

FEDERAL RESERVE BANK OF ST. LOUIS

TRANSFER

ELECTION OF DIRECTORS

St. Louis, October 5, 1925.

TO THE MEMBER BANKS IN GROUPS 2 AND 3:

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, 1925: Class A director, John C. Martin (Cashier, Salem National Bank, Salem, Ill.), and Class B director, W. B. Plunkett (President, Plunkett-Jarrell Grocer Co., Little Rock, Ark.).

The Class A director was elected by banks in Group 3 and the Class B director by Group 2 banks. Consequently, their successors will be chosen, respectively, by these groups. The banks in Group 1 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 2 and 3 are given on the following pages.

Each bank in Group 3 is permitted to nominate a candidate for Class A director and each bank in Group 2 a candidate for Class B director.* The nomination must be made by resolution of the board of directors and certified to me on or before November 11, 1925. A form for this purpose is enclosed. On November 14, 1925, 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 2, 1925, 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 1 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 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. 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.....	I. Rosenthal, Pres.
Camden.....	First National Bank.....	M. E. Fahy, Cash.
Clarksville.....	First National Bank.....	R. D. Dunlap, Cash.
Corning.....	First National Bank.....	D. Hopson, Pres.
DeWitt.....	First National Bank.....	L. A. Black, Pres.
Eldorado.....	First National Bank.....	M. G. Wade, Cash.
Eldorado.....	National Bank of Commerce.....	Albert Rowell, Pres.
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. 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.
Hope.....	Citizens National Bank.....	C. C. Spragins, Cash.
Hope.....	First National Bank.....	Geo. H. Bell, Pres.
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.....	C. B. Barnett, Vice-Pres.
Lake Village.....	Chicot Bank & Trust Co.....	J. B. Simms, Vice-Pres.
Little Rock.....	Bankers Trust Co.....	H. L. Rimmel, Ch. of Bd.
Little Rock.....	England National Bank.....	J. E. England, Jr., Pres.
Little Rock.....	Exchange National Bank.....	Jno. M. Davis, Pres.
Little Rock.....	Federal Bank and Trust Co.....	
Little Rock.....	W. B. Worthen Co., Bankers.....	Gordon N. Peay, Pres.
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.....	Thos. R. Ashcraft, Vice-Pres.
North Little Rock.....	Twin City Bank.....	Henry O. Topf, Vice-Pres.
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 of Arkansas.....	C. H. Triplett, Pres.
Pine Bluff.....	Peoples Savings Bank & Trust Co.....	J. H. Mann, Pres.
Pine Bluff.....	Simmons National Bank.....	Jo. Nichol, Pres.
Russellville.....	Bank of Russellville.....	Geo. S. Neal, Cash.
Russellville.....	Peoples Exchange Bank.....	L. B. McClure, Vice-Pres.
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, Vice-Pres.

ILLINOIS

Alton.....	Alton National Bank.....	C. A. Caldwell, Cash.
Alton.....	Citizens National Bank.....	L. A. Schlaflay, Vice-Pres.
Anna.....	First National Bank.....	James M. Dickinson, Pres.
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.....	F. P. Cox, Cash.
Cairo.....	Cairo National Bank.....	E. E. Cox, Cash.
Carbondale.....	First National Bank.....	
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.....	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.
Granite City.....	Granite City Trust and Sav. Bank.....	
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.....	John Alexander, Pres.
Herrin.....	First National Bank.....	A. K. Elles, Vice-Pres.
Highland.....	First National Bank.....	Leo Ammann, Cash.
Hillsboro.....	Hillsboro National Bank.....	Geo. H. Fisher, Pres.
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.....	Louis Scheve, Cash.
Metropolis.....	City National Bank.....	
Metropolis.....	First National Bank.....	Lyman K. McAlpin, Cash.
Metropolis.....	National State Bank.....	Noah J. Korte, Cash.

