

TRANSFER

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RESERVE BANK OF CLEVELAND

FEDERAL RESERVE BANK OF ST. LOUIS

ELECTION OF DIRECTORS

St. Louis, October 9, 1922.

TO THE MEMBER BANKS IN GROUPS 2 AND 3:

On December 31, 1922, the terms of the following directors of this bank will expire: Class A Director, Mr. Sam A. Ziegler (Cashier of Albion National Bank, Albion, Ill.), and Class B Director, Mr. W. B. Plunkett (President of Plunkett-Jarrell Grocer Co., Little Rock, Ark.) It is therefore necessary to hold an election under the provisions of Section 4 of the Federal Reserve Act for the selection of their successors, who will serve for three years each.

The Class A Director was elected by banks in Group 3 and the Class B Director by banks in Group 2, so their successors will be elected, respectively, by these groups. The banks in Group 1 will not participate in this election, but this circular is sent to them for their information.

Group 1 consists of banks having capital and surplus in excess of \$599,000; Group 2, banks having capital and surplus not exceeding \$599,000 and not below \$100,000, and Group 3, banks having capital and surplus less than \$100,000. Lists of the banks composing Groups 2 and 3 are given on the following pages.

Under the law, each bank in Group 3 is *permitted* to nominate, by resolution of its board of directors, a candidate for Class A Director and each bank in Group 2 a candidate for Class B Director*. The nomination should be certified to me on the enclosed form.

The law also provides that "each member bank, by a resolution of the board or an amendment to its by-laws, *shall* authorize its president, cashier, or some other officer to cast the vote." The lists on the following pages show the officers previously designated by banks in Groups 2 and 3. These officers were authorized to vote in behalf of their banks until the power is revoked. Each bank that has not designated such an officer, or any bank that desires to change its authorization, should do so as soon as possible and certify the appointment to me. A form for this purpose is furnished herewith.

Nominations may be made up to and including November 10, 1922. On November 15, 1922, a list of the candidates, showing the names of the banks nominating them, will be mailed to each bank in Groups 2 and 3, together with a preferential ballot. The law requires that within fifteen days after receipt of said list and ballot, "the duly authorized officer of a member bank *shall* certify to the chairman his first, second, and other choices for director." The polls will open on November 16, 1922, and the results of the election will be announced on or about December 4, 1922.

From the above provisions of the law, it will be noted that it is optional with member banks whether or not they shall nominate candidates, but it is mandatory upon them to vote.

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 also resolved that "national bank examiners shall not hereafter be elected * * * to directorships in Federal Reserve Banks."

MEMBER BANKS COMPOSING GROUP 2 AND OFFICERS DESIGNATED TO VOTE

(To elect one Class B Director)

