A meeting of the Executive Committee of the Federal Reserve Board was held in Washington on Wednesday, June 26, 1935, at 11:30 a.m.

> PRESENT: Mr. Eccles, Governor Mr. Miller Mr. James Mr. Szymczak

> > Mr. Morrill, Secretary Mr. Bethea, Assistant Secretary Mr. Carpenter, Assistant Secretary

There were presented two memoranda dated June 15, 1935, from Mr. James submitting a letter dated June 14 from Mr. Strater, Secretary of the Federal Reserve Bank of Cleveland, to which was attached a plan approved by the board of directors for the curtailment of salary expenditures by the bank.

The first memorandum stated that the plan incorporates a schedule of dismissal wages which provides for the continuance of the salaries of employees, after their services are terminated, for a period, depending upon the length of service, up to a maximum of six months for em-Noyees who have been in the service for more than five years; that the Man contemplates a reduction in the bank's staff of 106 employees with an annual saving in salary payments of approximately \$164,000; and that the amount involved in the dismissal wages provided in the plan is ap-Proximately \$20,000. The memorandum further stated that a study of the Man and a personal interview with the officers and directors of the bank had caused Mr. James to reach the conclusion that the subject had been approached in the right spirit and that the plan promises the most Satisfactory solution of the most vexatious problem that he had yet seen. The memorandum contained a recommendation that if the legal department feels that it would be desirable to do so in order to make the payment

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of the dismissal wages proper and legal, the Board give approval to the proposed payments which would be made within the discretion and <sup>author</sup>ity of the board of directors of the Federal reserve bank.

The second memorandum stated that Mr. James does not feel that the plan proposed by the Cleveland bank is adequate to take care of employees of advanced age who have been with the bank for a long period of time and who are separated from the service through no fault of their own; that he believes that such cases require special treatment in individual cases; and that he expects shortly to present to the Board a memorandum covering this matter. There was attached to the file, which had been circulated among the members of the Board, a memorandum dated June 19, 1935, from Mr. Vest, Assistant General Counsel, stating that, while the subject is not entirely free from doubt, it is believed that the courts would uphold the legal authority of the Federal reserve bank to make payments of dismissal wages as contemplated in the plan.

In connection with a discussion of this matter, Governor Eccles <sup>Suggested</sup> that authority should be given to other Federal reserve banks to pay dismissal wages and it was agreed that the policy followed by the various banks should be substantially uniform.

Mr. Miller expressed the view that in the interest of the efficient and economic operation of the Federal reserve banks a policy should be adopted of compulsory retirement of employees who have attained the age of 65 unless there is unanimous agreement of the directors that an employee should be retained and his retention is approved by the Federal

Reserve Board.

Mr. James stated that he felt the schedule of dismissal wages <sup>submitted</sup> by the Cleveland bank should be approved with the understanding that the matter would be reviewed by the Board in six months to <sup>determine</sup> to what extent, if any, the approval should be modified.

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At the conclusion of the discussion, Governor Eccles suggested that the Board authorize all Federal reserve banks, upon appropriate affirmative action by the boards of directors of the respective banks, to pay salary at the current rate for a period up to a maximum of six months to employees whose services are terminated by the bank, it being understood that the maximum of six months' salary may be allowed only to employees who have served five years or more and that the salary allowance for employees who have served less than five years may be for a lesser period bearing some reasonable relationship to the length of service.

Governor Eccles' suggestion was unanimously approved.

It was pointed out that on December 26, 1934, the Federal Reserve Board addressed a letter to all Federal reserve banks authorizing them to make such additional contributions as may be necessary to bring the retirement allowance under the retirement system to employees retiring at or after age 65 up to an amount not to exceed \$480 per annum, and it was agreed that the authority to pay dismissal wages should be in addition to the authority contained in the Board's letter of December 26, 1934.

Governor Eccles suggested, and his suggestion was concurred in by the other members of the Board, that the Board should be prepared to make recommendations to the governors of Federal reserve banks at a Governors' Conference to be held in the Fall, with regard to compulsory retirement of employees of Federal reserve banks along the lines suggested by Mr. Miller.

In this connection, it was requested that there be obtained a list of the names, positions occupied, and ages of all employees of Federal reserve banks who are

65 years of age or over, together with a list of the names, positions occupied, and ages of employees of Federal reserve banks who have already been retired.

Governor Eccles referred to the recommendation made by Messrs. Smead, Chief of the Division of Bank Operations, and Goldenweiser, Director of the Division of Research and Statistics, which was considered at the meeting of the Board on May 22, 1935, that there be published in the text of the weekly statement of condition of Federal reserve banks an estimate of excess reserves of member banks, and there was read a telegram received from the Federal Reserve Bank of New York under date of May 24, 1935, setting forth reasons why it is believed that a weekly estimate of excess reserves should be made available to the public and stating that the inclusion of such an estimate in the text of the weekly statement of condition of Federal reserve banks would be effective in bringing timely and accurate knowledge of these figures to public attention.

Governor Eccles stated that he had discussed this matter with Governor Harrison when the latter was in Washington recently and that Governor Harrison felt that if the weekly estimate were not given out Newspapers and others would make their own calculations which might be Very inaccurate and that, therefore, the publication of an accurate estimate was a constructive step.

Mr. Miller expressed the opinion that the estimate should not be included in the text of the weekly statement and should not be given out by the Federal Reserve Bank of New York, but that if it is published it should be given out by the Board and not by the New York bank.

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Governor Eccles suggested that the recommendation contained in the memorandum from Messrs. Smead and Goldenweiser be approved in order to remove any necessity for speculation on the part of the public as to the amount of excess reserves.

> Governor Eccles' suggestion was put to vote, the members voting as follows:

Gov	ernor Eccles	"aye"
Mr.	James	"aye"
Mr.	Szymczak	"aye"
Mr.	Miller	"no"

Inasmuch as the vote was not unanimous, action on the matter was deferred until the next meeting of the Board.

Governor Eccles referred to the resolution passed by the Senate Vesterday extending for one year the temporary insurance provisions of Section 12B of the Federal Reserve Act and stated that there is a possibility that the resolution will not be agreed to by the House, and that the permanent insurance provisions may go into effect on July 1, 1935. In this connection reference was made to certain State member banks on which there was question as to whether or not the Board would be able to certify that the banks' assets were adequate to enable them to meet all of their liabilities to depositors and other creditors as shown on the books of the bank.

Mr. Clayton referred to the unsatisfactory condition of banks in Ann Arbor, Michigan, and particularly to The Farmers and Mechanics Bank of Ann Arbor which is a member of the Federal Reserve System. He stated that the Division of Examinations had recommended that the member bank not be certified as having assets adequate to enable it to meet

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all of its liabilities to depositors and other creditors and that this recommendation presented the question whether the Federal Reserve Board Would be justified on any grounds in making a favorable certification, Particularly in view of the fact that one of the banks in Ann Arbor is Not a member of the Federal Reserve System but is a member of the temporary fund and automatically will become a member of the permanent insurance fund. He stated further that there is an agreement between the Federal Deposit Insurance Corporation and the Reconstruction Finance Corporation to proceed with the merger of the member bank and two other banks in Ann Arbor if and when the Banking Bill of 1935 is passed authorizing the Federal Deposit Insurance Corporation to purchase bank assets. Mr. Clayton also pointed out that if the permanent insurance provisions of Section 12B go into effect and the member bank is not certified, insurance of its deposits will cease on June 30, 1935, and that the officers and directors of the bank have not been advised that the bank will not be Certified. It was stated in this connection that the bank's directors and the State authorities have known the condition of the bank for a long time and that there have been almost continuous negotiations by the Federal Reserve Bank of Chicago with the Reconstruction Finance Corporation and the Federal Deposit Insurance Corporation looking toward the reorganization of the bank but that no plan had been agreed upon.

During the ensuing discussion it was agreed that it was not the responsibility of the Federal Reserve Board to notify the Farmers and Mechanics Bank that the Board is unable to give it a favorable certification and that the Board should take no action to that end. It was agreed, however, that Mr. Paulger, Chief

of the Division of Examinations, should advise the Federal Deposit Insurance Corporation informally of the Board's position in the matter.

The memorandum dated June 24, 1935, from the Division of Examinations with regard to the certification of The Farmers and Mechanics Bank of Ann Arbor stated that the Federal reserve agent had advised that on the basis of the examination of the bank as of February 19, 1935, he was not in a position to make a favorable recommendation for the certification of the bank for membership in the permanent deposit insurance fund. The memorandum stated that on the basis of estimated  $l_{0sses}$  and depreciation in securities the bank has a deposit impairment of \$270,000 and that the chief examiner for the Federal reserve bank had advised on June 24, that the classifications in the report had been liberal and that he felt quite sure that there had not been sufficient change in the condition of the bank since the examination to warrant a recommendation that the bank be favorably certified. The memorandum recommended that the member bank be not certified to the Federal Deposit Insurance Corporation as having assets adequate to enable it to meet all of its liabilities to depositors and other creditors as shown by the books of the bank unless the Reconstruction Finance Corporation or the Federal Deposit Insurance Corporation gives a binding commitment which Can be considered an asset for the purpose of certification.

