, Vice President
Bryan.....	City National Bank.....	W. H. Cole
Bryan.....	First National Bank.....	H. O. Boatwright, President
Bryan.....	First State Bank & Trust Company.....	J. N. Dulaney, Cashier
Burkburnett.....	First National Bank.....	R. E. Fisher, Vice President
Caldwell.....	Caldwell National Bank.....	C. E. Cromartie, Cashier
Cameron.....	Citizens National Bank.....	L. T. Lewis, Cashier
Cameron.....	First National Bank.....	
Canadian.....	First National Bank.....	D. J. Young, President
Canadian.....	Southwest National Bank.....	H. S. Wilbur, Cashier
Childress.....	City Guaranty State Bank.....	
Childress.....	Farmers & Mechanics State Bank.....	J. M. Crews, Vice President
Clarksville.....	City National Bank.....	F. A. Antone, Cashier
Clarksville.....	First National Bank.....	E. W. Bowers, Cashier
Cleburne.....	Farmers & Merchants National Bank.....	H. S. Wilson, Jr., Cashier
Cleburne.....	Home National Bank.....	Jos. B. Long, Vice President
Coleman.....	Coleman National Bank.....	D. A. Paddleford, President
Coleman.....	First National Bank.....	J. F. Neff, Cashier
Colorado.....	Colorado National Bank.....	J. M. Thomas, Vice President
Comanche.....	Comanche National Bank.....	J. B. Chilton, Jr., Cashier
Comanche.....	First National Bank.....	F. E. Adams, President
Cooledge.....	First National Bank.....	
Cooper.....	Security State Bank.....	Ralph M. Love, Vice President
Corpus Christi.....	City National Bank.....	W. R. Norton, Vice President
Corpus Christi.....	Corpus Christi National Bank.....	E. J. Miller, Cashier

**Texas—(Continued)**

Corpus Christi.....	State National Bank.....	Geo. J. Merriman, Cashier
Corsicana.....	First State Bank.....	R. A. Caldwell, Cashier
Corsicana.....	State National Bank.....	P. D. Williams V. Pres't & Cash'r
Cotulla.....	Stockmans National Bank.....	
Crockett.....	First National Bank.....	H. F. Moore, President
Cuero.....	Buchel National Bank.....	Jos. Sheridan, President
Cuero.....	First State Bank & Trust Company.....	F. W. Jaeggli, President
Daingerfield.....	National Bank of Daingerfield.....	
Dalhart.....	First National Bank.....	Geo. Ely, President
Dallas.....	National Bank of Commerce.....	J. B. Adoue, Jr., Vice President
Dawson.....	Liberty National Bank.....	B. L. Sanders, President
Decatur.....	City National Bank.....	S. A. Lillard, President
Decatur.....	First National Bank.....	J. A. Simmons, Vice President
DeKalb.....	First National Bank.....	C. C. Crump, President
Del Rio.....	Del Rio Bank & Trust Company.....	C. B. Freeman, Cashier
Del Rio.....	Del Rio National Bank.....	C. O. Fokes, Vice President
Del Rio.....	First National Bank.....	E. A. Hatton, Cashier
Denison.....	National Bank of Denison.....	P. J. Brennan, President
Denison.....	State National Bank.....	L. L. Shackelford, Vice President
Denton.....	Denton County National Bank.....	
Denton.....	Exchange National Bank.....	J. C. Coit, Cashier
Denton.....	First National Bank.....	L. H. Schweer, Cashier
Detroit.....	First National Bank.....	T. P. Guest, Vice President
Eagle Lake.....	First National Bank.....	W. S. Strickland, President
Edgewood.....	First National Bank.....	Joe. P. Downs, Active Vice Pres't
El Campo.....	First National Bank.....	C. E. Ericson, Cashier
Eldorado.....	First National Bank.....	J. B. Christian, President
Electra.....	First National Bank.....	J. A. Wise, Active Vice President
Elgin.....	Elgin National Bank.....	W. H. Rivers, Jr., President
El Paso.....	American Trust & Savings Bank.....	James A. Borders, President
El Paso.....	National Border Bank.....	
Ennis.....	Citizens National Bank.....	Fred A. Newton, Vice President
Ennis.....	First National Bank.....	
Farmersville.....	First National Bank.....	K. M. Moore, Chairman of the B'd
Floydada.....	First National Bank.....	E. C. Nelson, President
Forney.....	Farmers National Bank.....	
Gainesville.....	First National Bank.....	D. T. Lacey, President
Galveston.....	South Texas National Bank.....	C. G. Sweet, President
Garland.....	State National Bank.....	A. R. Davis, President
Gatesville.....	First National Bank.....	Leake Ayers, Cashier
Gatesville.....	Gatesville National Bank.....	Dan E. Graves, President
Georgetown.....	Farmers State Bank.....	E. G. Gillett, President
Georgetown.....	First National Bank.....	I. N. Keller, Cashier
Giddings.....	First National Bank.....	A. J. Nisbet, Cashier
Gilmer.....	First National Bank.....	L. G. Martin, Vice President
Goldthwaite.....	Trent State Bank.....	W. C. Dew, Cashier
Goliad.....	First National Bank.....	Wm. Seidel, Cashier
Gonzales.....	Farmers National Bank.....	J. H. Daniel, Cashier
Gonzales.....	Gonzales State Bank & Trust Company.....	
Graham.....	First National Bank.....	Graham Stewart, Cashier