ILLINOIS—Continued

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. Prange, Pres.
Mount Sterling.....	First National Bank.....	H. G. Vandever, 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.....	Chas. L. Ritter, Pres.
Nashville.....	First National Bank.....	Paul Krughoff, Pres.
Nokomis.....	Nokomis National Bank.....	John Woltman, Vice-Pres.
Oblong.....	First National Bank.....	S. F. Odell, Pres.
O'Fallon.....	First National Bank.....	W. R. Dorris, Cash.
Olney.....	First National Bank.....	Allen Hyde, Asst. Cashier.
Pinckneyville.....	First National Bank.....	Roy Alden, 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. Veck, 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.....	Old First National Bank.....	Eugene E. Highman, Cash.
New Albany.....	New Albany National Bank.....	J. F. McCulloch, Pres.
New Albany.....	Second National Bank.....	Henry E. Jewett, Pres.
Petersburg.....	First National Bank.....	Joe O'Brien, Cash.
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. Huthsteiner, Vice-Pres.
Vincennes.....	First National Bank.....	Jos. E. LaPlante, Pres.
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.
Columbia.....	First National Bank.....	Bruce Montgomery, Cash.
Danville.....	Citizens National Bank.....	M. J. Farris, Pres.
Danville.....	Farmers National Bank.....	J. C. Coldwell, Pres.
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.
Hopkinsville.....	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.....	I. M. Johnson, Cash.
Lebanon.....	Citizens National Bank.....	J. A. Kelly, Cash.
Lebanon.....	Marton 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.....	First National Bank.....	
Columbus.....	National Bank of Commerce.....	W. N. Puckett, Pres.
Corinth.....	First National Bank.....	G. A. Hazard, Vice-Pres.
Greenville.....	First National Bank.....	A. B. Nance, Cash.
Greenwood.....	First National Bank.....	
Greenwood.....	Greenwood Bank & Trust Co.....	R. A. Ball, Pres.
Grenada.....	Grenada Bank.....	J. T. Thomas, Pres.
Ita 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

Boonville.....	Boonville National Bank.....	H. T. Redd, Cash.
Braymer.....	First National Bank.....	Fred Wightman, Cash.
Brookfield.....	First National Bank.....	
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 of Maplewood.....	
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.....	J. A. Schreiber, Pres.
St. Louis.....	American Exchange National Bank.....	Edmond Koeln, Pres.
St. Louis.....	Baden Bank.....	
St. Louis.....	Broadway Savings Trust Co.....	E. E. Magill, Pres.
St. Louis.....	Cass Avenue Bank.....	J. Harry Rehme, Cash.
St. Louis.....	Cherokee National 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 National Bank.....	Ed. Mays, Vice-Pres.
St. Louis.....	Grant State Bank.....	Geo. A. Boyd, Jr., Cash.
St. Louis.....	Insurance Bank.....	
St. Louis.....	Jefferson Bank.....	Victor T. Moberly, Pres.
St. Louis.....	Jefferson-Gravois Bank.....	Geo. A. Held, Pres.
St. Louis.....	Laclede Trust Co.....	H. W. Kroeger, Vice-Pres.

MISSOURI — Continued

St. Louis.....	Lindell Trust Co.....	A. W. Dehlendorf, Cash.
St. Louis.....	Lowell Bank.....	
St. Louis.....	Mound City Trust Co.....	N. S. Magruder, Pres.
St. Louis.....	Natural Bridge Bank.....	G. A. Lubeley, Cash.
St. Louis.....	North St. Louis Trust Co.....	
St. Louis.....	St. Louis National Bank.....	Thos. N. Karraker, Pres.
St. Louis.....	Savings Trust Co.....	A. W. Alexander, Secy.
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.....	William Reimann, Vice-Pres.
St. Louis.....	Southwest Bank.....	
St. Louis.....	Telegraphers National Bank.....	E. J. Manion, Pres.
St. Louis.....	Tower Grove Bank.....	Alex. Miltenberger, Pres.
St. Louis.....	Twelfth Street National Bank.....	L. E. Dehlendorf, Pres.
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.....	C. H. Bothwell, Cash.
Sedalia.....	Third National Bank.....	C. L. Hanley, Cash.
Springfield.....	McDaniel National Bank.....	H. L. Schneider, Pres.
Springfield.....	New First 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.
Webster Groves.....	First National Bank.....	
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-Citizens National Bank.....	J. G. Latta, Cash.
Jackson.....	First National Bank.....	Thos. I. Taylor, Cash.
Jackson.....	National Bank of Commerce.....	
Jackson.....	Second National Bank.....	R. C. Smith, Cash.
Jackson.....	Security National Bank.....	L. O. Sweetman, Cash.
Union City.....	Third National Bank.....	D. N. Walker, Vice-Pres.

