

TRANSFER

FEDERAL RESERVE BANK OF ST. LOUIS

LIBRARY OF THE FEDERAL
RESERVE BANK OF CLEVELAND

ELECTION OF DIRECTORS

September 16, 1937.

TO THE MEMBER BANKS IN DISTRICT No. 8:

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 of this year: Class A director, F. Guy Hitt (President, First National Bank, Zeigler, 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. 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 the voting groups 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 October 23. A form and self-addressed envelope for this purpose are enclosed. On October 29, a list of the candidates (indicating by whom nominated) 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 1 and close at 2 p. m. on November 16, 1937. At that time the ballot box will be opened in the board room of this bank, the votes counted and the results announced. The candidates are invited to be present or represented on that occasion.

In order to be counted, the ballot must be executed by an officer authorized to cast the vote. On the following pages are shown the officers heretofore designated for this purpose. The authority conferred on them continues until revoked. Each bank that has not designated such officers, or any bank that desires to change its authorization, should do so by resolution of its board of directors and certify the appointments to me before the polls close. A form is herewith furnished to each bank that has not made such designations *by title*.

Section 4 of the Federal Reserve Act, as amended June 16, 1933, provides: "Whenever any two or more member banks within the same Federal reserve district are affiliated with the same holding company affiliate†, participation by such member banks in any such nomination or election shall be confined to one of such banks, which may be designated for the purpose by such holding company affiliate." A holding company affiliate having one or more subsidiary member banks in each group may designate one of such banks in each group. Certified copies of such designations should be filed with me.

While the banks in Group 1 do not elect a director this year, this circular is sent to them without forms for their information.

Respectfully,

WILLIAM T. NARDIN,
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 employee of any bank. No Senator or Representative in Congress shall be . . . an officer or a director of a Federal reserve bank."

†In a resolution adopted December 23, 1915, the Board of Governors of the Federal Reserve System 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 Board resolved that "national bank examiners shall not hereafter be elected . . . to directorships in Federal reserve banks." Under date of July 2, 1925, the Board advised it had "reached the conclusion that a person whose sole occupation is that of officer of an insurance company is not eligible for election as a Class B director . . ."

‡The Banking Act of 1933 as amended August 23, 1935, defines the term "holding company affiliate" as follows: "The term 'holding company affiliate' shall include any corporation, business trust, association, or other similar organization—(1) Which owns or controls, directly or indirectly, either a majority of the shares of capital stock of a member bank or more than 50 per centum of the number of shares voted for the election of directors of any one bank at the preceding election, or controls in any manner the election of a majority of the directors of any one bank; or (2) For the benefit of whose shareholders or members all or substantially all the capital stock of a member bank is held by trustees."

"Notwithstanding the foregoing, the term 'holding company affiliate' shall not include (except for the purposes of section 23A of the Federal Reserve Act, as amended) any corporation all of the stock of which is owned by the United States or any organization which is determined by the Board of Governors of the Federal Reserve System not to be engaged, directly or indirectly, as a business in holding the stock of, or managing or controlling, banks, banking associations, savings banks, or trust companies."

MEMBER BANKS COMPOSING GROUP 2 AND OFFICERS DESIGNATED TO VOTE

(To elect one Class B Director)

ARKANSAS

Berryville.....First National Bank.....Chm., Pres., V. P., or Cash.
 Blytheville.....Farmers Bank & Trust Co.....Chm., Pres., V. P., or Cash.
 Blytheville.....First National Bank.....Chm., Pres., V. P., or Cash.
 Camden.....Citizens National Bank.....Chm., Pres., V. P., or Cash.
 DeWitt.....First National Bank.....Chm., Pres., V. P., or Cash.
 El Dorado.....National Bank of Commerce.....President.
 Fayetteville.....First National Bank.....Pres. Vice-Pres. or Cash.
 Fordyce.....First National Bank.....Vice President.
 Forrest City.....National Bank of Eastern Arkansas.....Chm., Pres., V. P., or Cash.
 Fort Smith.....City National Bank.....President.
 Helena.....Phillips National Bank.....Chm., Pres., V. P., or Cash.
 Hope.....Citizens National Bank.....Chm., Pres., V. P., or Cash.
 Hope.....First National Bank.....President.
 Hot Springs.....Arkansas National Bank.....Chm., Pres., V. P., or Cash.
 Little Rock.....Commercial National Bank.....Vice Pres. or Cash.
 Little Rock.....Peoples National Bank.....Chm., Pres., V. P., or Cash.
 Newport.....First National Bank.....W. A. Billingsley, Pres.
 Paragould.....National Bank of Commerce.....Cashier.
 Pine Bluff.....National Bank of Commerce.....Chm., Pres., or V. P.
 Russellville.....Bank of Russellville.....Chm., Pres., V. P., or Cash.
 Russellville.....Peoples Exchange Bank.....Chm., Pres., V. P., or Cash.