ARKANSAS

Arkansas City.....	Desha Bank & Trust Co.....	H. Thane, Pres.
Batesville.....	First National Bank.....	R. C. Door, Pres.
Batesville.....	Union Bank & Trust Co.....	D. D. Adams, Pres.
Bentonville.....	Benton County National Bank.....	J. G. McAndrew, Pres.
Blytheville.....	Farmers Bank & Trust Co.....	
Blytheville.....	First National Bank.....	
Camden.....	Camden National Bank.....	D. N. Snow, Cash.
Clarksville.....	First National Bank.....	
DeWitt.....	First National Bank.....	L. A. Black, Pres.
Earle.....	Bank of Commerce.....	
Eldorado.....	First National Bank.....	M. G. Wade, Cash.
England.....	Citizens Bank & Trust Co.....	J. E. Hicks, Cash.
Fayetteville.....	Arkansas National Bank.....	W. H. Morton, V. P.
Fayetteville.....	First National Bank.....	Art T. Lewis, Pres.
Fordyce.....	First National Bank.....	J. A. Abernathy, V. P.
Forrest City.....	Bank of Eastern Arkansas.....	W. W. Campbell, Cash.
Forrest City.....	First National Bank.....	A. C. Bridewell, Cash.
Fort Smith.....	Arkansas Valley Bank.....	G. H. Sexton, Cash.
Fort Smith.....	City National Bank.....	I. H. Nakdimen, Pres.
Helena.....	First National Bank.....	C. C. Agee, Pres.
Helena.....	Security Bank & Trust Co.....	D. Solomon, 2nd V. P.
Hope.....	Citizens National Bank.....	C. C. Spragins, Cash.
Hope.....	Hope National Bank.....	Jesse N. Riley, Cash.
Hot Springs.....	Arkansas National Bank.....	Chas. N. Rix, Pres.
Hot Springs.....	Citizens National Bank.....	Claude E. Marsh, Cash.
Jonesboro.....	Bank of Jonesboro.....	Jas. E. Parr, V. P.
Jonesboro.....	First National Bank.....	
Jonesboro.....	Jonesboro Trust Co.....	E. J. Mason, V. P.
Lake Village.....	Chicot Bank & Trust Co.....	C. F. Tompkins, Cash.
Little Rock.....	Bankers Trust Co.....	H. L. Rimmel, 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.....	Farmers Bank & Trust Co.....	Jas. G. Brown, Cash.
Marianna.....	Lee County National Bank.....	Chas. McKee, Pres.
Marion.....	Crittenden County Bk. & Tr. Co.....	Louis Barto, Pres.
Morrilton.....	First National Bank.....	Clifton Moose, Cash.
Newport.....	Arkansas Bank & Trust Co.....	Chas. G. Henry, Pres.
Newport.....	First National Bank.....	W. A. Billingsley, Pres.
Paragould.....	First National Bank.....	A. Bertig, Pres.
Paragould.....	National Bank of Commerce.....	W. W. Woosley, Cash.
Paris.....	First National Bank.....	
Pine Bluff.....	Cotton Belt Savings & Trust Co.....	J. E. Boyce, Pres.
Pine Bluff.....	National Bank of Arkansas.....	C. H. Triplett, Pres.
Pine Bluff.....	Peoples Sav. Bk. & Trust Co.....	J. H. Mann, Pres.
Pine Bluff.....	Simmons National Bank.....	Z. Orto, Pres.
Russellville.....	Bank of Russellville.....	
Stuttgart.....	First National Bank.....	E. C. Benton, Cash.
Texarkana.....	Merchants & Planters Bank.....	Allen Winham, V. P.
Texarkana.....	State National Bank.....	Stuart Wilson, Cash.
Van Buren.....	First National Bank.....	W. A. Steele, Cash.
Walnut Ridge.....	Lawrence County Bank.....	
Warren.....	Warren Bank.....	Louis Ederington, Pres.

ILLINOIS

Alton.....	Alton National Bank.....	C. A. Caldwell, Cash.
Alton.....	Citizens National Bank.....	L. A. Schlaflly, V. P.
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.....	Centralia National Bank.....	J. T. Mackey, 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.....	Drovers National Bank.....	H. R. Dooley, Pres.
East St. Louis.....	First National Bank.....	A. C. Johnson, Pres.
East St. Louis.....	Security National Bank.....	
East St. Louis.....	Southern Illinois National Bank.....	C. Reeb, Ch. of Bd.
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, V. P.
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 Trust & Savings Bank.....	John B. Lec, Pres.
Herrin.....	First National Bank.....	
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.
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 I. Korte, Pres.
Mount Carmel.....	American National Bank.....	J. M. Mitchell, Pres.
Mount Carmel.....	First National Bank.....	H. T. Goddard, Ch. of Bd.
Mount Carmel.....	First State Bank.....	R. R. Stansfield, Cash.
Mount Olive.....	First National Bank.....	J. F. Prange, Pres.

ILLINOIS — Continued

Mount Sterling.....	First National Bank.....	H. G. Vandeventer, V. P.
Mount Vernon.....	Ham National Bank.....	Chas. R. Keller, Pres.
Mount Vernon.....	Third National Bank.....	Rufus Grant, Cash.
Murphysboro.....	First National Bank.....	John M. Herbert, Pres.
Nashville.....	First National Bank.....	Paul Krughoff, Pres.
Nokomis.....	Nokomis National Bank.....	John Wolftmann, V. P.
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.
Quincy.....	Quincy National Bank.....	J. M. Winters, Cash.
Robinson.....	First National Bank.....	
St. Francisville.....	Peoples National Bank.....	T. H. Gutteridge, Pres.
Staunton.....	First National Bank.....	J. W. P. Kerr, Cash.
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, V. P.
Boonville.....	City National Bank.....	Edward Gough, Pres.
Boonville.....	Farmers & Merchants National Bank.....	W. J. Veech, Cash.
Evansville.....	Mercantile Commercial Bank.....	
Evansville.....	National City Bank.....	
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.....	First National Bank.....	Eugene E. Highman, Cash.
Mount Vernon.....	Mount Vernon National Bank.....	Wm. E. Holton, Cash.
New Albany.....	New Albany National Bank.....	J. F. McCullough, 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.....	
Vincennes.....	First National Bank.....	J. L. Bayard, Jr., Pres.
Washington.....	Peoples National Bank.....	
Washington.....	Washington National Bank.....	L. I. Read, Cash.