The recommendation was approved and the Secretary or an Assistant Secretary was authorized, upon receipt of a proper request from the Federal Deposit Insurance Corporation, to execute a certification to the Federal Deposit Insurance Corporation that, upon the basis of a thorough

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examination of the member bank, the assets of the bank are not adequate to enable it to meet all of its liabilities to depositors and other creditors as shown by the books of the bank.

There was then presented a memorandum dated June 22, 1935, from the Division of Examinations, stating that on the basis of the report of examination of the Savings Investment and Trust Company, East Orange, New Jersey, a State member bank, dated April 27, 1935, there is a deposit impairment after the elimination of estimated losses, doubtful assets and depreciation in securities, of \$94,000, but that notwithstanding the "Masatisfactory condition of the bank it is believed that an affirmative "ertification is warranted on the basis that there should be sufficient sound value in the \$756,000 of doubtful assets to more than cover the deposit impairment. The memorandum recommended that upon receipt of a "equest from the Federal Deposit Insurance Corporation an affirmative "ertification of the member bank be given. The memorandum also stated that the Federal reserve agent had recommended that the bank be favorably "ertified.

Governor Eccles expressed the opinion that the Board would be <sup>subject</sup> to justified criticism if it refused to certify the bank as he <sup>felt</sup> that the bank's assets are adequate to meet all of its liabilities <sup>to</sup> depositors and other creditors. It was pointed out that ordinarily <sup>summiners</sup> estimate a recovery of fifty per cent of doubtful assets, and, <sup>in</sup> this connection it was stated that the Board had been advised in-<sup>formally</sup> that the Comptroller of the Currency was not deducting doubtful <sup>assets</sup> in connection with the certification to the Federal Deposit

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Insurance Corporation of national banks. Governor Eccles said that he had been advised that the member bank had made application to the Reconstruction Finance Corporation for the purchase by the corporation of \$1,800,000 of preferred stock; that the application was to be acted upon at the meeting of the directors of the corporation this morning; and that Mr. Jones, Chairman of the Corporation, had made a commitment to Governor Eccles to purchase \$1,000,000 of preferred stock of the bank in addition to the \$1,500,000 of preferred stock already held by the corporation.

Mr. Miller moved that the Secretary of the Board, or an Assistant Secretary thereof, be authorized, upon receipt of affirmative evidence that the Reconstruction Finance Corporation had committed itself to purchase at least \$1,000,000 of additional preferred stock in the bank and upon receipt of a proper request from the Federal Deposit Insurance Corporation, to execute a certification to the Federal Deposit Insurance Corporation that, upon the basis of a thorough examination of the member bank, the assets of such bank are adequate to enable it to meet all of its liabilities to depositors and other creditors as shown by the books of the bank.

#### Carried.

A letter had been received under date of June 24, 1935, from the <sup>Federal</sup> Reserve Agent at the Federal Reserve Bank of New York with re-<sup>Bard</sup> to the Savings Investment and Trust Company, East Orange, New Jersey, <sup>and</sup> in which it was stated that the agent did not see how a favorable <sup>recommendation</sup> could be made with regard to the certification of the <sup>Perth</sup> Amboy Trust Company and The Raritan Trust Company, both of Perth <sup>Imboy</sup>, New Jersey, unless their capital could be supplemented which <sup>could</sup> be done only by the purchase of preferred stock by the Reconstruction

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Finance Corporation as there was no possibility of raising the funds locally. The letter also stated that it is understood that both trust companies had made application to the Reconstruction Finance Corporation for preferred stock; that the examination of The Raritan Trust Company as of February 6, 1935, showed net capital funds of \$44,000 and doubtful assets of \$16,000, but that the agent felt obliged to take into account the frozen condition of the bank's assets, the heavy bills Payable, and the fact that the trust company is operating at a loss of about \$16,000 a year, all of which, taken together, make it appear very doubtful that the assets of the trust company are adequate to meet its liabilities. Recommendations from the Division of Examinations with refard to the certification of the Perth Amboy Trust Company and The Raritan Trust Company had not been received and no action was taken by the Board on the matter.

Mr. Morrill submitted a memorandum addressed to the Board by Mr. Soldenweiser, Director of the Division of Research and Statistics, under date of June 25, 1935, to which was attached a memorandum describing Certain "white collar" projects under the Works Relief Program in which the Division is interested; stating that it is believed that the prospect of obtaining information that will be useful to the Board is sufficient to justify a certain amount of exploratory work which would not involve any direct outlay for the Board, and proposing, if the Board interposes to objection, to explore these projects further and prepare for the board's consideration definite applications for allotments for funds under the Works Relief Program.

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<sup>M</sup>r. Miller stated that when the matter referred to in the memorandum was first brought to his attention he was inclined to the opinion that it was not the type of activity in which the Federal Reserve Board should be interested, but that, upon further consideration, he concurred with Mr. Goldenweiser that the information which would be made available through studies of bank statistics may be useful to the Board, and that if the Division of Research and Statistics reaches the conclusion that <sup>Maseful</sup> studies could be made, he would favor the authorization of the <sup>Memory paration</sup> by the Division of applications for allotments.

> After a brief discussion it was agreed to authorize the Division of Research and Statistics to make a further study of the matter and, if it should be decided that studies should be made under the Works Relief Program, to submit a recommendation to the Board.

Mr. Szymczak referred to the resolution adopted at the meeting Vesterday with the representatives of the Industrial Advisory Committees Recommending that the Federal Reserve Board make an early study of the Possibility of furnishing to worthy industries such permanent capital as in the judgment of the Board may be required. He stated that he was of the opinion that any study looking toward meeting the needs of small industries for permanent capital was outside of the province of the Federal Reserve Board or the Federal reserve banks and could not be considered as a function of the banks under the emergency industrial loan authority contained in section 13b of the Federal Reserve Act, and that in his opinion the suggested study should not be made. He then offered the following resolution for the consideration of the Board: -12-

"WHEREAS, it has been proposed by a resolution adopted by the Chairmen of the Industrial Advisory Committees of the Federal Reserve banks at Washington, D. C., June 25, 1935, that the Federal Reserve Board make a study of the problem of furnishing permanent capital to worthy industries; and

"WHEREAS, it does not appear appropriate that the source of such funds should be the Federal Reserve System, organized for other specific purposes; and

"WHEREAS, it does not appear that the Federal Reserve Board is the agency that should undertake, on its own initiative, a survey to determine how funds may be provided to supply the fixed capital needs of small industries;

"NOW, THEREFORE, BE IT RESOLVED, that the Federal Reserve Board do not undertake such study at this time and that the Board notify the Industrial Advisory Committees accordingly.

"BE IT FURTHER RESOLVED, that the Federal Reserve Board, in taking this action, desires to express to the Chairmen of the Industrial Advisory Committees the appreciation of the Board of the spirit of helpfulness and cooperation in which their resolution was adopted."

Mr. James stated that he felt there was some merit in the sugsestion contained in the recommendation of the representatives of the Industrial Advisory Committees and that it had occurred to him that a logical step for the Federal Reserve System to take in the event the Banking Bill of 1935 is passed would be to look into the matter of establishing the financial status of small local industries the capital stock of which is not listed on any exchange on the basis of which the loan value of the stock could be determined. He said if that were <sup>6</sup>one and the information made available to investors it would be of <sup>8</sup>aterial assistance to the small industries in obtaining needed capital funds and would be helpful in opening up the local capital market.

Mr. James' suggestion was discussed in some detail and at the conclusion of the discussion Mr. Szymczak moved that the resolution offered by him be adopted.

Carried.

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Mr. Miller stated that he was planning to leave next Tuesday for a period of a week or ten days and that as soon as the architect begins work on the final drawings for the Board's new building he ex-Pected to leave for California. He also stated that in the preparation of the preliminary drawings for the Board's new building the question had been raised as to the advisability of providing for shower bath facilities in connection with the men's toilet on the Board room floor for the use of the Board members, in the basement in connection with the toilet rooms for men, and in connection with the men's and women's toilet "ooms on the top floor.

> The members present indicated that they felt that provision for these showers should be made.

Mr. Miller then stated that the architect had suggested that the <sup>exterior</sup> walls of the two courts of the new building should be of the <sup>same</sup> kind of marble as the other exterior walls but of second grade <sup>material</sup> which is as satisfactory for building purposes as first grade <sup>marble</sup>.

The members present agreed that the architect's suggestion should be followed.

Mr. Miller also said that it has been found that it will be hecessary to place the building three feet further south than was originally contemplated in order to provide for the necessary clearance on C Street, that this proposed change is being considered by the Commission of Fine Arts and that it is expected that approval will be received shortly.

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Governor Eccles stated that he had requested the Legal Division to prepare tentative drafts of regulations of the Federal Reserve Board which will be required if the Banking Bill of 1935 is passed, and to be prepared to submit them to the Board so that as soon as possible after the bill passes the Board can forward the drafts to the Federal reserve banks for their study and recommendation with the thought that the regulations can be adopted in their final form possibly sometime during <sup>September</sup>.