ILLINOIS

Barry.....First National Bank.....Chm., Pres., V. P., or Cash.
 Belleville.....Belleville National Bank.....Chm., Pres., 1st V.-P. or Cash.
 Belleville.....First National Bank.....Chm., Pres., V.-P., Cash. or Asst. Cash.
 Belleville.....St. Clair National Bank.....Chm., Pres., V. P., or Cash.
 Benld.....First National Bank.....Chm., Pres., V. P., or Cash.
 Breese.....State Bank of Breese.....Chm., Pres., V. P., or Cash.
 Cairo.....Security National Bank.....Pres. or Cash.
 Carbondale.....First National Bank.....Chm., Pres., V. P., or Cash.
 Carlinville.....Carlinville National Bank.....Chm., Pres., V. P., or Cash.
 Carmi.....First National Bank.....T. W. Hall, Pres.
 Carrollton.....Greene County National Bank.....Chm., Pres., V. P., or Cash.
 Centralia.....City National Bank.....Chm., Pres., V. P., or Cash.
 Centralia.....Old National Bank.....Pres. Vice-Pres. or Cash.
 Chester.....First State Bank.....Pres., V. P., or Cash.
 Collinsville.....First National Bank.....Wm. L. Kaemper, Cash.
 East St. Louis.....First National Bank.....Chm., Pres., V. P., or Cash.
 East St. Louis.....Union Trust Company.....Chm. or Pres.
 Edwardsville.....Bank of Edwardsville.....Chm., Pres., V. P., or Cash.
 Edwardsville.....Edwardsville Nat. Bk. & Tr. Co.....President.
 Effingham.....Effingham State Bank.....Chm., Pres., V.-P., Cash. or Asst. Cash.
 El Dorado.....C. P. Burnett & Sons, Bankers.....Pres. or Cash.
 Fairfield.....Fairfield National Bank.....Chm., Pres., V. P., or Cash.
 Flora.....First National Bank.....Chm., Pres., or Cash.
 Granite City.....First-Granite City National Bank.....Chm., Pres., or Cash.
 Greenville.....Bradford National Bank.....Chm., Pres., V. P., or Cash.
 Greenville.....State Bank of Hoiles & Sons.....Chm., Pres., V. P., or Cash.
 Harrisburg.....City National Bank.....Pres. Vice-Pres. or Cash.
 Harrisburg.....Harrisburg National Bank.....Chm., Pres., V. P., or Cash.
 Highland.....First National Bank.....Chm., Pres., V. P., or Cash.
 Highland.....State and Trust Bank.....Chm., Pres., V. P., or Cash.
 Hillsboro.....Hillsboro National Bank.....Geo. H. Fisher, Pres.
 Hillsboro.....Montgomery Co. Loan & Trust Co.....Chm., Pres., V. P., or Cash.
 Jacksonville.....Elliott State Bank.....Chm., Pres., V. P., or Cash.
 Litchfield.....First National Bank.....Pres. or Cash.
 Litchfield.....Litchfield Bank & Trust Co.....Chm., Pres., V. P., or Cash.
 Metropolis.....City National Bank.....Chm., Pres., V. P., or Cash.
 Metropolis.....First National Bank.....Chm., Pres., V. P., or Cash.
 Metropolis.....National State Bank.....Noah J. Korte, Cash.
 Millstadt.....First National Bank.....Cashier.
 Mt. Vernon.....First National Bank.....Pres. or Cash.
 Murphysboro.....City National Bank.....Chm., Pres., V. P., or Cash.
 Nashville.....First National Bank.....Pres., V. P., or Cash.
 O'Fallon.....First National Bank.....S. F. Odell, Pres.
 Pittsfield.....First National Bank.....Cashier.
 Raymond.....First National Bank.....J. E. McDavid, Vice Pres.
 Robinson.....Second National Bank.....Chm., Pres., V. P., or Cash.
 Salem.....Salem National Bank.....Pres., V. P., Cash., or Asst. Cash.
 Vandalia.....First National Bank.....Chm., Pres., V. P., or Cash.
 Vienna.....First National Bank.....Chm., Pres., V. P., or Cash.
 White Hall.....White Hall National Bank.....Cashier.
 Wood River.....First National Bank.....Geo. G. Guker, Cash.