**Texas—(Continued)**

Granbury.....	First National Bank.....	
Grapevine.....	Farmers National Bank.....	
Greenville.....	Citizens State Bank.....	
Greenville.....	Commercial National Bank.....	W. H. James, President
Greenville.....	First National Bank.....	S. B. Brooks, Cashier
Groveton.....	First National Bank.....	L. P. Atmer, President
Hamilton.....	Hamilton Bank & Trust Company.....	
Hamilton.....	Hamilton National Bank.....	J. T. James, President
Hamilton.....	Perry National Bank.....	E. A. Perry, President
Haskell.....	Haskell National Bank.....	O. B. Norman, Cashier
Henderson.....	Farmers & Merchants National Bank.....	Rade Kangerga, Vice President
Henderson.....	First National Bank.....	
Hereford.....	First State Bank & Trust Company.....	Henry Wilkinson, President
Hereford.....	Western National Bank.....	G. A. F. Parker, President
Hico.....	First National Bank.....	
Hico.....	Hico National Bank.....	
Hillsboro.....	Citizens National Bank.....	R. C. West, Vice President
Hillsboro.....	Farmers National Bank.....	W. M. Williams, President
Hillsboro.....	First State Bank.....	Thos. J. Files, President
Honey Grove.....	First National Bank.....	Jno. A. Pierce, President
Honey Grove.....	Planters National Bank.....	R. J. Thomas, President
Honey Grove.....	State National Bank.....	H. L. Allen, Vice President
Houston.....	Guaranty National Bank.....	Jno. D. Dyer, President
Houston.....	Public National Bank.....	J. L. Thompson or Carter Stewart, President and Cashier
Houston.....	Seaport National Bank.....	
Houston.....	State National Bank.....	H. M. Wilkins, Vice President
Hubbard.....	First National Bank.....	W. E. McDaniel, President
Iowa Park.....	First National Bank.....	Tom Corridon, Jr., Cashier
Italy.....	First National Bank.....	K. G. Stroud, Vice President
Itasca.....	First National Bank.....	John R. Griffin, Vice President
Jacksboro.....	First National Bank.....	James W. Knox, President
Jacksonville.....	First National Bank.....	Gus S. Blankinship, President
Junction.....	Junction State Bank.....	W. P. Riley, President
Karnes City.....	Karnes County National Bank.....	J. W. Ruckman, President
Kaufman.....	Farmers & Merchants National Bank.....	
Kaufman.....	First National Bank.....	
Kaufman.....	First State Bank.....	C. B. Harton, President
Kenedy.....	First National Bank.....	W. E. Ruckman, Cashier
Kenedy.....	Nichols National Bank.....	H. W. McGoldrick, Cashier
Kerens.....	First National Bank.....	W. T. Stockton, President
Kerens.....	Kerens National Bank.....	Joe M. Daniel, Cashier
Ladonia.....	First National Bank.....	A. E. Sweeney, President
LaGrange.....	First National Bank.....	
Lampasas.....	First National Bank.....	H. N. Key, President
Laredo.....	First National Bank.....	
Lockhart.....	First National Bank.....	
Lockhart.....	Lockhart National Bank.....	Geo. W. Baker, Vice President
Longview.....	Citizens National Bank.....	
Longview.....	First National Bank.....	C. W. Foster, President