MEMBER BANKS COMPOSING GROUP 3 AND OFFICERS DESIGNATED TO VOTE

(To elect one Class A Director)

ARKANSAS

Arkadelphia.....	Citizens National Bank.....	W. B. East, Cash.
Ashdown.....	First National Bank.....	R. M. Bone, Cash.
Batesville.....	Citizens Bank and Trust Co.....	H. M. Kennerly, 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.....	L. W. Brown, Cash.
Clarksville.....	Farmers National Bank.....	F. Q. Poynor, Vice-Pres.
Conway.....	Farmers State Bank.....	R. H. Maldox, Cash.
Cotton Plant.....	Farmers National Bank.....	F. L. Maxwell, Cash.
Dardanelle.....	Dardanelle Bank and Trust Co.....	W. D. Cotton, Cash.
Dardanelle.....	First National Bank.....	H. V. George, Cash.
De Queen.....	First National Bank.....	R. P. Mitchell, Cash.
Des Arc.....	First National Bank.....	
Dumas.....	Merchants and Farmers Bank.....	Jeff Burnett, Cash.
Earle.....	Bank of Earle.....	
Eudora.....	First National Bank.....	
Eureka Springs.....	First National Bank.....	F. O. Butt, Pres.
Gentry.....	First National Bank.....	Marion Wasson, Pres.
Gillett.....	Citizens Bank.....	A. M. Lowe, Pres.
Gravette.....	First National Bank.....	F. H. Hilboldt, Vice-Pres.
Green Forest.....	First National Bank.....	F. O. Butt, Vice-Pres.
Greenwood.....	First National Bank.....	
Harrison.....	Citizens National Bank.....	
Harrison.....	First National Bank.....	J. M. Wagley, Pres.
Hartford.....	New First National Bank.....	B. E. Park, Cash.
Heber Springs.....	Arkansas National Bank.....	N. B. DeLoach, Cash.
Holly Grove.....	First National Bank.....	Rue Abrams, Pres.
Horatio.....	First National Bank.....	F. S. Westcot, Cash.
Hughes.....	Planters National Bank.....	
Huntsville.....	First National Bank.....	
Huttig.....	First National Bank.....	C. A. Berry, Vice-Pres.
Junction City.....	First National Bank.....	G. G. Gatling, Cash.
Lake Village.....	First National Bank.....	W. H. McLeod, Cash.
Lamar.....	First National Bank.....	J. W. Hawkins, Pres.
Lepanto.....	First National Bank.....	
Lewisville.....	First National Bank.....	H. L. Bradshaw, Vice-Pres.
Lincoln.....	First National Bank.....	L. E. Nabers, Cash.
Malvern.....	First National Bank.....	
Mansfield.....	First National Bank.....	W. L. Yowell, Cash.
Mansfield.....	National Bank of Mansfield.....	C. C. Graves, Cash.
Marked Tree.....	First National Bank.....	
Marvell.....	Bank of Marvell.....	J. B. Swift, Cash.
Mena.....	First National Bank.....	S. W. Duke, Cash.
Mineral Springs.....	First National Bank.....	
Monette.....	First National Bank.....	J. A. Hill, Cash.
Newark.....	First National Bank.....	
Newport.....	Farmers National Bank.....	Wm. N. Dunaway, Pres.
Paris.....	American Bank and Trust Co.....	B. C. Reed, Cash.
Prairie Grove.....	First National Bank.....	S. J. Campbell, Cash.
Reactor.....	First National Bank.....	
Rogers.....	American National Bank.....	S. G. Parsley, Cash.
Rogers.....	First National Bank.....	W. H. Cowan, Cash.
Siloam Springs.....	First National Bank.....	W. J. D. McCarter, Cash.
Siloam Springs.....	Producers State Bank.....	
Springdale.....	First National Bank.....	
Stuttgart.....	Peoples National Bank.....	W. B. Pfeiffer, Cash.
Waldron.....	Bank of Waldron.....	W. B. Piles, Cash.
Waldron.....	First National Bank.....	M. C. Malone, Cash.
Walnut Ridge.....	Planters National Bank.....	
Wynne.....	First National Bank.....	C. B. Bailey, Vice-Pres.