INDIANA

Bedford.....Bedford National Bank.....Chm., Pres., V. P., or Cash.
 Bedford.....Citizens National Bank.....Pres. or Cash.
 Bedford.....Stone City National Bank.....Chm., Pres., V. P., or Cash.
 Cannelton.....First-Cannelton National Bank.....Jos. M. Hirsch, Cashier.
 Madison.....First National Bank.....Pres. Vice-Pres. or Cash.
 Madison.....National Branch Bank.....John W. Tevis, Pres.
 New Albany.....Union National Bank.....Chm., Pres., V. P., or Cash.
 Petersburg.....First National Bank.....Joe O'Brien, Cash.
 Princeton.....Farmers National Bank.....President or Cashier.
 Seymour.....Seymour National Bank.....Chm., Pres., V. P., or Cash.
 Tell City.....Citizens National Bank.....Sam Anderson, Cash.
 Tell City.....Tell City National Bank.....Chm., Pres., V. P., or Cash.
 Washington.....Peoples National Bank & Trust Co.....Pres. or Cash.
 Washington.....Washington National Bank.....L. I. Read, Cash.

KENTUCKY

Bowling Green.....American National Bank.....President.
 Bowling Green.....Citizens National Bank.....Chm., Pres., V. P., or Cash.
 Carrollton.....First National Bank.....Chm., Pres., V. P., or Cash.
 Central City.....First National Bank.....Cashier.
 Danville.....Boyle Bank & Trust Company.....Chm., Pres., V. P., or Cash.
 Danville.....Citizens National Bank.....Chm., Pres., V. P., or Cash.
 Danville.....Farmers National Bank.....Vice-President.
 Elizabethtown.....First-Hardin National Bank.....Chm., Pres., V. P., or Cash.
 Frankfort.....National Branch Bank of Kentucky.....H. F. Lindsey, Cash.
 Frankfort.....State National Bank.....President.
 Fulton.....City National Bank.....N. G. Cooke, Cash.
 Glasgow.....Citizens National Bank.....J. H. Mann, Jr., Cashier.
 Glasgow.....New Farmers National Bank.....Chm., Pres., V. P., or Cash.
 Greenville.....First National Bank.....Chm., Pres., V. P., or Cash.
 Harrodsburg.....Mercer County National Bank.....Chm., Pres., V. P., or Cash.
 Henderson.....First National Bank.....Chm., Pres., V. P., or Cash.
 Henderson.....Ohio Valley National Bank.....Chm., Pres., V. P., or Cash.
 Hodgenville.....Lincoln National Bank.....Chm., Pres., V. P., or Cash.
 Hopkinsville.....Planters Bank & Trust Company.....Chm., Pres., V. P., or Cash.
 Lawrenceburg.....Anderson National Bank.....J. W. Gaines, Pres.
 Lawrenceburg.....Lawrenceburg National Bank.....Chm., Pres., V. P., or Cash.
 Lebanon.....Citizens National Bank.....Pres. or Cash.
 Lebanon.....Farmers National Bank.....Pres. or Cash.
 Lebanon.....Marion National Bank.....Pres., V.-P. or Cash.
 Madisonville.....Farmers National Bank.....Pres. or Cash.
 Owensboro.....National Deposit Bank.....Chm., Pres., V. P., or Cash.
 Paducah.....Peoples National Bank.....Pres. or V. P.
 Princeton.....First National Bank.....Pres., V.-P., or Cash.