KENTUCKY

Bowling Green.....	American National Bank.....	G. D. Sledge, Cash.
Bowling Green.....	Citizens National Bank.....	Max B. Nahm, V. P.
Bowling Green.....	Liberty National Bank.....	H. N. Denhardt, Pres.
Carrollton.....	Carrollton National Bank.....	
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, V. P.
Frankfort.....	National Branch Bank of Ky.....	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.....	First National Bank.....	F. P. James, Pres.
Harrodsburg.....	Mercer National Bank.....	Bush W. Allin, Pres.
Harrodsburg.....	State Bank & Trust Co.....	Geo. W. Edwards, Cash.
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.
Louisville.....	Kentucky Title Sav. Bk. & Tr. Co.....	Embry L. Swearingen, Pres.
Mayfield.....	City National Bank.....	D. B. Stanfield, Pres.
Mayfield.....	First National Bank.....	E. O. Gardner, Pres.
Morganfield.....	Morganfield National Bank.....	
Owensboro.....	Central Trust Co.....	John Reinhardt, V. P.
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, V. P.
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.....	
Clarksdale.....	Planters National Bank.....	
Columbus.....	Columbus National Bank.....	C. H. Ayres, Cash.
Columbus.....	National Bank of Commerce.....	W. N. Puckett, Pres.
Corinth.....	First National Bank.....	G. A. Hazard, V. P.
Greenville.....	First National Bank.....	J. T. Atterbury, V. P.
Greenwood.....	First National Bank.....	
Ita Bena.....	First National Bank.....	
Pontotoc.....	Bank of Pontotoc.....	
Pontotoc.....	First National Bank.....	W. A. Boone, Cash.
Rosedale.....	Bolivar County Bank.....	
Ruleville.....	Planters Bank & Trust Co.....	
Tunica.....	Citizens Bank.....	T. B. Ricks, 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.
Columbia.....	Boone County National Bank.....	R. B. Price, Jr., V. P.
Columbia.....	Exchange National Bank.....	C. B. Bowling, Pres.
Fulton.....	First National Bank.....	Crockett Harrison, Cash.
Hannibal.....	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.
Kirkville.....	Citizens National Bank.....	E. Conner, Cash.
Macon.....	State Exchange Bank.....	Chris R. Maffry, Pres.
Marshall.....	Wood & Huston Bank.....	C. M. Buckner, V. P.
Mexico.....	First National Bank.....	
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.....	Cass Avenue Bank.....	
St. Louis.....	Farmers & Merchants Trust Co.....	H. R. Rehme, Secy.
St. Louis.....	Grand Avenue Bank.....	George W. Clarkson, Pres.
St. Louis.....	Jefferson Bank.....	
St. Louis.....	Jefferson-Gravois Bank.....	M. C. H. Arendes, Pres.
St. Louis.....	Manchester Bank.....	Theo. H. Sievert, Cash.
St. Louis.....	Missouri National Bank.....	
St. Louis.....	Mound City Trust Co.....	N. S. Magruder, Pres.

MISSOURI — Continued

St. Louis.....	St. Louis National Bank.....	
St. Louis.....	Savings Trust Co.....	
St. Louis.....	Scruggs, Vandevort & Barney Bk.....	
St. Louis.....	Security Nat. Bk. Sav. & Tr. Co.....	
St. Louis.....	Southern Commercial Savings Bank.....	
St. Louis.....	South Side Trust Co.....	O. J. Gossrau, Secy.
St. Louis.....	Tower Grove Bank.....	Alex. Miltenberger, Pres.
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.....	E. H. Harris, Jr., Cash.
Springfield.....	McDaniel National Bank.....	
Springfield.....	Union National Bank.....	S. E. Trimble, Cash.
Trenton.....	Trenton National Bank.....	W. H. Shanklin, Cash.
Warrensburg.....	Peoples National Bank.....	E. N. Johnson, Pres.
Wellston.....	First National Bank.....	Guy E. Jurden, Pres.