The Committee then acted upon the following matters:

Telegram from Mr. Curtiss, Chairman of the Federal Reserve Bank <sup>of Boston</sup>, advising that, at the meeting of the board of directors today, <sup>no change</sup> was made in the bank's existing schedule of rates of discount <sup>and</sup> purchase.

Without objection, noted with approval.

Memorandum dated June 22, 1935, from Mr. Morrill submitting a letter dated June 19 from Dr. Barr, the Board's examining physician, which advised that he will be away from Washington on vacation during the month of July, and recommended that the Board use the services of br. D. C. Chadwick, with whom Dr. Barr is associated, for any physical examinations of employees of the Board that may be necessary during his absence. Mr. Morrill's memorandum recommended that the Board authorize br. Chadwick to make such physical examinations of prospective employees of the Federal Reserve Board as may be necessary during the contemplated absence of Dr. Barr, the fee for each examination to be \$5.00 which is

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the fee paid Dr. Barr. The recommendation was approved by four members of the Board on June 25, 1935.

Approved.

Letter dated June 24, 1935, approved by three members of the Board, to Mr. Case, Federal Reserve Agent at the Federal Reserve Bank of New York, reading as follows:

"Reference is made to your letter of June 19 in which you request approval of the transfer of an employee from another department of the bank to replace Mr. Etcheverry, whose employment by the Federal Reserve Bank of San Francisco was approved by the Federal Reserve Board on June 13. In the circumstances, the Board approves the proposed transfer to fill the vacancy in your Reports Department at a salary not in excess of that paid Mr. Etcheverry."

#### Approved.

Memoranda dated June 22, 24 and 25, 1935, from the Division of Maminations stating that the Federal reserve agents at the respective Federal reserve banks had recommended, on the basis of thorough examinations, that, in accordance with the provisions of Section 12B(e) of the Federal Reserve Act, the Federal Reserve Board certify to the Federal Deposit Insurance Corporation that the assets of each of the State member banks listed below are adequate to enable the bank to meet all of its liabilities to depositors and other creditors as shown by the books of the banks listed had been carefully reviewed in the Division; that, on the basis of such review, the Division concurs in the recommendations of the Federal reserve agents; that in the opinion of the Division there is a doubt that the condition of each of the banks listed is such as to warrant

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<sup>an</sup> affirmative certification; and that it is recommended that, upon <sup>receipt</sup> of a request from the Federal Deposit Insurance Corporation, <sup>the</sup> Board, pursuant to the provisions of Section 12B(e) of the Federal <sup>Reserve</sup> Act, and in accordance with the procedure suggested in the <sup>memoranda</sup> presented at the meeting on June 24, 1935, certify upon the <sup>basis</sup> of a thorough examination that the assets of each of the banks <sup>listed</sup> are adequate to enable it to meet all of its liabilities to <sup>depositors</sup> and other creditors as shown by the books of the bank:

		Date of
Name of Bank	Location	Examination
North DISTRICT NI	IMBER 6 (ATLANTA)	
Northeastern Banking Company The State Bank	Commerce, Georgia	6/4/35
Farmers State Bank The Farmers Dock	Lincolnton, Georgia	6/1/35
AG H's	Monroe, Georgia	6/6/35
Wannah Bank and Trust Componer	momoe, deorgra	0,0,00
Savannah Bank and Trust Company Of Savannah	Communal Commin	5/11/35
reene Countra II.	Savannah, Georgia	
Greene County Union Bank	Greeneville, Tennessee	11/13/34
The First-Central Trust Company The Apple Creek Banking Company	IMBER 4 (CLEVELAND)	/ /
The Apple Creek Banking Company The Peoples State Bank Company	Akron, Ohio	11/17/34
the People Creek Banking Company	Apple Creek, Ohio	1/16/35
The Peoples State Banking Company The Ashland Bank and Savings The Dompany	Archbold, Ohio	12/10/34
Com Bank and Savings		
Company The Farmers Bank of Bellville, Chio The Brecksville Bank Company	Ashland, Ohio	2/25/35
The Thers Bank of Bellville Chio	Bellville, Ohio	10/24/34
The Decksville Bank Company	Brecksville, Ohio	5/15/35
The coples Bank Company	Canal Winchester, Ohio	2/27/35
The Peoples Bank Company The Commercial Bank Company The Farmers and Merchants Bank The Company	Celina, Ohio	4/13/35
"armers and Memohanta Paula	ociating, onico	1/ 20/ 00
Company The Central Trust Company The Peoples Bank and Savings	Christiansburg, Ohio	3/27/35
The Central Trust Componer	Cincinnati, Ohio	10/8/34
The Peoples Bank and Savings Company	ornermatr, onto	10/0/04
Company The Provinge	direct old	10/20/24
4.502.2 -	Cincinnati, Ohio	12/10/34
Trust C. Savings Bank and		
	Cincinnati, Ohio	10/1/34
and m. Ohio Savings Bank		
The Southern Ohio Savings Bank and The Southern Ohio Savings Bank The Union Banking Company of Columbiana County	Cincinnati, Ohio	12/10/34
Column Banking Company of		
Columbiana County	Columbiana, Ohio	2/6/35