MISSISSIPPI

Aberdeen.....First National Bank.....Chm., Pres., V. P., or Cash.
 Columbus.....First-Columbus National Bank.....Chm., Pres., V. P., or Cash.
 Columbus.....National Bank of Commerce.....Cashier.
 Greenville.....Commercial National Bank.....Chm., Pres., V. P., or Cash.
 Greenville.....First National Bank.....Pres., V.-P. or Cash.
 Pontotoc.....First National Bank.....Chm., Pres., V. P., or Cash.
 West Point.....First National Bank.....Chm., Pres., V. P., or Cash.

MISSOURI

California.....Moniteau National Bank.....Chm., Pres., V. P., or Cash.
 Cape Girardeau.....First National Bank.....Chm., Pres., V. P., or Cash.
 Carrollton.....Carroll County Trust Co.....Chm., Pres., V. P., or Cash.
 Carrollton.....First National Bank.....Chm., Pres., V. P., or Cash.
 Chillicothe.....Citizens National Bank.....Chm., Pres., V. P., or Cash.
 Clayton.....Clayton National Bank.....President or Cashier.
 Clayton.....First National Bank.....Chm., Pres., V. P., or Cash.
 Clayton.....St. Louis County Bank.....Chm., Pres., V. P., or Cash.
 Columbia.....Boone County National Bank.....Pres. or Cash.
 Columbia.....Exchange National Bank.....Chm., Pres., V.-P. or Cash.
 Farmington.....United Bank.....Pres., V. P., or Cash.
 Fulton.....Callaway Bank.....Chm., Pres., V. P., or Cash.
 Glasgow.....Glasgow Savings Bank.....Chm., Pres., V. P., or Cash.
 Hannibal.....Farmers & Merchants Bk. & Tr. Co.....Chm., Pres., V. P., or Cash.
 Hannibal.....Hannibal National Bank.....W. L. Weaver, Cash.
 Jefferson City.....Exchange National Bank.....Chm., Pres., V. P., or Cash.
 Kirksville.....Citizens National Bank.....Chm., Pres., V. P., or Cash.
 Luxemburg.....Lemay Ferry Bank.....Chm., Pres., V. P., or Cash.
 Maplewood.....Citizens National Bank.....Chm., Pres., V. P., or Cash.
 Maplewood.....Peoples State Bank.....Chm., Pres., V. P., or Cash.
 Marshall.....Wood & Huston Bank.....Pres., V.-P., or Cash.
 Mexico.....First National Bank.....Chm., Pres., V. P., or Cash.
 Moberly.....City Bank & Trust Co.....Chm., Pres., V. P., or Cash.
 Moberly.....Mechanics Bank & Trust Co.....Chm., Pres., V. P., or Cash.
 Paris.....Paris National Bank.....Chm., Pres., V. P., or Cash.
 St. Charles.....First National Bank.....President.
 St. Louis.....American Exchange National Bank.....Chm., Pres., V. P., or Cash.
 St. Louis.....Baden Bank.....Pres., V. P., or Cash.
 St. Louis.....Chippewa Trust Co.....Chm., Pres., V. P., or Cash.
 St. Louis.....Easton-Taylor Trust Co.....President or Secretary.
 St. Louis.....Jefferson Bank & Trust Company.....Pres., V.-P., or Cash.
 St. Louis.....Lindell Trust Co.....Chm., Pres., V. P., or Cash.
 St. Louis.....Mercantile-Commerce National Bk.....Pres., V. P., or Cash.
 St. Louis.....Mound City Trust Co.....Chm., Pres., or V. P.
 St. Louis.....North St. Louis Trust Co.....Chm., Pres., V. P., or Cash.
 St. Louis.....Plaza Bank.....Pres. or Cash.
 St. Louis.....Southern Commercial Savings Bk.....President.
 St. Louis.....South Side National Bank.....Chm., Pres., V. P., or Cash.
 St. Louis.....Southwest Bank.....Pres., V. P., or Cash.
 St. Louis County.....Gravois Bank.....Chm., Pres., V. P., or Cash.
 Sedalia.....Sedalia Bank & Trust Company.....Chm., Pres., V. P., or Cash.
 Sedalia.....Third National Bank.....Chm. or Pres.
 Trenton.....Trenton National Bank.....W. H. Shanklin, Cash.
 Warrensburg.....Peoples National Bank.....Chm., Pres., V. P., or Cash.
 Washington.....Franklin County Bank.....Chm., Pres., V. P., or Cash.
 Webster Groves.....Webster Groves Trust Co.....Chm., Pres., V. P., or Secy.
 Wellston.....First National Bank.....Chm., Pres., V. P., or Cash.
 West Plains.....First National Bank.....Chm., Pres., V. P., or Cash.