TENNESSEE

Brownsville.....	First State Bank.....	R. M. Chambliss, Pres.
Dyersburg.....	Citizens Bank.....	J. F. Biggs, Cash.
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.....	Guaranty Bank & Trust Co.....	Frank Hayden, Pres.
Memphis.....	National City Bank.....	C. W. Thompson, Pres.

MEMBER BANKS COMPOSING GROUP 3 AND OFFICERS DESIGNATED TO VOTE

(To elect one Class A Director)

ARKANSAS

Arkadelphia.....	Citizens National Bank.....	
Ashdown.....	First National Bank.....	
Batesville.....	Citizens Bank & Trust Co.....	H. M. Kennerly, Cash.
Benton.....	Farmers & Merchants National Bk.....	W. M. Steed, Cash.
Bentonville.....	First National Bank.....	D. W. Peel, Cash.
Berryville.....	First National Bank.....	D. J. West, Pres.
Black Rock.....	First National Bank.....	J. M. Metcalf, Cash.
Brinkley.....	Monroe County Bank.....	
Cabot.....	Peoples State Bank.....	L. Wert Wish, Cash.
Clarksville.....	Farmers National Bank.....	F. Q. Poynor, V. P.
Conway.....	Farmers State Bank.....	
Corning.....	First National Bank.....	A. R. Simpson, V. P.
Cotton Plant.....	Farmers National Bank.....	
Dardanelle.....	Dardanelle Bank & Trust Co.....	W. D. Cotton, Cash.
Dardanelle.....	First National Bank.....	
De Queen.....	First National Bank.....	
Des Arc.....	First National Bank.....	
Dumas.....	Merchants & Farmers Bank.....	Lloyd R. Byrne, V. P.
ElDorado.....	Bank of Commerce.....	Albert Rowell, Pres.
Eureka Springs.....	First National Bank.....	F. O. Butt, V. P.
Gravette.....	First National Bank.....	F. H. Hilboldt, V. P.
Green Forest.....	First National Bank.....	
Greenwood.....	First National Bank.....	
Harrison.....	First National Bank.....	
Hartford.....	Farmers & Miners National Bank.....	
Hartford.....	First National Bank.....	F. B. Jones, Pres.
Heber Springs.....	Arkansas National Bank.....	N. B. DeLoach, Cash.
Horatio.....	First National Bank.....	F. S. Westcot, Cash.
Hughes.....	Planters National Bank.....	
Huntsville.....	First National Bank.....	
Huttig.....	First National Bank.....	C. A. Berry, V. P.
Junction City.....	First National Bank.....	
Lake Village.....	First National Bank.....	
Lamar.....	First National Bank.....	
Lepanto.....	First National Bank.....	
Lewisville.....	First National Bank.....	
Lincoln.....	First National Bank.....	L. E. Nabers, Cash.
Magnolia.....	Columbia County Bank.....	J. C. McNeill, Cash.
Malvern.....	First National Bank.....	
Mansfield.....	First National Bank.....	
Mansfield.....	National Bank of Mansfield.....	C. C. Graves, Cash.
Marked Tree.....	First National Bank.....	
Marshall.....	First National Bank.....	A. T. Hudspeth, Cash.
Marvel.....	Bank of Marvel.....	
Mena.....	First National Bank.....	S. W. Duke, Cash.
Mineral Springs.....	First National Bank.....	
Monette.....	First National Bank.....	
Newark.....	First National Bank.....	
Newport.....	Farmers National Bank.....	Wm. N. Dunaway, Pres.
Paris.....	American Bank & Trust Co.....	B. C. Reed, Cash.
Pocahontas.....	First National Bank.....	
Prairie Grove.....	First National Bank.....	S. J. Campbell, Cash.
Prescott.....	First State Bank.....	E. M. Sharp, Cash.
Rector.....	First National Bank.....	
Rogers.....	American National Bank.....	
Rogers.....	First National Bank.....	W. H. Cowan, Cash.
Siloam Springs.....	First National Bank.....	Z. W. Ford, Asst. Cash.
Springdale.....	First National Bank.....	
Stuttgart.....	Peoples National Bank.....	
Waldron.....	Bank of Waldron.....	
Waldron.....	First National Bank.....	M. C. Malone, Cash.
Walnut Ridge.....	Planters National Bank.....	
Wynne.....	First National Bank.....	C. B. Bailey, V. P.