ILLINOIS

Albion.....	Albion National Bank.....	Thomas B. Mitchell, Pres.
Albion.....	First National Bank.....	John F. Stewart, Pres.
Allendale.....	First National Bank.....	W. M. Price, Vice-Pres.
Altamont.....	First National Bank.....	J. L. Brummerstedt, Cash.
Anna.....	Anna National Bank.....	Jno. B. Jackson, Pres.
Annapolis.....	First National Bank.....	
Bend.....	First National Bank.....	F. W. Edwards, Pres.
Breese.....	First National Bank.....	Ferd Krebs, Pres.
Brighton.....	First National Bank.....	Russell S. Brown, Cash.
Brookport.....	Brookport National Bank.....	H. W. Hohlfeld, Pres.
Brownstown.....	First National Bank.....	M. J. Griffith, Pres.
Bunker Hill.....	First National Bank.....	I. E. Sanford, Cash.
Carbondale.....	Carbondale National Bank.....	Chas. A. Gullett, Cash.
Carlyle.....	First National Bank.....	F. Schlafly, Pres.
Carmi.....	National Bank of Carmi.....	John M. Crebs, Pres.
Carriers Mills.....	First National Bank.....	
Carterville.....	First National Bank.....	Mike Ferrell, Cash.
Christopher.....	First National Bank.....	Geo. W. Ward, Cash.
Cobden.....	First National Bank.....	L. Wohler, Cash.
Coffeen.....	Coffeen National Bank.....	Louis Spinner, Pres.
Columbia.....	First National Bank.....	H. N. Kunz, Cash.
Coulterville.....	First National Bank.....	T. P. Armstrong, Pres.
Crossville.....	First National Bank.....	R. P. Kinney, Cash.
Dahlgren.....	First National Bank.....	H. E. Bartlett, Asst. Cash.
Dieterich.....	First National Bank.....	
Dongola.....	First National Bank.....	R. A. Anderson, Cash.
Efingham.....	First National Bank.....	H. B. Wensing, Pres.
Eldorado.....	First National Bank.....	Wm. W. Vaught, Cash.
Enfield.....	First National Bank.....	L. A. Gowdy, Cash.
Equality.....	First National Bank.....	L. G. Blackman, Cash.
Fairfield.....	First National Bank.....	F. M. Brock, Pres.
Farmersville.....	First National Bank.....	M. D. Carey, Cash.
Flora.....	First National Bank.....	H. F. Pixley, Pres.
Flora.....	Flora National Bank.....	F. H. Simpson, Pres.
Freeburg.....	First National Bank.....	R. E. Hamill, Pres.
Gillespie.....	American National Bank.....	R. H. Isaacs, Pres.
Gillespie.....	Gillespie National Bank.....	H. W. Rice, Cash.
Golconda.....	First National Bank.....	Abraham Baker, Vice-Pres.
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. Bowen, Cash.
Grayville.....	First National Bank.....	W. L. Williams, Cash.
Greenfield.....	First National Bank.....	Ralph Metcalf, Pres.
Griggsville.....	Griggsville National Bank.....	John S. Felmley, Cash.
Hillsboro.....	Peoples National Bank.....	D. F. Brown, Cash.
Irving.....	Irving National Bank.....	W. E. Morain, Pres.
Jerseyville.....	National Bank of Jerseyville.....	
Jonesboro.....	First National Bank.....	I. O. Karraker, Pres.
Kinmundy.....	First National Bank.....	C. R. Alderson, Cash.
Lebanon.....	First National Bank.....	O. S. Heinecke, Cash.
Litchfield.....	Litchfield National Bank.....	H. B. Herrick, Vice-Pres.
Livingston.....	First National Bank.....	D. E. Aylward, Pres.
Madison.....	First National Bank.....	Henry Carter, Pres.
Madison.....	Union Trust Co.....	A. V. Andreoff, Treas.
Marine.....	First National Bank.....	O. H. Gehrs, Pres.
Marissa.....	First National Bank.....	W. M. Hamilton, Pres.
McLeansboro.....	First National Bank.....	Val B. Campbell, Cash.
McLeansboro.....	Peoples National Bank.....	G. W. Hogan, Pres.
Millstadt.....	First National Bank.....	G. F. Baltz, Cash.
Mound City.....	First National Bank.....	Thomas Boyd, Pres.