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Name of T		Date of
Name of Bank		Examination
The Fifth Avenue Savings Bank Company	R 4 (CLEVELAND)	
Comma Avenue Savings Bank		
Company	Columbus, Ohio	12/15/34
	nt recommends certification on	
	examination as of 5/20/35, which	
The report has not not		
	been received by the Board.	
Company Banking and Savings		1 1
de Connessi	Conneaut, Ohio	10/27/34
The Conneaut Banking and Trust		
the Contany	Conneaut, Ohio	5/6/35
Contland Savings and Banking		
The Peoples Bank & Trust Company The Commercial and Savings Bank	Cortland, Ohio	10/27/34
The Commercial and Savings Bank		12/1/34
Commercial a Trust Company	Coshocton, Ohio	76/7/04
Company and Savings Bank		
Commercial Bank	Danville, Ohio	4/6/35
the People Bank	Delphos, Ohio	4/6/35
No Ding Dank of Dolphog	Delphos, Ohio	4/6/35
the Potters Bank & Trust Company	East Liverpool, Ohio	2/25/35
"Vette State Cominge Bon's		100100
the Fayette State Savings Bank Company Ne Hillsboro Bank and Savings	Foretto Ohio	4/27/35
the Savinge	Fayette, Ohio	
fillshows and Trust Company	Geneva, Ohio	1/21/35
the Hillsboro Bank and Savings Company		
de Citizon	Hillsboro, Ohio	4/10/35
he Citizens Bank and Savings Company of Leesburg The Farmers State Bank of Lyons O		1.
the Farmers State Bank of Lyons, O The Farmers State Bank of Lyons, O The Farmers Bank of Madison	Leesburg, Ohio	4/13/35
a mere stat a tot	Lyons, Ohio	4/30/35
The Farmers Savings and Trust	Madison, Ohio	5/8/35
	maarson, onro	0,0,00
The pany savings and Irust		olorize
Marengo De 1	Mansfield, Ohio	2/25/35
Banking Company	Marengo, Ohio	10/31/34
	nt recommends certification on	
	examination as of 5/29/35, which	
	been received by the Board.	
Ples Savings Bank Company	Martins Ferry, Ohio	11/19/34
Federal Recorve Age	nt recommends certification	,,
on brais of normat	of eveninetion of of 6/8/85	
the ht.	of examination as of 6/3/35,	
on basis of report which report has no which report has no Federal Reserve Age	t yet been received by the Board.	20/25/54
	Marysville, Ohio	12/15/34
Federal Reserve Age	nt recommends certification	
on basis of report	of examination as of 5/20/35,	
he First which report has no	t yet been received by the Board.	
Ohio Mason Bank	Mason. Ohio	3/30/35
Merchants Trust Company	Massillon, Ohio	7/20/34
	mbership November 20, 1934, on be	
of nonent of averia	ation of July 20, 1934. Federal	
JI TEDOLO DI EXAILLI	acton of July 20, 1904. realist	
Me A Reserve Agent recom	mends certification on basis of	
Anderican State report of exa	mination of December 11, 1934.	
the of must & Savings		
Reserve Agent recom State report of exa Benk of Middletown De Minster State	Middletown, Ohio	4/6/35
State Bank	Minster, Ohio	4/10/35
Bank of Middletown We Winster State Bank Citizens Bank of Mt. Blanchard	Mount Blanchard. Ohio	4/24/35
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	<sup>0/26</sup> /35	-18-	
		-10-	Date of
	Name of Bank	Logation	Examination
	The DECIMANT DI CONDICIO MINIPER		Admitta 61011
	The Knox County Savings Bank The Licking County Bank	Vount Vonnen Ohio	4/9/35
	The Licking County Savings Bank Federal Reserve Agent :	Mount vernon, onto	12/15/34
			16/10/04
	on pasis of report of	examination as of 5/20/35,	
	The Newark Trust Company The Perry County Bank	et been received by the Board.	0/4/75
	Perry Country D	Newark, Unio	2/4/35 12/15/34
			16/10/04
	- cucial neberve ngenv.	recommends certification	
	on basis of report of	examination as of 5/20/35,	
	Which report has not y	et been received by the Board.	1/20/PF
		Orrville, Ohio	1/12/35
	Company of D	-	a lo lar
	Company of Pomeroy, Ohio	Pomeroy, Ohio	3/2/35
	The Rittman Savings Bank The U. Russellville	Rittman, Ohio	1/22/35
	Bank of Russellville The Home Banking Company The Western Security Bank	Russellville, Ohio	4/2/35
	Western Company	St. Marys, Ohio	4/13/35
	The Western Security Bank The Citizens Bank The Shiloh Savinga Bank	Sandusky, Ohio	1/21/35
	h Shiloh S	Shelby, Ohio	1/12/35
	the Shiloh Savings Bank Company The Commerce Guardian Bank	Shiloh, Ohio	1/16/35
	The Commerce Guardian Bank The Ohio Citizens Trust Company The Toledo Trust Company	Toledo, Ohio	2/4/35
	Toledo The	Toledo, Ohio	11/19/54
	The Toledo Trust Company The Toledo Trust Company The Utica Savings Bank Company The Wakes Savings Bank	Toledo, Ohio	1/28/35
È	The Vertica Savings Bank Company The Weeples Savings Bank The Wekeman Bank Company	Utica, Ohio	2/25/35
ľ	The Wakeman Bank Company The Wakeman Bank Company The First Wellington Bank	Van Wert, Ohio	4/20/35
	The First Wellington Bank Commercial Banking & Trust	Wakeman, Ohio	11/3/34
E	n merci - 7	Wellington, Ohio	2/2/35
Ì	The Commercial Banking & Trust		- 1 1
l	Company Contrained Banking & Trust Contrained Deposit Bank Company Dormont Savings & Trust Company	Wooster, Ohio	1/12/35
l	Domy Bank Company	Yellow Springs, Ohio	3/23/35
ľ	Rent Savi	Ambridge, Pennsylvania	7/16/34
	0 400 Bbr.	Dormont, Pennsylvania	2/11/35
l	Penompany Savings & Trust		- 1 1
l	Been Citra D	East Pittsburgh, Pennsylvania	1/25/35
ŀ	Reoples City Bank Beaver County Trust Company	McKeesport, Pennsylvania	4/20/35
L	ants	New Brighton, Pennsylvania	3/19/35
l	Hlegheny Trust Company Legheny Valley Bank of Pittsburgh	Paint Borough, (Scalp Level P.C	),
l	All agheny m	Pennsylvania	1/5/35
l	Begheny Walt Company	Pittsburgh, Pennsylvania	3/27/35
		Pittsburgh, Pennsylvania	10/23/34
l	Aegheny Valley Bank of Pittsburgh Commonwealth Trust Company Romewood Bank at Pittsburgh Rotter Titz	Pittsburgh, Pennsylvania	4/23/35
l	Regnood Bank	Pittsburgh, Pennsylvania	1/19/35
l	Reoples_Pittsburgh Trust Company Notter Title and Trust Company	Pittsburgh, Pennsylvania	10/20/34
	Title Title	Pittsburgh, Pennsylvania	2/11/35
	Notes-Pittsburgh Trust Co. Notes-Pittsburgh Trust Co. Noter Title and Trust Company Net-Tyler Bank and Trust Company Security Trust Company Meel: Y Trust Company	Pittsburgh, Pennsylvania	3/30/35
I	Aller Bachmany	Windber, Pennsylvania	1/5/35
		Sistersville, West Virginia	12/15/34
	Menty Trust Company	Wheeling, West Virginia	12/11/34
	Security Trust Company Meeting Dollar Savings & Trust Co.	Wheeling, West Virginia	12/7/34
I	Meeting Dollar Savings & Trust Co.	Wheeling, West Virginia	12/3/34
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1	No-		Date of
1	Name of Bank	Location	Examination
4	MAD DISTRICT NUMBER 12	(SAN FRANCISCO)	
	the Bank of Carmel	Buckeye, Arizona	10/18/34
		Carmel, California	2/11/35
	The state of the s	Fairfield, California	1/10/35
	Farmers and Merchants Bank of Long Beach	Le Grand, California	5/25/35
1	1 and Merchante Bank of		
1	Long Beach California Bank	Long Beach, California	2/26/35
	Centra Bank	Los Angeles, California	11/23/34
	Central Bank of Oakland	Oakland, California	2/28/35
1	tens Commercial Truct	ounium, outitornic	~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~
1	Stizens Commercial Trust and Savings Bank of Pasadena Brst Trust and Savings Bank of	Pagadana California	4/5/35
1	First Trust and Savings Bank of Rasadena	Pasadena, California	4/0/00
	lond Bavings Dank Of	D. 1 0.110 1	- las lar
	Amerey Country T	Pasadena, California	3/11/35
1	Vonterey County Trust & Savings Bank Merican Trust Company Citizer	Salinas, California	1/14/35
1	Su of San B Company	San Francisco, California	10/10/34
1	Ank of San Rafael Bank of San Rafael Bank of Aberdeen	San Rafael, California	4/22/35
1	Ank of Aberdeen	Santa Paula, California	10/2/34
1	Rite Count aberdeen	Aberdeen, Idaho	5/16/35
1	Aute County Bank of Jacko	Arco, Idaho	5/18/35
1	First Security Bank of Idaho Benk of Orofino	Boise, Idaho	3/30/35
1	Why of State Bank of Kellogg	Kellogg, Idaho	5/6/35
0	First State Bank of Idaho New of Orofino Argilliere Company, Bankers Sak of Albany	Orofino, Idaho	5/18/35
1	What we the Dent	Richfield, Idaho	5/21/35
1	Min Fallere Company, Bankers	Soda Springs, Idaho	5/11/35
1	Win Falls Bank & Trust Company Bank of Albany Grant City Pool	Twin Falls, Idaho	10/13/34
1	Allas City Eank & Trust Company Grants Pass and Locarbins Bark	Albany, Oregon	1/7/35
	VALL VILLE D	Dallas, Oregon	1/2/35
	Tants City Eank Bank of Haines	Grants Pass, Oregon	1/23/35
1	Haines		4/13/35
		Haines, Oregon	
	tate Security Bank	Myrtle Point, Oregon	1/26/35
		Oakland, Oregon	1/21/35
	The construction of the co	Brigham City, Utah	10/4/34
- 3	Ma of D.	Cedar City, Utah	11/13/34
	arber per Stat	Ephraim, Utah	11/20/34
	The Row Parin	Helper, Utah	5/7/35 1/9/35
	Valley Barling	Kaysville, Utah	1/9/00
	Arbes Banking Company	Logan, Utah	2/16/35
	Non Emery Bank Net State Bank of Salina	Ogden, Utah Price Utah	5/4/35 1/2/35
	Nat s and Merchanta Dank	Price, Utah	12/19/34
	Whers and Merchants Eank hacy Loan and Trust Company Maker Bank & Trust Company Maker Bank & Trust Company	Provo, Utah Salina, Utah	11/16/34
	the Savings & Trust Company Benk of Salina Savings & Trust Company Benk & Trust Company	Salt Lake City, Utah	3/6/35
	We Bank & Trust Company Sevings & Trust Company Se Bank & Trust Company Sevent of Spanish Fork	Salt Lake City, Utah	2/2/35
	the Bank & Trust Company Bank of Spanish Fork	Salt Lake City, Utah	5/18/35
1	Bergi of Spanish Fork	Spanish Fork, Utah	1/15/35
100	W. White Well's Of Chomingh L'ame	Spanish Fork, Utah	12/7/34
1.1	and of the Danking Component		12/5/34
		Springville, Utah	10/29/34
		Vernal, Utah	10/31/34
	Comerce te Bank	Vernal, Utah	5/1/35
	Autor Vernal Autra State Bank Cashmere Valley Bank	Almira, Washington	3/16/35
	Caira State Eank Cashmere Valley Bank Offman-Dobson Bank & Trust Co.	Cashmere, Washington	
	- Daine & ITUSE CO.	Chehalis, Washington	2/2/35