TENNESSEE

Dyersburg.....First-Citizens National Bank.....Chm., Pres., V. P., or Cash.
 Jackson.....First National Bank.....Chm., Pres., V. P., or Cash.
 Jackson.....National Bank of Commerce.....Chm., Pres., V. P., or Cash.
 Jackson.....Second National Bank.....Cashier.
 Union City.....Third National Bank.....President.

MEMBER BANKS COMPOSING GROUP 3 AND OFFICERS DESIGNATED TO VOTE

(To elect one Class A Director)

ARKANSAS

Arkadelphia.....	Citizens National Bank.....	Howard Abraham, Cash.
Ashdown.....	First National Bank.....	.....
Batesville.....	Citizens Bank & Trust Co.....	H. M. Kennerly, Cash.
Clarksville.....	Farmers National Bank.....	Chm., Pres., V. P., or Cash.
Conway.....	First National Bank.....	H. C. Couch, Jr., Vice Pres.
DeQueen.....	First National Bank.....	R. P. Mitchell, Cash.
Fordyce.....	Fordyce Bank & Trust Company.....	Chm., Pres., V. P., or Cash.
Gravette.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Green Forest.....	First National Bank.....	.....
Gurdon.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Heber Springs.....	Arkansas National Bank.....	Chm., Pres., V. P., or Cash.
Hughes.....	Planters National Bank.....	.....
Huntsville.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Lake Village.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Lewisville.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Malvern.....	Malvera National Bank.....	Chm., Pres., V. P., or Cash.
Mansfield.....	National Bank of Mansfield.....	C. C. Graves, Cash.
Marianna.....	First National Bank.....	.....
Mena.....	Planters National Bank.....	.....
Nashville.....	First National Bank.....	Pres. or Cash.
Newark.....	First National Bank.....	C. M. Edwards, Pres.
Paragould.....	New First National Bank.....	Chm., Pres., V. P., or Cash.
Paris.....	First National Bank.....	.....
Rogers.....	American National Bank.....	S. G. Parsley, Cash.
Springdale.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Stuttgart.....	Peoples National Bank.....	W. B. Pfeiffer, Cash.
Tuckerman.....	First National Bank.....	Chas. E. Smith, Cash.
Waldron.....	Bank of Waldron.....	Chm., Pres., V. P., or Cash.
Walnut Ridge.....	First Nat. Bk. of Lawrence County.....	Chm., Pres., V. P., or Cash.
Wynne.....	First National Bank.....	President.