ILLINOIS

Albion.....	Albion National Bank.....	Thomas B. Mitchell, Pres.
Albion.....	First National Bank.....	John F. Stewart, Pres.
Allendale.....	First National Bank.....	W. M. Price, V. P.
Altamont.....	First National Bank.....	J. L. Brummerstedt, Cash.
Anna.....	Anna National Bank.....	Jno. B. Jackson, Pres.
Anna.....	First National Bank.....	Sidney C. Martin, V. P.
Annapolis.....	First National Bank.....	
Benld.....	National Bank of Benld.....	F. W. Edwards, Pres.
Breesee.....	First National Bank.....	Ferd Krebs, Cash.
Brighton.....	First National Bank.....	Russell S. Brown, Cash.
Brookport.....	Brookport National Bank.....	
Brownstown.....	First National Bank.....	
Bunker Hill.....	First National Bank.....	I. E. Sanford, V. P.
Carbondale.....	Carbondale National Bank.....	Chas. A. Gullett, Cash.
Carbondale.....	First National Bank.....	E. E. Mitchell, Pres.
Carlyle.....	First National Bank.....	F. Schlaflly, Pres.
Carmi.....	National Bank of Carmi.....	John M. Crebs, Pres.
Carriers Mills.....	First National Bank.....	
Cartersville.....	First National Bank.....	
Christopher.....	First National Bank.....	Geo. W. Ward, Cash.
Cobden.....	First National Bank.....	
Coffeen.....	Coffeen National Bank.....	
Columbia.....	First National Bank.....	H. N. Kunz, Cash.
Coulterville.....	First National Bank.....	
Crossville.....	First National Bank.....	
Dahlgren.....	First National Bank.....	H. E. Bartlett, Asst. Cash.
Dieterich.....	First National Bank.....	
Dongola.....	First National Bank.....	
Effingham.....	First National Bank.....	
ElDorado.....	First National Bank.....	H. H. Pelhank, Cash.
Enfield.....	First National Bank.....	U. B. Barnett, Pres.
Equality.....	First National Bank.....	L. G. Blackman, Cash.
Fairfield.....	First National Bank.....	F. M. Brock, Pres.
Farmersville.....	First National Bank.....	
Flora.....	First National Bank.....	H. F. Pixley, Pres.
Flora.....	Flora National Bank.....	
Freeburg.....	First National Bank.....	R. E. Hamill, Pres.
Gillespie.....	Gillespie National Bank.....	H. W. Rice, Cash.
Gillespie.....	Gillespie Trust & Savings Bank.....	
Golconda.....	First National Bank.....	
Goreville.....	First National Bank.....	J. B. Hudgens, Cash.
Gorham.....	First National Bank.....	Joel Dunn, Pres.
Grand Tower.....	First National Bank.....	C. C. Huthmacher, Pres.
Grayville.....	Farmers National Bank.....	Geo. F. Bowman, Cash.
Grayville.....	First National Bank.....	W. L. Williams, Cash.
Greenfield.....	First National Bank.....	Ralph Metcalf, Pres.
Griggsville.....	Griggsville National Bank.....	John S. Felmley, Cash.
Harrisburg.....	First National Bank.....	
Herrin.....	City National Bank.....	Joe P. Benson, Cash.
Hillsboro.....	Peoples National Bank.....	
Irving.....	Irving National Bank.....	W. E. Morain, Pres.
Jerseyville.....	National Bank of Jerseyville.....	
Kimmunity.....	First National Bank.....	R. P. McBryde, Cash.
Lawrenceville.....	First National Bank.....	F. W. Keller, Pres.
Lebanon.....	State Bank of Lebanon.....	O. S. Heinecke, Cash.
Litchfield.....	Litchfield National Bank.....	
Livingston.....	First National Bank.....	
Madison.....	First National Bank.....	Henry Carter, Pres.
Madison.....	Union Trust Co.....	
Marine.....	First National Bank.....	O. H. Gehrs, Pres.
Marissa.....	First National Bank.....	
McLeansboro.....	First National Bank.....	Val. B. Campbell, Cash.
McLeansboro.....	Peoples National Bank.....	G. W. Hogan, Pres.