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Bane of Bank         DISTRICT NUMBER 12 (SAN FRANCISCO)         Examination           Sequity State Bank, Coulse City         Coulse City         Coulse City, Washington         S/19/35           Lama of Doulsam         Hoguian, Washington         S/25/35           Lama of Lama         Hoguian, Washington         S/25/35           Latter Bank         Kalama, Washington         S/2/35           Latter Bank         Kalama, Washington         S/2/35           Latter Bank         Pullana, Washington         S/2/35           Latter Bank         Pullan, Washington         S/2/35           Latter Bank         South Bend, Washington         S/2/35				Dete
DistrictNUMBER12CAN FRANCISCOthe paramers BankCoulee CityCoulee City, Washington\$/18/35tama State Bank, Coule CityKalensburg, Washington2/28/35tama State BankHoquiam, Washington4/9/35intonKalso, Washington1/25/35tintsState BankFullman, Washington3/2/35tintsKalso, Washington1/25/35tintsState BankFullman, Washington4/2/35tintsState BankFullman, Washington1/25/35tintsState BankFuyallup, Washington1/25/35tintsState BankFuyallup, Washington1/2/35tintsState BankFuyallup, Washington1/2/35tintsState BankSeattle, Washington1/2/35tintsState BankSeattle, Washington1/2/35tintsState BankSeattle, Washington1/2/35tintsState BankSeattle, Washington1/2/35tintsState BankSokane, Washington1/2/35tintsState BankTekoa, Washington1/2/35tintsState BankToppenish, Washington1/2/35tintsState BankToppenish, Washington1/2/35tintsState BankToppenish, Washington1/2/35tintsState BankToppenish, Washington1/2/35tintsState BankToppenish, Washington1/2/35tintsState BankToppenish, Washington1/2/35tints<		Name of David		Date of
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Alama State Bank       Hoquiam, Washington       3/80/85         Waltz Valley Bank, Kelso, Wash-       Kelso, Washington       3/2/35         Higt State Bank       Fullman, Washington       3/2/35         Higt State Bank       Fullman, Washington       3/2/35         State Bank       Fullman, Washington       4/2/35         Walter State Bank       Fullman, Washington       4/2/35         Walter State Bank       Fullman, Washington       4/2/35         Walter State Bank       Fullman, Washington       1/2/35         Walter State Bank       Fullman, Washington       1/2/35         Walter State Bank       South Bend, Washington       1/2/35         State Bank       South Bend, Washington       2/2/355         State Bank       South Bend, Washington       1/2/35         Washington Trust Company       Sookane, Washington       1/2/356         State Bank       Tekoa, Washington       1/2/355         Washington Trust Company       Sookane, Washington       1/2/356         Washington Trust Company       Sookane, Washington       1/2/356         Washington Trust Company       Sookane, Washington       1/2/356         Washington Trust Company       Back Soluth Bend, Washington       1/2/355         Washington Trus	2	DISTRICT NUMBER	12 (SAN FRANCISCO)	
Alama State Bank       Hoquiam, Washington       3/80/85         Waltz Valley Bank, Kelso, Wash-       Kelso, Washington       3/2/35         Higt State Bank       Fullman, Washington       3/2/35         Higt State Bank       Fullman, Washington       3/2/35         State Bank       Fullman, Washington       4/2/35         Walter State Bank       Fullman, Washington       4/2/35         Walter State Bank       Fullman, Washington       4/2/35         Walter State Bank       Fullman, Washington       1/2/35         Walter State Bank       Fullman, Washington       1/2/35         Walter State Bank       South Bend, Washington       1/2/35         State Bank       South Bend, Washington       2/2/355         State Bank       South Bend, Washington       1/2/35         Washington Trust Company       Sookane, Washington       1/2/356         State Bank       Tekoa, Washington       1/2/355         Washington Trust Company       Sookane, Washington       1/2/356         Washington Trust Company       Sookane, Washington       1/2/356         Washington Trust Company       Sookane, Washington       1/2/356         Washington Trust Company       Back Soluth Bend, Washington       1/2/355         Washington Trus	1	le Far State Bank, Coulee City	Coulee City, Washington	3/19/35
Alama State Bank       Hoquiam, Washington       3/80/85         Waltz Valley Bank, Kelso, Wash-       Kelso, Washington       3/2/35         Higt State Bank       Fullman, Washington       3/2/35         Higt State Bank       Fullman, Washington       3/2/35         State Bank       Fullman, Washington       4/2/35         Walter State Bank       Fullman, Washington       4/2/35         Walter State Bank       Fullman, Washington       4/2/35         Walter State Bank       Fullman, Washington       1/2/35         Walter State Bank       Fullman, Washington       1/2/35         Walter State Bank       South Bend, Washington       1/2/35         State Bank       South Bend, Washington       2/2/355         State Bank       South Bend, Washington       1/2/35         Washington Trust Company       Sookane, Washington       1/2/356         State Bank       Tekoa, Washington       1/2/355         Washington Trust Company       Sookane, Washington       1/2/356         Washington Trust Company       Sookane, Washington       1/2/356         Washington Trust Company       Sookane, Washington       1/2/356         Washington Trust Company       Back Soluth Bend, Washington       1/2/355         Washington Trus	1	le p		
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nij čatše Bank of LaGrosse Lacrosse, Washington 1/25/35 tilema State Bank Pullman, Washington 4/22/35 hak of State Bank Puyalluy, Washington 4/25/35 tak of State Bank Puyalluy, Washington 4/25/35 tak of State Bank Puyalluy, Washington 1/26/35 tak of State Bank Puyalluy, Washington 1/26/35 tak of State Bank Puyalluy, Washington 1/2/35 tak of State Bank Scatte, Washington 1/2/35 tak of State Bank Scatte Bank Scatte Bank Scatte Bank Scatte Bank Scatte Bank Scatte, Washington 1/2/35 tak of State Bank Scatte Scatte Scatte Scatter Sc		in pank, kelso, wash-		
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Reific State Bank       Selah, Washington       5/28/35         Solame and Eastern Trust Company       Spokane, Washington       12/3/34         twashington Trust Company       Spokane, Washington       10/1/34         twastate Bank       Tekoa, Washington       10/1/34         twastate Bank       Toppenish, Washington       10/1/34         twasts State Bank       Toppenish, Washington       2/27/35         twasts Bank       Toppenish, Washington       2/27/35         twasts Bank       Toppenish, Washington       2/27/35         twasts Bank & Turust Company       Wenatchee, Washington       3/9/35         twasts Bank & Trust Company       Butytheville, Arkansas       1/9/35         twasts Bank & Trust Company       Butytheville, Arkansas       1/2/3/35         two State Bank       Jacksonville, Illinois       5/18/3/35         twast Bank and Trust Company       Darville, Kentucky       2/23/35         two State Bank       Hichview, Illinois       5/23/35         twast Bank and Trust Company       Darville, Kentucky       2/23/35<	8	Bank and Trust Company		17 10/00
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<ul> <li>South Suite Bank</li> <li>South Bend, Washington</li> <li>2/26/35</li> <li>South Bend, Washington</li> <li>2/2/34</li> <li>South Bend, Washington</li> <li>2/2/34</li> <li>South Bend, Washington</li> <li>12/3/34</li> <li>South Bend, Washington</li> <li>1/30/35</li> <li>State Bank</li> <li>Toppenish, Washington</li> <li>2/27/35</li> <li>South Bend, Washington</li> <li>2/27/35</li> <li>South State Bank</li> <li>South State Bank<th>I</th><td>State Poul</td><td>Seattle, washington</td><td>1/2/00</td></li></ul>	I	State Poul	Seattle, washington	1/2/00
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Wited BankCamdenton, Missouri12/15/34Nated Bank of ClintonClinton, Missouri5/4/35Nated Bank of FarmingtonFarmington, Missouri12/5/34Nate Farmers & Merchants BankGlasgow, Missouri2/6/35Nust CompanyHannibal, Missouri1/5/35Newyler County State BankLancaster, Missouri1/14/35Nate State Bank of MaplewoodMaplewood, Missouri1/12/35Nate State Bank of MaplewoodMaplewood, Missouri2/12/35Nate State Bank and Trust CompanyMoberly, Missouri1/15/35Nate City BankMonroe City, Missouri1/2/35		Men Sville Truck Company		10/6/34
Lasgow Bank of ClintonClinton, Missouri5/4/35Asgow Savings Bank of FarmingtonFarmington, Missouri12/5/34Asgow Savings BankGlasgow, Missouri2/6/35Trust CompanyHannibal, Missouri1/5/35Asgow State BankLancaster, Missouri1/14/35Asgow State BankLuxemburg, Missouri1/12/35Asgow State Bank of MaplewoodMaplewood, Missouri2/12/35Asgow State Bank and Trust CompanyMoberly, Missouri1/15/35Asgow State Bank and Trust CompanyMoberly, Missouri1/12/35		Yon County Bork		
Lasgow Bank of ClintonClinton, Missouri5/4/35Asgow Savings Bank of FarmingtonFarmington, Missouri12/5/34Asgow Savings BankGlasgow, Missouri2/6/35Trust CompanyHannibal, Missouri1/5/35Asgow State BankLancaster, Missouri1/14/35Asgow State BankLuxemburg, Missouri1/12/35Asgow State Bank of MaplewoodMaplewood, Missouri2/12/35Asgow State Bank and Trust CompanyMoberly, Missouri1/15/35Asgow State Bank and Trust CompanyMoberly, Missouri1/12/35		Atate Bank a cart		
Farmers & Merchants BankGlasgow, Missouri2/6/35Trust CompanyHannibal, Missouri1/5/35Invist CompanyHannibal, Missouri1/14/35Image: State BankLancaster, Missouri1/14/35Image: State BankLuxemburg, Missouri1/12/35Image: State Bank of MaplewoodMaplewood, Missouri2/12/35Image: State Bank and Trust CompanyMoberly, Missouri2/4/35Image: State Bank and Trust CompanyMoberly, Missouri1/12/35	1	Bank of Clinton		
Farmers & Merchants BankGlasgow, Missouri2/6/35Trust CompanyHannibal, Missouri1/5/35Invist CompanyHannibal, Missouri1/14/35Image: State BankLancaster, Missouri1/14/35Image: State BankLuxemburg, Missouri1/12/35Image: State Bank of MaplewoodMaplewood, Missouri2/12/35Image: State Bank and Trust CompanyMoberly, Missouri2/4/35Image: State Bank and Trust CompanyMoberly, Missouri1/12/35		Sow Sami OI Farmington	Farmington, Missouri	12/3/34
Hust CompanyHannibal, Missouri1/5/35Hannibal, Missouri1/14/35Hannibal, Missouri1/14/35Hannibal, Missouri1/12/35Hannibal, Missouri1/12/35Hannibal, Missouri1/12/35Hannibal, Missouri1/12/35Hannibal, Missouri1/12/35Hannibal, Missouri1/12/35Hannibal, Missouri1/12/35Hannibal, Missouri1/15/35Hannibal, Missouri1/15/35Hannibal, Missouri1/15/35Hannibal, Missouri1/15/35Hannibal, Missouri1/2/35		Farmer Bank		2/6/35
Mayler CompanyHannibal, Missouri1/5/35Senay Ferry BankLancaster, Missouri1/14/35Senak State Bank of MaplewoodLuxemburg, Missouri1/12/35Senak of MemphisMaplewoodMaplewood, Missouri2/12/35Senak city Bank and Trust CompanyMoberly, Missouri2/4/35Senak of Mank of MaplewoodMoberly, Missouri1/12/35		Tust of & Merchants Bank &		
State BankLancaster, Missouri1/14/35Luxemburg, BankLuxemburg, Missouri1/12/35Luxemburg, Missouri1/12/35Luxemburg, Missouri2/12/35Luxemburg, Missouri1/15/35Luxemburg, Missouri1/15/35Luxemburg, Missouri1/15/35Luxemburg, Missouri1/12/35Luxemburg, Missouri1/12/35Luxemburg, Missouri1/2/35Luxemburg, Missouri1/2/35			Hannibal Miccouri	1/5/35
Of MemphisMaplewoodMaplewood, Missouri2/12/35Marge City BankMemphis, Missouri1/15/35Moberly, Missouri2/4/35Monroe City BankMonroe City, Missouri1/2/35		By P County State Bank		
Of MemphisMaplewoodMaplewood, Missouri2/12/35Marge City BankMemphis, Missouri1/15/35Moberly, Missouri2/4/35Monroe City BankMonroe City, Missouri1/2/35		opla erry Benk		
Of MemphisMaplewoodMaplewood, Missouri2/12/35Marge City BankMemphis, Missouri1/15/35Moberly, Missouri2/4/35Monroe City BankMonroe City, Missouri1/2/35	4	State Datik		
Bank Monore City, Missouri 1/2/35	Ľ	of 1, the Bank of Maplewood	Maplewood, Missouri	
Bank Monore City, Missouri 1/2/35		anics D	Memphis, Missouri	1/15/35
Monroe City, Missouri 1/2/35 Monroe City, Missouri 1/2/35 Mormandy, Missouri 4/15/35 Pine Lawn, Missouri 1/24/35 Pine Lawn, Missouri 1/24/35 Sedalia, Missouri 12/10/34	10	and Trust Company		
State BankNormandy, Missouri1/2/03Malia BankPine Lawn, Missouri1/24/35Bank and Trust CompanySedalia, Missouri12/10/34		handy Bank		
Bank and Trust Company Sedalia, Missouri 12/10/34		a Lan State Bank		
Bank and Trust Company Sedalia, Missouri 1/24/55 12/10/34		Bank Bank		
Sedalia, Missouri 12/10/34		Bank and mark C		
		and Trust Company	Sedalla, Missouri	12/10/34