ILLINOIS

Allendale.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Altamont.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Anna.....	Anna National Bank.....	Jno. B. Jackson, Pres.
Annapolis.....	First National Bank.....	.....
Ava.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Bridgeport.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Brighton.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Brookport.....	Brookport National Bank.....	Chm., Pres., V. P., or Cash.
Brownstown.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Bunker Hill.....	First National Bank.....	Cashier.
Carbondale.....	Carbondale National Bank.....	Chm., Pres., V. P., or Cash.
Carlinville.....	Farmers & Merchants National Bk.....	Chm., Pres., V. P., or Cash.
Carlyle.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Carmi.....	National Bank of Carmi.....	Chm., Pres., V. P., or Cash.
Cobden.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Coffeen.....	Coffeen National Bank.....	President.
Columbia.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Coulterville.....	First National Bank.....	President.
Crossville.....	First National Bank.....	R. P. Kinney, Cash.
Dieterich.....	First National Bank.....	.....
Efingham.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Enfield.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Freeburg.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Golconda.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Gorham.....	First National Bank.....	Cashier.
Grand Tower.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Grayville.....	Peoples National Bank.....	.....
Hoyleton.....	Hoyleton State & Savings Bank.....	Cashier.
Jonesboro.....	First National Bank.....	Pres., V. P., or Cash.
Kinmundy.....	First National Bank.....	C. R. Alderson, Cash.
Lebanon.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Litchfield.....	Litchfield National Bank.....	Chm., Pres., V. P., or Cash.
Madison.....	First National Bank.....	Pres., V. P., or Cash.
Marine.....	First National Bank.....	Pres., V. P., or Cash.
Marissa.....	First National Bank.....	Chm., Pres., V. P., Cash., or Asst. Cash.
Mascoutah.....	First National Bank.....	Chm., Pres., V. P., or Cash.
McLeansboro.....	Peoples National Bank.....	Chm., Pres., V. P., or Cash.
Mt. Olive.....	Mount Olive National Bank.....	Chm., Pres., V. P., or Cash.
Mulberry Grove.....	First National Bank.....	Pres. or Cash.
Murphysboro.....	First National Bank.....	Pres. or Cash.
Nashville.....	Farmers & Merchants Nat. Bk.....	E. J. Boeschen, Cash.
Newton.....	First National Bank.....	Chm., Pres., V. P., or Cash.
O'Fallon.....	First State Bank.....	Chm., Pres., V. P., or Cash.
Okawville.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Okaville.....	Old Exchange National Bank.....	Chm., Pres., V. P., or Cash.
Olney.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Pineckeyville.....	First National Bank.....	Pres., V. P., or Cash.
Ramsey.....	Ramsey National Bank.....	J. E. Easterday, Cash.
Richview.....	Richview State Bank.....	Chm., Pres., V. P., or Cash.
Roodhouse.....	Roodhouse National Bank.....	.....
St. Elmo.....	First National Bank.....	Chm., Pres., V. P., or Cash.
St. Francisville.....	Peoples National Bank.....	Chm., Pres., V. P., or Cash.
Sandoval.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Shawneetown.....	First National Bank.....	.....
Smithton.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Sparta.....	First National Bank.....	Pres., Vice-Pres., or Cash.
Staunton.....	First National Bank.....	.....
Steeleville.....	State Bank of Steeleville.....	Pres., V. P., or Cash.
Sumner.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Waterloo.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Wayne City.....	First National Bank.....	Cashier.
Winchester.....	Neat, Condit & Grout National Bk.....	Cashier.
Witt.....	Security National Bank.....	Pres., V. P., or Cash.
Woodlawn.....	First National Bank.....	Earl A. Hill, Cash.
Xenia.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Ziegler.....	First National Bank.....	Chm., Pres., V. P., or Cash.

INDIANA

Bicknell.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Boonville.....	Boonville National Bank.....	Chm., Pres., V. P., or Cash.
Brownstown.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Fort Branch.....	Farmers & Merchants Nat. Bank.....	Chm., Pres., V. P., or Cash.
Holland.....	Holland National Bank.....	Pres. or Cash.
Huntingburg.....	First National Bank.....	Chm. or Pres.
Linton.....	Citizens National Bank.....	Chm., Pres., V. P., or Cash.
Lynnville.....	Lynnville National Bank.....	J. F. Rickrich, Vice-Pres.
Milltown.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Mitchell.....	First National Bank.....	Cashier.
New Harmony.....	New Harmony National Bank.....	Chm., Pres., V. P., or Cash.
Oakland City.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Odon.....	First National Bank.....	A. A. Lane, Pres.
Owensville.....	First National Bank.....	President.
Patoka.....	Patoka National Bank.....	Chm., Pres., V. P., or Cash.
Spurgeon.....	First National Bank.....	Albert Jordan, Pres.
Tennyson.....	Tennyson National Bank.....	Chm., Pres., V. P., or Cash.
Vevay.....	First National Bank.....	E. T. Coleman, Cash.
Wadesville.....	Farmers National Bank.....	Chm., Pres., V. P., or Cash.
West Baden Springs.....	West Baden National Bank.....	Chm., Pres., V. P., or Cash.
Winslow.....	First National Bank.....	Chas. W. Bee, Cash.