ILLINOIS — Continued

Millstadt.....	First National Bank.....	G. F. Baltz, Cash.
Mound City.....	First National Bank.....	Thomas Boyd, Pres.
Mounds.....	First National Bank.....	
Mount Olive.....	Mount Olive State Bank.....	
Mulberry Grove.....	First National Bank.....	E. J. Stauffer, Cash.
Murphysboro.....	City National Bank.....	H. Quernheim, Cash.
Nashville.....	Farmers & Merchants National Bk.....	
Nebo.....	First National Bank.....	A. F. Turnbeaugh, Cash.
New Athens.....	Farmers State Bank.....	
Newton.....	First National Bank.....	E. W. Hersh, Pres.
Noble.....	First National Bank.....	
Nokomis.....	Farmers National Bank.....	Alf. Griffin, Pres.
Norris City.....	First National Bank.....	J. O. DeLap, Cash.
Oblong.....	First National Bank.....	S. F. Odell, Pres.
Oblong.....	Oil Belt National Bank.....	G. E. Tomlinson, Asst. Cash.
Odin.....	First National Bank.....	
O'Fallon.....	First State Bank.....	
Okawville.....	First National Bank.....	Wm. E. Friend, Cash.
Okawville.....	Old Exchange National Bank.....	F. Moehle, Cash.
Palestine.....	First National Bank.....	Wm. O. Richey, Cash.
Percy.....	First National Bank.....	W. C. Davis, Jr., Pres.
Pineknayville.....	First National Bank.....	Roy Alden, Cash.
Ramsey.....	Ramsey National Bank.....	J. E. Easterday, Cash.
Raymond.....	First National Bank.....	J. E. McDavid, V. P.
Ridgway.....	First National Bank.....	Marion Drone, Cash.
Roodhouse.....	First National Bank.....	W. D. Berry, V. P.
St. Elmo.....	First National Bank.....	G. W. Middlesworth, Pres.
St. Peter.....	First National Bank.....	
Salem.....	Salem National Bank.....	
Sandoval.....	First National Bank.....	H. R. Hall, Pres.
Sesser.....	First National Bank.....	
Shawneetown.....	City National Bank.....	John McKelligott, Pres.
Shawneetown.....	National Bank of Shawneetown.....	
Sorento.....	Sorento National Bank.....	S. E. Cress, Pres.
Sparta.....	First National Bank.....	E. B. McGuire, Pres.
Staunton.....	Staunton National Bank.....	Edw. C. Luker, Pres.
Summer.....	First National Bank.....	G. W. Hill, Pres.
Tamaroa.....	First National Bank.....	H. B. Haines, Cash.
Trenton.....	First National Bank.....	C. W. Eisemayer, Cash.
Ullin.....	First National Bank.....	
Waltonville.....	First National Bank.....	W. R. Newell, Cash.
Waterloo.....	First National Bank.....	Thos. Ruch, Asst. Cash.
Wayne City.....	First National Bank.....	Chas. Hutchcraft, Cash.
West Frankfort.....	First National Bank.....	R. P. Blake, Pres.
West Salem.....	First National Bank.....	Stuart L. Walscr, Cash.
Willisville.....	First National Bank.....	Clyde Cheatham, Cash.
Witt.....	First National Bank.....	H. F. Hoehn, Cash.
Witt.....	Witt National Bank.....	Fred W. Pfertner, V. P.
Woodlawn.....	First National Bank.....	Earl A. Hill, Cash.
Woodriver.....	First National Bank.....	
Worden.....	First National Bank.....	W. E. Meyer, Pres.
Xenia.....	First National Bank.....	
Ziegler.....	First National Bank.....	