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the second se		Date of
Name of Bank	Location	Examination
הי הדכייים איזואים		Enduiring 01011
	BER 8 (ST. LOUIS)	- 1 1
Bremen D	St. Louis, Missouri	3/29/35
Bremen Bank and Trust Company Cass Bank & Trust Company Chippewa Trust Company	St. Louis, Missouri	12/11/34
Chi- Bank & Trust Company	St. Louis, Missouri	12/4/34
Frepewa Trust Compeny	St. Louis, Missouri	11/14/34
Chippewa Trust Company Easton-Taylor Trust Company Jefferson Bank and Trust Company		
deffer - J tor trust company	St. Louis, Missouri	1/2/35
dellan and many many	St. Louis, Missouri	2/23/35
Jefferson Bank and Trust Company Lindell Trust Company Manchester Bank of St. Louis	St. Louis, Missouri	1/19/35
Manuell Trust Company	St. Louis, Missouri	11/7/34
Manchester Bank of St. Louis		
adulte - Dour OI DU. LOUIS	St. Louis, Missouri	11/23/34
no- Duna of ILUSC COM-		
Mercantile-Commerce Bank and Trust Company	St. Louis, Missouri	4/6/35
mantile-Commerce Bank and		-/ -/
Trust Company	Ch. Taula Manual	a lo lar
wind a.	St. Louis, Missouri	3/2/35
North of Trust Company	St. Louis, Missouri	12/24/34
North St. Louis Trust Company The Plaza Bank of St. Louis Southern Commercial and Savings	St. Louis, Missouri	4/25/35
South Bank of St Louis	St. Louis, Missouri	12/18/34
uchern Commonoiol and Casting	Dr. Hours, Missouri	14/10/04
	St. Louis, Missouri	11/20/34
Southwest Bank of St. Louis United Bank and Trust Company Vanders' Bank of St. Louis County.Me	St. Louis, Missouri	4/12/35
Gravois Bank and Trust Company Vandalia State Bank	St. Louis Missouri	2/4/35
Van Bank of Ct Jouis Counter W	St. Louis, Missouri	
Vandalia State Bank The Bank of Verseilles	15t. Louis County, Missouri	1/7/35
The Bank of Versailles		2/2/35
	Versailles, Missouri	12/12/34
Webster Groves Trust Company	Washington, Missouri	4/15/35
Groves Trust Compony	Webster Groves, Missouri	1/11/35
and mass company	Medster Groves, Missouri	1/11/00
η. ·		
DISTRICT NUMB	ER 10 (KANSAS CITY)	
The Colorado Bank and Trust Company of Delta, Colorado The Central Savings Bank and		
The Central Savings Bank and Trust Company	Delta, Colorado	2/7/35
Upnt -	Derta, Outorado	6/1/00
Trust Company		
te Color Ompany	Denver, Colorado	12/3/34
P		
Commercial Savings Bank of Sterling	La Junta, Colorado	2/4/35
	na Junta, Obiorado	6/4/00
Sterling Citizens Bank of Abilene, The Morrise		
the Citting	Sterling, Colorado	2/9/35
Kens Bank of Abilene.		
the Wasas	Abilene, Kansas	10/22/34
The dutchinger and Janes Bank	Hiawatha, Kansas	10/13/34
h Riversion State Bank	Hutchinson, Kansas	1/19/35
The Riverview State Bank The Citizens State Bank The Peoples State Bank Kang	Kansas City, Kansas	4/13/35
the Citizens State Bank the Peoples State Bank of Luray, the First Ctore	Liberal, Kansas	1/12/35
		1 20/00
the thes		and a star
The First State Bank Citizen State Bank	Luray, Kansas	10/24/34
	Ness City, Kansas	1/8/35
Wize State Bank	Onaga, Kansas	10/20/34
The Onaga State Bank Citizens State Bank		
Citizens State Bank State Bank	Osage City, Kansas	10/17/34

