

**FEDERAL RESERVE BANK  
OF DALLAS**

Dallas, Texas, January 25, 1937

**To the Member or Nonmember  
Clearing Bank Addressed:**

We have today received the following information from the Federal Reserve Bank, Cleveland, Ohio:

“Because of flood conditions in this district, and the curtailment of train and bus service to many cities, incoming mail has been delayed and it has been impossible to effect delivery or receive payment on a substantial portion of our outgoing cash letters since January 21.

“Until conditions improve, mail schedules cannot be maintained, and cash items received by us on January 21 and thereafter are being credited according to our published time schedule subject to the right of this bank to charge back to you any unpaid items which have been delayed.”

Please be advised that cash items payable in the Fourth Federal Reserve District received by us or sent direct by member banks are being credited according to our published time schedule, subject to right to charge back to you at any time any such items that are unpaid.

Yours very truly,

B. A. McKINNEY,  
President