ILLINOIS — Continued

Mounds.....	First National Bank.....	F. L. Hoffmeier, Cash.
Mount Olive.....	Mount Olive State Bank.....	A. E. Fischer, Cash.
Mulberry Grove.....	First National Bank.....	E. J. Stauffer, Cash.
Nashville.....	Farmers and Merchants Nat. Bk.....	
Nebo.....	First National Bank.....	A. F. Turnbeaugh, Cash.
New Athens.....	Farmers State Bank.....	E. P. Moeser, Cash.
Newton.....	First National Bank.....	E. W. Hersh, Pres.
Noble.....	First National Bank.....	
Nokomis.....	Farmers National Bank.....	Ali. Griffin, Pres.
Norris City.....	First National Bank.....	J. O. DeLap, Cash.
Oblong.....	Oil Belt National Bank.....	G. E. Tomlinson, Asst. Cash.
Odin.....	First National Bank.....	W. H. Farthing, Cash.
O'Fallon.....	First State Bank.....	Thos. T. Gordon, Cash.
Okawville.....	First National Bank.....	Wm. E. Friend, Cash.
Okawville.....	Old Exchange National Bank.....	F. Moehe, Cash.
Palestine.....	First National Bank.....	Wm. O. Richey, Cash.
Palmyra.....	First State Bank.....	C. C. Grimmer, Vice-Pres.
Percy.....	First National Bank.....	W. C. Davis, Jr., Pres.
Ramsey.....	Ramsey National Bank.....	J. E. Easterday, Cash.
Raymond.....	First National Bank.....	J. E. McDavid, Vice-Pres.
Ridgway.....	First National Bank.....	Marion Drone, Cash.
Roodhouse.....	First National Bank.....	W. D. Berry, Pres.
St. Elmo.....	First National Bank.....	G. W. Middlesworth, Pres.
St. Peter.....	First National Bank.....	Henry Von Behren, Cash.
Salem.....	Salem National Bank.....	B. E. Martin, Pres.
Sandoval.....	First National Bank.....	H. R. Hall, Pres.
Sesser.....	First National Bank.....	
Shawneetown.....	City National Bank.....	John McKelligott, Pres.
Shawneetown.....	National Bank of Shawneetown.....	L. B. Goetzman, Cash.
Sorento.....	Sorento National Bank.....	S. E. Cress, Pres.
Sparta.....	First National Bank.....	E. B. McGuire, Pres.
Sumner.....	First National Bank.....	G. W. Hill, Pres.
Tamaroa.....	First National Bank.....	H. B. Haines, Cash.
Trenton.....	First National Bank.....	C. W. Eisenmayer, Cash.
Ullin.....	First National Bank.....	L. F. Robinson, Pres.
Valer.....	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. Hutchrait, Cash.
West Frankport.....	First National Bank.....	R. P. Blake, Pres.
West Salem.....	First National Bank.....	Stuart L. Walsler, Cash.
Willisville.....	First National Bank.....	Clyde Cheatham, Cash.
Wilsonville.....	First National Bank.....	
Witt.....	First National Bank.....	H. F. Hoehn, Cash.
Witt.....	Witt National Bank.....	Fred W. Pfertner, Vice-Pres.
Woodlawn.....	First National Bank.....	Earl A. Hill, Cash.
Wood River.....	First National Bank.....	Geo. G. Guker, Cash.
Wood River.....	Wood River National Bank.....	
Worden.....	First National Bank.....	W. E. Meyer, Pres.
Xenia.....	First National Bank.....	Wm. P. Tully, Pres.
Ziegler.....	First National Bank.....	Elmer J. Lovel, Cash.