**Texas—(Continued)**

Longview.....	Rembert National Bank.....	E. H. Bussey, President
Lott.....	First National Bank.....	
Lubbock.....	Citizens National Bank.....	E. Studeman, President
Lubbock.....	Lubbock State Bank.....	O. L. Slaton, President
Lubbock.....	Security State Bank & Trust Company.....	C. E. Maedgen, President
Lufkin.....	Lufkin National Bank.....	E. J. Mantooth, President
Luling.....	Lipscomb Bank & Trust Company.....	
Mabank.....	First National Bank.....	
Marfa.....	Marfa National Bank.....	M. D. Bownds, Cashier
Marlin.....	First National Bank.....	B. J. Linthicum, President
Marlin.....	Marlin National Bank.....	R. A. Reed, President
Marshall.....	First National Bank.....	W. L. Barry, Cashier
Marshall.....	Marshall National Bank.....	W. C. Pierce, Jr., Cashier
Mart.....	Farmers & Merchants National Bank.....	H. F. Meyer, Vice President
Mart.....	First National.....	Earl B. Smyth, Vice President
McGregor.....	First National Bank.....	J. Edwin Brown, Active V. Pres't
McKinney.....	Collin County National Bank.....	Thos. Johnson, Cashier
McKinney.....	First National Bank.....	C. G. Comegys, Vice President
Memphis.....	Citizens State Bank.....	W. B. Quigley, Cashier
Memphis.....	First National Bank.....	Thos. E. Noel, Cashier
Menard.....	Bevans National Bank.....	Wm. J. Callan, Vice President
Mexia.....	City National Bank.....	David Murphy, Vice President
Mexia.....	Prendergast Smith National Bank.....	
Midland.....	First National Bank.....	W. R. Chancellor, Cashier
Mineral Wells.....	First National Bank.....	J. P. Williams, President
Mt. Pleasant.....	First National Bank.....	O. W. Caudle, Vice President
Mt. Vernon.....	First National Bank.....	A. J. Patton, Cashier
Mt. Vernon.....	Merchants & Planters National Bank.....	W. J. Moore, Cashier
Nacogdoches.....	Commercial Guaranty State Bank.....	Thos. E. Baker
Nacogdoches.....	Stone Fort National Bank.....	
Navasota.....	Citizens National Bank.....	W. S. Craig, President
Navasota.....	First National Bank.....	Ewing Norwood, Vice President
New Braunfels.....	First National Bank.....	
Nocona.....	Farmers & Merchants National Bank.....	C. McCall, President
Orange.....	First National Bank.....	J. O. Sims, Vice President
Orange.....	Guaranty Bank & Trust Company.....	
Orange.....	Orange National Bank.....	
Ozona.....	Ozona National Bank.....	Scott Peters, Cashier
Paducah.....	First National Bank.....	
Paducah.....	First State Bank.....	
Palestine.....	East Texas National Bank.....	
Palestine.....	First National Bank.....	
Palestine.....	Royall National Bank.....	Tucker Royall, President
Paris.....	American National Bank.....	W. T. Ridley, Vice President
Paris.....	City National Bank.....	T. G. Henley, Vice President
Paris.....	First State Bank.....	
Paris.....	Lamar State Bank & Trust Company.....	H. L. Baker, President
Pearsall.....	Pearsall National Bank.....	Geo. H. Beever, President
Pecos.....	First National Bank.....	T. H. Beauchamp, Cashier
Pittsburg.....	First National Bank.....	W. C. Hargrove, President