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Nome		Date of
Name of Bank	Location	Examination
The Part DISTRICT NUM	MBER 10 (KANSAS CITY)	
The Sed Bank	Pratt, Kansas	1/15/35
the said State Bank	Sedan, Kansas	10/20/34
the F Oballe Dallk	Sylvan Grove, Kansas	1/5/35
MA THE SOUCE DAILY OF TONEANDATE	Tonganoxie, Kansas	1/16/35
The F. Savings State Bank	Topeka, Kansas	11/24/34
The Farmers and Merchants State Bank		
The Cu	Wakefield, Kansas	12/11/34
The State Bank Gentry County	Winfield, Kansas	12/1/34
Gentry County Bank Bank of Carthere	Albany, Missouri	1/12/35
Bank of Carthage		1/29/35
Bank of Carthage Commerce	Carthage, Missouri	1/20/00
Merce Trust Commerce	Craig, Missouri	1/16/35
Commerce Trust Company Merchants Bank of Kansas City Mist State Bank of King City.	Kansas City, Missouri	2/16/35
tot Stat	Kansas City, Missouri	12/26/34
First State Bank of Kansas City Missouri		
Barton County State Bank Security Bank of Rich Hill	King City, Missouri	1/15/35
becurity State Bank	Lamar, Missouri	1/12/35
Security Bank of Rich Hill First Trust Company Harl St. Joseph Stock Vards Bank	Rich Hill, Missouri	1/26/35
First St. Joseph Stock Yards Bank Citizen	St. Joseph, Missouri	1/21/35
	South St. Joseph, Missouri	4/8/35
Barlan County Bank	Alma, Nebraska	4/6/35
	Bancroft, Nebraska	10/13/34
A COUNTY Bank	Blair, Nebraska	10/16/34
Connercial Bank Citizens State Bank	Grand Island, Nebraska	4/10/35
Citizens State Bank Farmers State Bank Strors State Bank	North Platte, Nebraska	12/15/34
Parmers State Bank Stromsburg Bank	Pawnee City, Nebraska	3/23/35
Stromsburg Bank Bank of Valley	Scribner, Nebraska	4/16/35
Benk Bank		4/13/35
Bank of Valley The Citizens Book	Stromsburg, Nebraska	
The State Bonk	Valley, Nebraska	4/17/35
the Ditizens Pont	Wahoo, Nebraska	10/10/34
The Citizens Bank The First Bank of Okenshe	Aztec, New Mexico	1/31/35
our or overche	Okarche, Oklahoma	1/16/35
Miltable The DISTRICT NO	IMBER 3 (PHILADELPHIA)	
Hilmington Trust Company Hightstown Trust Company Princeton Bank and Trust Company	Wilmington, Delaware	10/4/34
Pristown Thust Company	Wilmington, Delaware	12/12/34
Princeton Bank and Trust Company Riverside Trust Company Swedesborg m	Hightstown, New Jersey	3/16/35
Riverside Trust Company Swedesboro Trust Company Bloomsburo Trust Company	Princeton, New Jersey	12/8/34
Ridesbore Trust Company	Riverside, New Jersey	3/26/35
Swedesboro Trust Company Bloomsburg Bank-Columbia Trust Carlisle Trust	Swedesboro, New Jersey	10/27/34
Compa Bank-Columbia Trust		
Mana Mana	Bloomsburg, Pennsylvania	3/23/35
rust Company	Carlisle, Pennsylvania	10/2/34
Company Chester-Cambridge Bank and Trust Company Company Company Company		10/ 10/ 01
	Chester, Pennsylvania	1/31/35
We kow Trust Company		3/16/35
Clearfield Trust Company Ne Montour County Trust Company	Clearfield, Pennsylvania	1/19/35
The Montour County Trust Company	Danville, Pennsylvania	1/19/99

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	NU	Date of
Name of Bank	Location	xamination
The DI DAILK	Location <u>E</u> BER 3 (PHILADELPHIA)	xaminacion
union Banking & Manuel Commence	DEA 3 (FRIEADELFRIA)	
of Dubois, Pennsylvania	Duboia Donnariania	1/12/35
140 Road I CIMIDy I Valida	Dubois, Pennsylvania	
Sast Petershume Charles De la	Easton, Pennsylvania	10/27/34
farmon	East Petersburg, Pennsylvania	4/23/35
ventrol	Egypt, Pennsylvania	11/13/34
vauphin - as a solubiny	Harrisburg, Pennsylvania	10/6/34
markin	Harrisburg, Pennsylvania	10/16/34
the Peoples C and Trust company	Hazleton, Pennsylvania	2/16/35
Company Inada	Hazleton, Pennsylvania	3/16/35
	Hazleton, Pennsylvania	12/1/34
Nayne County Savings Bank Houtzdale Trust Company	Honesdale, Pennsylvania	4/20/35
AUTOR - O DOCEALING DOCINE		3/23/35
the n	Houtzdale, Pennsylvania	11/10/34
dente de l'ado dombally	Huntingdon, Pennsylvania	
amers Bowle and Trabo company	Jenkintown, Pennsylvania	4/13/35
		22/2/20
	Lancaster, Pennsylvania	11/3/34
Lemoyne Trust Company Lewistown Trust Company	Lemoyne, Pennsylvania	12/31/34
adde to a a b b b b b b b b b b b b b b b b b	Lewistown, Pennsylvania	11/24/34
TOOMI THE ADO OUTIDALLY	Lock Haven, Pennsylvania	10/27/34
	Mount Carmel, Pennsylvania	1/5/35
Nyerstown Trust Company Parmers and Merchants Bank Paolitic Bank		2/16/35
	New Oxford, Pennsylvania	10/2/34
	Orrstown, Pennsylvania	2/16/35
Paoli Bank Fidelity-Philadelphia Trust Company	Paoli, Pennsylvania	4/10/35
Company Gimbel Brothers Bank and Trust Company	Philadelphia, Pennsylvania	1/12/35
Brothers Bank and Tmust	- manual of the second of the	-/ -// 00
Company The Marine	Philadelphia, Pennsylvania	1/26/35
The Ninth Bank and Trust Company Interboro Bank and Trust Company Quakert	Philadelphia, Pennsylvania	11/19/34
Qual boro Bank and Trust Company		4/10/35
Interboro Bank and Trust Company Quakertown Trust Company Schned	Prospect Park, Pennsylvania	
Makertown Trust Company Schnecksville State Bank Schuylkill Haven Trust	Quakertown, Pennsylvania	11/24/54
OChina and	Schnecksville, Pennsylvania	11/13/34
The Schuylkill Haven Trust Steelton		- 1 1
peelton Ben	Schuylkill Haven, Pennsylvania	1/19/35
Steelton Bank and Trust Company Peoples Trust Company of	Steelton, Pennsylvania	4/17/35
Peoples Trust Company of Tamaqua, Pennsylvania Wilk State Bank		- 10-1
Wille Stor Pennsylvania	Tamaqua, Pennsylvania	1/26/35
Tamaqua, Pennsylvania Nemple State Bank Bank Bank Peoples m	Temple, Pennsylvania	10/2/34
Bank Bank Deposit and Savings		
oples m	Wilkes-Barre, Pennsylvania	12/31/34
Peoples Trust Company of Wyomissing, Pa.		
Guand, Pa.	Wyomissing, Pennsylvania	10/23/34
Nyomissing, Pa. The Guardian Trust Company of York, Pa.		
ork The	York, Pennsylvania	1/26/35
York, Pa. Trust Company	York, Pennsylvania	2/2/35

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Name of Doub		Date of
Name of Bank	Location	Examination
Bayonne Trust Company Bloomfield Bark & Trust Company		- /
Bloomfield Bank & Trust Company Community Trust Company of	Bayonne, New Jersey	1/30/35
Community Trust Company of Bloomfield	Bloomfield, New Jersey	11/15/34
Blog of	Planet 11 Nor T	100/00
	Bloomfield, New Jersey	4/20/35
Boonton Trust Company Carteret Bank and Trust Company	Bogota, New Jersey	5/4/35
Cheret Bank and Thurt Company	Boonton, New Jersey	2/23/35
Carteret Bank and Trust Company Granford Trust Company The Dover Trust Company	Carteret, New Jersey	3/28/35
NG Hos	Cranford, New Jersey	4/6/55
"don" - " do o oundanty	Dover, New Jersey	3/23/35
	Dunellen, New Jersey	2/6/35
orr -	Elizabeth, New Jersey	4/9/35
	Fort Lee, New Jersey	5/4/35
Sussex County Trust Company Peoples Trust Company of Bergen	Franklin, New Jersey	4/8/35
Peoples Trust Company County County		- 1. 1
ommercial Trust Commercial	Hackensack, New Jersey	5/4/35
Commercial Trust Company of New Jersey	T. (11) N. T	0 10 - 1
- New T	Jersey City, New Jersey	2/13/35
and Trust Company	T (1) N T	- 100 1
Bank Trust Company	Jersey City, New Jersey	1/22/35
Linden Trust Company Bank of Montelair The Trust Company	Linden, New Jersey	3/12/35
The Init Trust Comment	Montclair, New Jersey	2/9/35
Montclair Trust Company Clinton Trust Company Columbu Trust Company	Montclair, New Jersey	3/23/35
Clinton Trust Company Columbus Trust Company Federal Trust Company	Morristown, New Jersey	12/3/34
Columbus Trust Company Federal Trust Company	Newark, New Jersey	11/22/34
Fideral Trust Company	Newark, New Jersey	11/13/34
Federal Trust Company Fidelity Union Trust Company Franklin Washington Trust Company	Newark, New Jersey	4/2/35
Men. Mashington Trust Company	Newark, New Jersey	12/18/34
0 446S And Man 2 m	Newark, New Jersey	4/13/35
Merchants and Newark Trust Company Company of Newark, N. J. Newark West Side		- 1 1
n otaton man i a	Newark, New Jersey	3/16/35
West wark		- 1 1
rea- the Truct C	Newark, New Jersey	3/27/35
The received of the reader of	Newark, New Jersey	4/4/35
handliton m	Passaic, New Jersey	12/5/34
ALSON TI -		a los las
the providence of the second s	Paterson, New Jersey	2/27/35
Rah Lainfield m.	Plainfield, New Jersey	3/25/35
Ma Trust C	Plainfield, New Jersey	
Rahway Trust Company Ridgefield Trust Company Rochelle Park Trust Company Park, N. J.	Rahway, New Jersey	3/30/35
bute Pania - and omposing	Ridgefield Park, New Jersey	5/4/35
		. 10- 1
	Rochelle Park, New Jersey	4/27/35
Rutherford Trust Company South Orange Trust Company The Summit Trust Company Peoples Bank and Trust Co. of	Rutherford, New Jersey	1/26/35
eoplant Trust Company	South Orange, New Jersey	4/8/55
Wes Bank and Company	Summit, New Jersey	2/4/35
Peoples Bank and Trust Co. of Westfield		
	Westfield, New Jersey	4/15/35