INDIANA

Bicknell.....	First National Bank.....	Thos. E. Pearce, Cash.
Birdseye.....	Birdseye National Bank.....	Jas. O. Sanders, Cash.
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 Trimble, Cash.
Charlestown.....	First National Bank.....	ohn S. Robertson, Vice-Pres.
Corydon.....	Corydon State Bank.....	Samuel Pirimmer, Cash.
Fort Branch.....	Farmers and Merchants Nat. Bank.....	S. H. West, Pres.
Fort Branch.....	First National Bank.....	M. H. 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.....	Geo. W. Gates, Cash.
Lynnville.....	Lynnville National Bank.....	J. F. Rickrich, Vice-Pres.
Milltown.....	First National Bank.....	Ralph E. Jackson, Cash.
Mitchell.....	First National Bank.....	Edward M. Keane, Cash.
Mount Vernon.....	Mt. Vernon Nat. Bank and Tr. Co.....	
New Harmony.....	First National Bank.....	M. A. Perry, Cash.
Oakland City.....	First National Bank.....	Alvin Wilson, Pres.
Odon.....	First National Bank.....	A. A. Lane, Pres.
Orleans.....	National Bank of Orleans.....	Oscar Standeford, Cash.
Paoli.....	Paoli State Bank.....	Cecil C. Johnson, Cash.
Patoka.....	Patoka National Bank.....	
Poseyville.....	Bozeman Waters National Bank.....	George J. Waters, Pres.
Poseyville.....	First National Bank.....	Jas. H. Gwaltney, Pres.
Rockport.....	First National Bank.....	Henry Maas, Cash.
Surgeon.....	First National Bank.....	Albert Jordan, Pres.
Tell City.....	Citizens National Bank.....	E. Englebrecht, Pres.
Tennyson.....	Tennyson National Bank.....	J. W. Hendrickson, Cash.
Vevay.....	First National Bank.....	E. T. Coleman, Cash.
Wadesville.....	Farmers National Bank.....	L. P. Cox, Cash.
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.....	G. H. Gowdy, Pres.
Clay.....	Farmers National Bank.....	C. E. Hearin, Cash.
Clinton.....	First National Bank.....	F. W. Brock, Cash.
Dawson Springs.....	First National Bank.....	
Fulton.....	First National Bank.....	L. O. Bradford, Pres.
Glasgow.....	Citizens National Bank.....	J. H. Mann, Jr., Cash.
Glasgow.....	First National Bank.....	W. B. Smith, Pres.
Harrodsburg.....	First National Bank.....	F. P. James, Pres.
Horse Cave.....	First National Bank.....	
Lebanon.....	Farmers National Bank.....	

KENTUCKY — Continued

Madisonville.....	Farmers National Bank.....	F. P. Stum, Pres.
Monticello.....	Citizens National Bank.....	Isaac Walker, Pres.
Munfordville.....	National Bank of Munfordville.....	
Owenton.....	Farmers National Bank.....	B. F. Holbrook, Cash.
Owenton.....	First National Bank.....	G. W. Forsee, Cash.
Providence.....	Union National Bank.....	T. T. Morris, Cash.
Russell Springs.....	First National Bank.....	G. W. Hill, Cash.
Russellville.....	Citizens National Bank.....	
Scottsville.....	Farmers National Bank.....	
Sebree.....	First National Bank.....	T. M. Hankins, Cash.

MISSISSIPPI

Ackerman.....	First National Bank.....	W. H. Gaston, Vice-Pres.
Baldwyn.....	Merchants and Farmers Bank.....	
Oxford.....	First National Bank.....	
Rosedale.....	Bolivar County Bank.....	
Rosedale.....	Rosedale National Bank.....	C. B. Black, Asst. Cash.
Ruleville.....	Planters Bank and Trust Co.....	
Tunica.....	Citizens Bank.....	T. B. Ricks, Vice-Pres.