INDIANA

Bicknell.....	First National Bank.....	Thos. E. Pearce, Cash.
Birdseye.....	Birdseye National Bank.....	
Brownstown.....	First National Bank.....	O. S. Brooke, Pres.
Cannelton.....	Cannelton National Bank.....	Jos. M. Hirsch, Cash.
Cannelton.....	First National Bank.....	Norman Hafele, Cash.
Carlisle.....	First National Bank.....	Homer Trumble, Cash.
Charlestown.....	First National Bank.....	John S. Robertson, V. P.
Corydon.....	Corydon State Bank.....	
Farmersburg.....	First National Bank.....	Fred B. Lash, Pres.
Fort Branch.....	Farmers & Merchants National Bk.....	S. H. West, Pres.
Fort Branch.....	First National Bank.....	M. M. Knowles, Cash.
Holland.....	Holland National Bank.....	J. H. Miller, Pres.
Huntingburg.....	First National Bank.....	Charles Moenkhaus, Pres.
Jasonville.....	First National Bank.....	H. E. Berns, Cash.
Loogootee.....	First National Bank.....	
Lynnville.....	Lynnville National Bank.....	J. F. Rickrich, V. P.
Milltown.....	First National Bank.....	Ralph E. Jackson, Cash.
Mitchell.....	First National Bank.....	
New Harmony.....	First National Bank.....	M. A. Perry, Cash.
Oakland City.....	First National Bank.....	
Odon.....	First National Bank.....	A. A. Lane, Pres.
Orleans.....	National Bank of Orleans.....	
Paoli.....	Paoli State Bank.....	Cecil C. Johnson, Cash.
Patoka.....	Patoka National Bank.....	
Petersburg.....	First National Bank.....	Joe O'Brien, Cash.
Poseyville.....	Bozeman Waters National Bank.....	
Poseyville.....	First National Bank.....	Jas. H. Gwaltney, Pres.
Rockport.....	First National Bank.....	Henry Maas, Cash.
Shelburn.....	First National Bank.....	
Spurgeon.....	First National Bank.....	
Tell City.....	Citizens National Bank.....	John W. Scull, Pres.
Tell City.....	Tell City National Bank.....	W. F. Huthsteiner, V. P.
Tennyson.....	Tennyson National Bank.....	
Vevay.....	First National Bank.....	E. T. Coleman, Cash.
Wadesville.....	Farmers National Bank.....	
West Baden.....	West Baden National Bank.....	Dr. M. Hassenmiller, V. P.
Winslow.....	First National Bank.....	

KENTUCKY

Adairville.....	First National Bank.....	
Bardwell.....	First National Bank.....	E. P. Fisher, Cash.
Buffalo.....	First National Bank.....	Walter L. Ferrill, Cash.
Campbellsville.....	Taylor National Bank.....	
Clay.....	Farmers National Bank.....	
Clinton.....	First National Bank.....	F. W. Brock, Cash.
Columbia.....	First National Bank.....	
Dawson Springs.....	First National Bank.....	
Fulton.....	First National Bank.....	L. O. Bradford, Pres.
Glasgow.....	Citizens National Bank.....	J. H. Mann, Jr., Cash.

KENTUCKY — Continued

Glasgow.....	First National Bank.....	W. B. Smith, Pres.
Horse Cave.....	First National Bank.....	
Lebanon.....	Farmers National Bank.....	
Madisonville.....	Farmers National Bank.....	E. P. Stum, Pres.
Monticello.....	Citizens National Bank.....	
Munfordsville.....	National Bank of Munfordsville.....	
Murray.....	First National Bank.....	T. H. Stokes, Cash.
Owenton.....	Farmers National Bank.....	B. F. Holbrook, Cash.
Owenton.....	First National Bank.....	G. W. Forsee, Cash.
Providence.....	Union National Bank.....	
Russell Springs.....	First National Bank.....	
Russellville.....	Citizens National Bank.....	
Scottsville.....	First National Bank.....	
Sebree.....	First National Bank.....	T. M. Hankins, Cash.

MISSISSIPPI

Ackerman.....	First National Bank.....	
Corinth.....	Citizens National Bank.....	Jno. F. Osborne, Pres.
Oxford.....	First National Bank.....	
Rosedale.....	Rosedale National Bank.....	