KENTUCKY

Adairville.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Buffalo.....	First National Bank.....	Walter L. Ferrill, Cash.
Clay.....	Farmers National Bank.....	C. E. Hearin, Cash.
Clinton.....	First National Bank.....	.....
Columbia.....	First National Bank & Trust Co.....	Bruce Montgomery, Cash.
Hartford.....	Citizens Bank.....	Chm., Pres., V. P., or Cash.
Morganfield.....	Morganfield National Bank.....	.....
Munfordville.....	National Bank of Munfordville.....	.....
Owenton.....	Farmers National Bank.....	B. F. Holbrook, Cash.
Owenton.....	First National Bank.....	Asst. Cash.
Princeton.....	Farmers National Bank.....	.....
Providence.....	Union National Bank.....	Cashier.
Russell Springs.....	First National Bank.....	G. W. Hill, Cash.
Russellville.....	Citizens National Bank.....	Chm., Pres., V. P., or Cash.
Scottsville.....	Farmers National Bank.....	C. A. Gilliam, Cash.
Springfield.....	First National Bank.....	Chm., Pres., V. P., or Cash.

MISSISSIPPI

Indianola.....	Peoples Bank.....	President.
Lexington.....	First National Bank.....	W. O. Barrett, Pres.
Oxford.....	First National Bank.....	.....

MISSOURI

Bethany.....	First National Bank.....	W. M. Planck, Cash.
Bosworth.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Braymer.....	First National Bank.....	Fred Wightman, Cash.
Cainesville.....	First National Bank.....	K. L. Weary, Cash.
Camdenton.....	Camden County Bank.....	Pres. or Cash.
Caruthersville.....	National Bank of Caruthersville.....	Chm., Pres., V. P., or Cash.
Cassville.....	First National Bank.....	C. C. Chandler, Cash.
Centralia.....	First National Bank.....	Julius R. Edwards, Cash.
Clinton.....	Union State Bank.....	Chm., Pres., V. P., or Cash.
Cowgill.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Gallatin.....	First National Bank.....	Chas. Henry, Pres.
Kirksville.....	National Bank of Kirksville.....	Chm., Pres., V. P., or Cash.
Lancaster.....	Schuyler County State Bank.....	Chm., Pres., V. P., or Cash.
Lebanon.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Lebanon.....	State Savings Bank.....	I. T. Curry, Cash.
Linn Creek.....	First National Bank.....	Cashier.
Ludlow.....	Ludlow National Bank.....	.....
Luxemburg.....	Lafayette National Bank & Tr. Co.....	Chm., Pres., V. P., or Cash.
Memphis.....	Bank of Memphis.....	.....
Memphis.....	Scotland County National Bank.....	R. M. Barnes, Cash.
Milan.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Monett.....	First National Bank.....	Carl W. Lehnard, Pres.
Monroe City.....	Monroe City Bank.....	Chm., Pres., V. P., or Cash.
Montgomery City.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Mt. Vernon.....	First National Bank.....	Chm., Pres., V. P., or Cash.
Normandy.....	Normandy State Bank.....	Chm., Pres., V. P., or Cash.
Perryville.....	First National Bank.....	President.
Pierce City.....	First National Bank.....	A. J. Forsythe, Cash.
Pine Lawn.....	Pine Lawn Bank.....	.....
Purdy.....	First National Bank.....	Amos M. Gurley, Pres.
Ridgeway.....	Farmers National Bank.....	Pres., V. P., or Cash.
Salem.....	First National Bank.....	Pres. or Cash.
Stoutland.....	First National Bank.....	R. T. Smith, Cash.
Unionville.....	Marshall National Bank.....	Chm., Pres., V. P., or Cash.
Vandalia.....	Vandalia State Bank.....	.....
Versailles.....	Bank of Versailles.....	Cashier.

TENNESSEE

Lexington.....	First National Bank.....	J. A. McCall, Cash.
Savannah.....	First National Bank.....	H. M. Williams, Cash.
Selmer.....	First National Bank.....	Cashier.
Trenton.....	Citizens National Bank.....	Chm., Pres., V. P., or Cash.
Union City.....	Old National Bank.....	Chm., Pres., V. P., or Cash.