MISSOURI

Appleton City.....	First National Bank.....	H. G. Sunderwirth, Cash.
Bethany.....	First National Bank.....	W. M. Planck, Cash.
Bolivar.....	First National Bank.....	C. W. Vile, Cash.
Bosworth.....	First National Bank.....	L. B. Willis, Cash.
Bowling Green.....	Pike County Bank.....	S. M. Williams, Cash.
Brunswick.....	First National Bank.....	R. V. Bartow, Cash.
Cabool.....	Citizens Savings Bank.....	
Cainesville.....	First National Bank.....	Chas. Girdner, Cash.
California.....	Moniteau National Bank.....	
Campbell.....	First National Bank.....	G. H. Hall, Vice-Pres.
Cardwell.....	First National Bank.....	R. W. Waldrep, Cash.
Caruthersville.....	First National Bank.....	
Cassville.....	First National Bank.....	C. C. Chandler, Cash.
Centralia.....	First National Bank.....	Julius R. Edwards, Cash.
Chaffee.....	First National Bank.....	
Clayton.....	Clayton National Bank.....	
Clinton.....	Peoples National Bank.....	H. C. McDowell, Cash.
Coxgill.....	First National Bank.....	Sid F. Thomson, Cash.
Dexter.....	First National Bank.....	A. Q. Carter, Vice-Pres.
Eldorado Springs.....	First National Bank.....	B. F. Clark, Pres. or J. L. Clark, Cash.
Festus.....	Citizens Bank.....	
Gallatin.....	First National Bank.....	Chas. Henry, Pres.
Green City.....	American National Bank.....	A. E. Jones, Pres.
Holden.....	First National Bank.....	Chas. J. Burson, Cash.
Iberia.....	Farmers and Traders Bank.....	Cliff. H. Clark, Cash.
Jackson.....	Peoples National Bank.....	Wm. O. Stacy, Cash.
Kirksville.....	National Bank of Kirksville.....	Warner Mills, Vice-Pres.
Lebanon.....	First National Bank.....	A. E. Oliver, Cash.
Lexington.....	Lafayette County Trust Co.....	J. L. Mann, 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.....	Saml. J. Will, Pres.
Maplewood.....	Bank of Maplewood.....	N. B. Baker, Pres.
Maplewood.....	Peoples State Bank.....	
Marceline.....	First National Bank.....	W. G. Lancaster, Pres.
Memphis.....	Scotland County National Bank.....	R. M. Barnes, Cash.
Milan.....	First National Bank.....	C. A. Schoene, Pres.
Monett.....	First National Bank.....	Carl W. Lehnhard, Pres.
Montgomery City.....	First National Bank.....	A. E. Kemper, Pres.
Mountain Grove.....	First National Bank.....	C. H. Jackson, Cash.
Perryville.....	First National Bank.....	Joseph F. Fenwick, Pres.
Peirce City.....	First National Bank.....	A. J. Forsythe, Cash.
Pine Lawn.....	Pine Lawn Bank.....	J. B. Elli g, Pres.
Purdy.....	First National Bank.....	Amos M. Gurley, Pres.
Richmond Heights.....	Park Savings Trust Co.....	
Ridgeway.....	Farmers National Bank.....	
Ridgeway.....	First National Bank.....	
St. Louis County.....	Gravois Bank.....	Jno. C. Steffen, Pres.
St. Louis County.....	North Side Bank.....	
Salem.....	First National Bank.....	J. D. Gibson, Pres.
Seymour.....	Peoples National Bank.....	
Steele.....	First National Bank.....	
Steelville.....	First National Bank.....	
Stoutland.....	First National Bank.....	R. T. Smith, Cash.
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.....	
Versailles.....	First National Bank.....	M. H. Morris, Cash.
Washington.....	First National Bank.....	W. H. Kahmann, Cash.
Washington.....	Franklin County Bank.....	
West Plains.....	First National Bank.....	W. T. Harlin, Cash.
Windsor.....	First National Bank.....	John Bowen, Pres.

TENNESSEE

Bells.....	Bank of Crockett.....	G. T. Lewis, Cash.
Dyer.....	Farmers and Merchants Bank.....	C. O. Ewell, Pres.
Greenfield.....	Greenfield Bank.....	R. L. Goolsby, Pres.
Halls.....	Peoples Savings Bank and Tr. Co.....	Fred R. Hurt, Cash.
Henning.....	Bank of Henning.....	
Kenton.....	First National Bank.....	R. B. May, Cash.
Lexington.....	First National Bank.....	J. A. McCall, Cash.
Paris.....	First National Bank.....	J. F. Aden, Vice-Pres.
Ripley.....	First National Bank.....	R. M. Prichard, Cash.
Savannah.....	First National Bank.....	H. M. Williams, Cash.
Selmer.....	First National Bank.....	P. L. Basinger, Cash.
Trenton.....	Citizens National Bank.....	B. F. Lemond, Cash.
Union City.....	Old National Bank.....	H. A. Beck, Pres.