MISSOURI

Bertrand.....	Commercial Bank.....	
Bethany.....	First National Bank.....	W. M. Planck, Cash.
Boliviar.....	First National Bank.....	C. W. Viles, Cash.
Bosworth.....	First National Bank.....	L. B. Willis, Cash.
Bowling Green.....	Pike County Bank.....	S. M. Williams, Cash.
Brunswick.....	First National Bank.....	
Cabool.....	Citizens Bank.....	
Cainesville.....	First National Bank.....	Chas. Girdner, Cash.
California.....	Moniteau National Bank.....	
Campbell.....	First National Bank.....	
Cardwell.....	First National Bank.....	
Caruthersville.....	First National Bank.....	
Cassville.....	First National Bank.....	C. C. Chandler, Cash.
Centralia.....	First National Bank.....	
Chaffee.....	First National Bank.....	
Clayton.....	Farmers & Commercial Savings Bk.....	
Clinton.....	Clinton National Bank.....	
Clinton.....	Peoples National Bank.....	H. C. McDowell, Cash.
Cowgill.....	First National Bank.....	
Dexter.....	First National Bank.....	A. O. Carter, V. P.
Eldorado Springs.....	First National Bank.....	{ B. F. Clark, Pres. or J. L. Clark, Cash.
Gallatin.....	First National Bank.....	
Green City.....	American National Bank.....	A. E. Jones, Pres.
Green City.....	City National Bank.....	J. Frank Dearing, Cash.
Holden.....	First National Bank.....	Chas. J. Burson, Cash.
Iberia.....	Farmers & Traders Bank.....	Cliff H. Clark, Cash.
Jackson.....	Peoples National Bank.....	
Kirksville.....	National Bank of Kirksville.....	
Lebanon.....	First National Bank.....	A. E. Oliver, Cash.
Lexington.....	Lafayette County Trust Co.....	C. F. Pack, Secy.
Linn Creek.....	Camden County Bank.....	J. M. Vincent, Cash.
Linn Creek.....	First National Bank.....	
Ludlow.....	Farmers National Bank.....	
Ludlow.....	First National Bank.....	
Luxemburg.....	Lemay Ferry Bank.....	
Maplewood.....	Bank of Maplewood.....	N. B. Baker, Pres.
Marceline.....	First National Bank.....	W. G. Lancaster, Pres.
Marshfield.....	First National Bank.....	
Memphis.....	Scotland County National Bank.....	R. M. Barnes, Cash.
Milan.....	First National Bank.....	C. A. Schoene, Pres.
Monett.....	First National Bank.....	W. W. Lehnard, V. P.
Montgomery City.....	First National Bank.....	A. E. Kemper, Pres.
Mountain Grove.....	First National Bank.....	
Palmyra.....	First National Bank.....	J. W. Head, Pres.
Perryville.....	First National Bank.....	
Pierce City.....	First National Bank.....	W. R. Scheldrup, Pres.
Pine Lawn.....	Pine Lawn Bank.....	
Purdy.....	First National Bank.....	Amos M. Gurley, Pres.
Ridgeway.....	First National Bank.....	
St. Louis County.....	Gravois Bank.....	Jno. C. Steffen, Pres.
Salem.....	First National Bank.....	J. D. Gibson, Pres.
Seymour.....	Peoples National Bank.....	
Steelville.....	First National Bank.....	
Stoutland.....	First National Bank.....	
Sweet Springs.....	First National Bank.....	Willie Rothrock, Cash.
Unionville.....	Marshall National Bank.....	N. B. Marshall, Pres.
Unionville.....	National Bank of Unionville.....	F. O. Elson, Cash.
Versailles.....	Bank of Versailles.....	A. L. Ross, Pres.
Versailles.....	First National Bank.....	W. A. Buell, Pres.
Washington.....	First National Bank.....	W. H. Kahmann, Cash.
Waynesville.....	Bank of Waynesville.....	L. B. Bell, Cash.
West Plains.....	First National Bank.....	
Windsor.....	First National Bank.....	John Bowen, Pres.

TENNESSEE

Alamo.....	Bank of Alamo.....	
Bells.....	Bank of Crockett.....	
Camden.....	First National Bank.....	Hal H. Fry, Cash.
Dyer.....	Farmers & Merchants Bank.....	C. O. Ewell, Pres.
Greenfield.....	Greenfield Bank.....	
Halls.....	Peoples Savings Bk. & Tr. Co.....	Fred R. Hurt, Pres.
Henning.....	Bank of Henning.....	
Kenton.....	First National Bank.....	
Paris.....	First National Bank.....	
Ripley.....	First National Bank.....	R. M. Prichard, Cash.
Savannah.....	First National Bank.....	H. M. Williams, Cash.
Selmer.....	First National Bank.....	P. L. Basinger, Cash.
Union City.....	Old National Bank.....	Seid Waddell, Pres.
Union City.....	Third National Bank.....	D. N. Walker, V. P.