**Texas—(Continued)**

Pittsburg.....	Pittsburg National Bank.....	Alfred A. Hall, Cashier
Plainview.....	First National Bank.....	J. C. Anderson, Jr., Cashier
Plainview.....	Third National Bank.....	H. R. Fritz, Cashier
Plano.....	Plano National Bank.....	C. M. Jasper, Cashier
Port Arthur.....	First National Bank.....	A. C. Reichle, Cashier
Port Arthur.....	Merchants State Bank.....	Geo. M. Craig, President
Post City.....	First National Bank.....	
Quanah.....	First National Bank.....	
Quanah.....	Security National Bank.....	
Refugio.....	First National Bank.....	
Robstown.....	First National Bank.....	
Rosebud.....	First National Bank.....	
Rosebud.....	Planters National Bank.....	J. A. Tarver, Vice President
Rusk.....	Farmers & Merchants State Bank & Tr. Co....	
Sabinal.....	Sabinal National Bank.....	Hubert G. Peters, Cashier
San Angelo.....	First National Bank.....	Geo. E. Webb, President
San Angelo.....	San Angelo National Bank.....	H. O'Bannon, Cashier
San Antonio.....	Central Trust Company.....	J. W. Murchison, Asst. to Pres't
San Antonio.....	Commercial National Bank.....	H. M. Baetz, Cashier
San Antonio.....	Groos National Bank.....	Franz C. Groos, President
San Saba.....	City National Bank.....	T. A. Murray, President
San Saba.....	First National Bank.....	John F. Campbell, President
Seymour.....	Farmers National Bank.....	E. A. Fancher, President
Seymour.....	First National Bank.....	G. S. Plants, President
Shamrock.....	First National Bank.....	W. S. Pendleton, Cashier
Shiner.....	First National Bank.....	Peek Welhausen, Cashier
Silverton.....	First National Bank.....	Frank P. Bain, Cashier
Snyder.....	First National Bank.....	Robert N. Curnutte, Cashier
Snyder.....	Snyder National Bank.....	A. C. Alexander, Cashier
Sonora.....	First National Bank.....	W. L. Aldwell, President
Spur.....	Spur National Bank.....	W. T. Andrews, Jr., Cashier
Stamford.....	First National Bank.....	J. D. Shackelford, Vice President
Stamford.....	First State Bank.....	J. R. Pratt, Cashier
Stanton.....	First National Bank.....	
Stephenville.....	Farmers Guaranty State Bank.....	W. H. Frey, President
Sterling City.....	First National Bank.....	W. L. Foster, President
Sulphur Springs.....	City National Bank.....	R. B. Carothers, Cashier
Sulphur Springs.....	First National Bank.....	P. H. Foscue, President
Sweetwater.....	City National Bank.....	
Sweetwater.....	First National Bank.....	Clyde B. Payne, Cashier
Sweetwater.....	Texas Bank & Trust Company.....	J. N. Dulaney, Cashier
Tahoka.....	First National Bank.....	W. B. Slaton, Cashier
Taylor.....	City National Bank.....	John H. Griffith, President
Taylor.....	First National Bank.....	Francis H. Welch, President
Taylor.....	Taylor National Bank.....	G. M. Booth, President
Teague.....	First National Bank.....	
Temple.....	City National Bank.....	Chas. M. Campbell, President
Temple.....	First National Bank.....	P. L. Downs, Vice President
Terrell.....	First State Bank.....	D. E. Nicholson, Cashier
Thornton.....	First National Bank.....	J. E. Barnett, Cashier

**Texas—(Continued)**

Trenton.....	First National Bank.....	John Donaghey, Cashier
Tulia.....	First National Bank.....	T. W. Tomlinson, President
Tyler.....	Peoples Guaranty State Bank.....	J. M. Stephens, Cashier
Uvalde.....	Commercial National Bank.....	
Vernon.....	Herring National Bank.....	Jos. K. Johnson, Vice President
Vernon.....	Waggoner National Bank.....	L. G. Hawkins, Vice President
Waco.....	Citizens National Bank.....	Walter G. Lacy, President
Waco.....	First State Bank & Trust Company.....	Theodore Ray, Cashier
Waco.....	Liberty National Bank.....	C. F. Dumas, Cashier
Waco.....	National City Bank.....	T. J. Mayfield, Cashier
Waxahachie.....	Citizens National Bank.....	O. E. Dunlap, President
Waxahachie.....	Guaranty State Bank & Trust Company.....	C. M. Hall, Cashier
Weatherford.....	Citizens National Bank.....	G. A. Holland, President
Weatherford.....	First National Bank.....	R. W. Davis, Vice President
Weatherford.....	First State Bank.....	
Wellington.....	City National Bank.....	
Wharton.....	Wharton Bank & Trust Company.....	
Whitewright.....	First National Bank.....	W. H. King, Vice President
Whitewright.....	Planters National Bank.....	Guy Hamilton, Vice President
Wichita Falls.....	Security National Bank.....	C. C. Cabiness, Vice President
Wills Point.....	First State Bank.....	J. P. Jarvis, Cashier
Winnsboro.....	First National Bank.....	Alf Morris, Cashier
Wolfe City.....	Wolfe City National Bank.....	J. H. Blocker, Vice President
Wylie.....	First State Bank.....	
Yoakum.....	Yoakum National Bank.....	E. A. Palmer, Cashier