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Name of Bank	Location	Date of
The T DISTRICT NU	MBER 2 (NEW YORK)	Examination
	Westfield, New Jersey	4/25/35
Citizens and Farmers Trust Company	······································	-/ 100/ 00
Company First m	Adams, New York	2/2/35
First Trust Company of Albany	Albany, New York	4/27/35
The Bank of Amityville Montgomery County Truct Composit	Amityville, New York	1/17/35
Montgomery County Trust Company Bank of Avoca	Amsterdam, New York	10/27/34
Bank of Avoca	Avoca, New York	4/20/35
Genesee Trust Company The State Bank of Belmont	Batavia, New York	2/2/35
The State Bank of Belmont Marine Midland Trust Company of	Belmont, New York	4/3/35
Marine Midland Trust Company of Binghamton	,	-, 0, 00
	Binghamton, New York	9/28/34
Libert Blasdell	Blasdell, New York	2/27/35
Liberty Bank of Buffalo	Buffalo, New York	4/5/35
	· · · · · · · · · · · · · · · · · · ·	-, -, -,
Company The Marine Trust Company of Buffalo	Buffalo, New York	12/14/34
Bues Trust Company of		10/21/01
Buffalo Ontario County Trust Company Bank State Bank	Buffalo, New York	9/28/34
First State Bank Bank of Cattorney	Canandaigua, New York	11/20/34
Bank of ate Bank	Canisteo, New York	3/9/35
denta- da caraugus	Cattaraugus, New York	3/9/35
Center Moriches Bank State Bank, Chatham Willogo New	Center Moriches, New York	3/16/35
Clyner State Bank The Cohocton State Deal	Chatham, New York	10/30/34
the Cohost Bank	Clymer, New York	10/18/34
	Cohocton, New York	3/27/35
Munkirk m.	Delmar, New York	1/16/35
	Dunkirk, New York	2/26/35
The State Bank of Ellenburg Cheming Canal Trust Company	East Aurora, New York	9/28/34
Cheming Canal Trust Company Union Trust Company	Ellenburg Depot, New York	10/20/34
Indicott Trust Company Inion Trust Company People Trust Company of Endicott	Elmira, New York	12/8/34
Inion Trust Company Peoples Bank of Evans Mills	Endicott, New York	12/1/34
Theoples Part Company of Endicott	Endicott, New York	9/28/34
Peoples Bank of Evans Mills Floral D Farmingdale	Evans Mills, New York	4/29/35
The Bank of Evans Mills Floral Park Bank Gard Trust Corport	Farmingdale, New York	1/17/35
Citizens Trust Company Corden City Bank and Trust	Floral Park, New York	3/30/35
Garden City Bank and Trust Geneva T	Fredonia, New York	2/23/35
Gen Company Bank and Trust		
Geneva Trust Company The Bary of Fulton County	Garden City, New York	1/5/35
The Company	Geneva, New York	1/26/35
OBNI WIK OP TT	Gloversville, New York	2/18/35
	Hammondsport, New York	3/12/35
apple Truct C	Hicksville, New York	2/14/35
line West	Johnson City, New York	9/28/34
Northern Westchester Bank The American Trust Company	Katonah, New York	1/26/35
Ringston Trust Company The American Bank	Kingston, New York	10/6/34
The American Bank	Lackawanna, New York	3/4/35

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			Date of
1	Name of Bank	Location	Examination
		2 (NEW YORK)	
	The Herkimer County Trust Company The Citizens Bank of Locke, N. Y. Lewis County Trust Company	Little Falls, New York	10/20/34
	vewig and bally of booke, he is	Thomas Thomas Torne	10/9/34
	Lewis County Trust Company The Peoples Trust Company of Malone	Lowville, New York	1/21/35
	Malan Malan Malany or		0/00/24
	The Massena Banking and Trust	Malone, New York	9/28/34
	Company	W	17/20/24
	The State Ports of Marian	Massena, New York	11/10/34
	The State Bank of Mayville, Mayville, New York Bank of Mille	Marrilla New York	3/12/35
	wank of the total	Mayville, New York Millbrook, New York	11/24/34
		MILLDIOOK, NEW TOIK	11/11/01
	Trust Company of Northern Westchester	Mount Kisco, New York	2/18/35
	10et.	Mount Vernon, New York	3/16/35
	The Mount Vernon Trust Componer	Mount Vernon, New York	11/20/34
	The Mount Vernon Trust Company The Amalgamated Bank of New York	New York, New York	1/23/35
	the state of the state	New York, New York	11/2/34
	"esident and Dimeting	Hen Torny Hen Torn	
	Manhattan Company (Bank of		
	the Manhattan Company) Bank of Non W	New York, New York	12/31/34
	Bank of New York and Trust		
		New York, New York	2/4/35
	Bank of Yorktown Central Hanness	New York, New York	1/9/35
	r. Hanover Bank and Trust		
		New York, New York	10/19/34
	City Bank & Trust Company	New York, New York	10/6/34
	City Bank & Trust Company Clinton Trust Company Color Trust Company	New York, New York	2/15/35
	Clinton Trust Company Colonial Trust Company	New York, New York	2/28/35
	Colonial Trust Company The Continental Bank & Trust Company of New York	New York, New York	10/13/34
			20/1/20
	Company of New York Federation Bank and Trust Company The Figure Bank and Trust Company	New York, New York	12/4/34
	CODE . MAR DANK ITUSE VOMOSAV	New York, New York	11/17/34
	Federation Bank and Trust Company The Fifth Avenue Bank of New York Guarant Trust Company of New York	New York, New York	11/21/34
	Fulton Trust Company of New York Guaranty Trust Company of New York The Hard Trust Company of New York	New York, New York	2/20/35 11/26/34
	Guaranty Trust Company of New York The Harbor State Bank	New York, New York	3/8/35
	The Harbor State Bank J. Henry Trust Company	New York, New York	3/11/35
	Irving Trust Company Lavry Schroder Trust Company		2/1/35
	J. Henry Schroder Trust Company Lawyers County Trust Company The Mar.	New York, New York New York, New York	3/2/35
	The is County Trust Company	New York, New York	10/27/34
	Ine Midland Mount Component	New Yorky New York	//
	the wew York	New York, New York	9/28/34
	the menta Denla	New York, New York	2/5/35
	The New York Trust Company Trade Pennsylvania Exchange Bank	New York, New York	2/1/35
	rade Dansylvania Exchange Bank	New York, New York	1/7/35
	The Pennsylvania Exchange Bank United States Trust Company of	New York, New York	3/14/35
	United States Trust Company of New York	10	
	Tork	New York, New York	4/6/35

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Name of BankLocationDate of ExaminationPower Gity Trust CompanyDISTRICT NUMBER 2 (NEW YORK)9/28/34Redensburg Trust CompanyNiagara Falls, New York9/28/34Uean Trust Company of OleanOlean, New York10/27/34Madison County Trust and DepositOneida, New York1/16/35Co.State Bank of OntarioOntario, New York2/25/35Bank of Orchard ParkOrchard Park, New York2/5/35Name of Pearl River, NewYork2/5/35State Bank of Pearl River, NewYork3/30/35Varke Bank of Pearl River, NewPearl River, New York3/25/35VorkPearl River, New York3/25/35Varke Bank of Pearl River, NewPearl River, New York3/25/35Varke Bank of Pearl River, NewPearl River, New York3/21/35Varke Company of West- chester CountyPort Chester, New York3/21/35CompanyRochester, New York1/2/34CompanyRochester, New York1/2/34CompanyRochester, New York1/2/34CompanyRochester, New York1/2/34CompanySalamanca, New York1/2/22/34CompanySalamanca, New York1/2/22/34CompanySaratoga Springs, New York12/22/34CompanySaratoga Springs, New York2/2/234CompanySayville, New York4/1/35CompanySayville, New York2/7/35
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The Southampton BankSea Cliff, New York4/4/35Bank of Suffolk CountySpring Valley, New York10/27/34The Southampton KSpring Valley, New York11/14/34
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Bank of Suffolk County Stony Brook, New York 10/21/34 The Syracuse Trust Company Syracuse. New York 1/8/35 Washing Syracuse Trust Company Syracuse. New York 1/2/28/34
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Plains, N. Y. White Plains, New York 2/28/35
Trust Company White Plains, New York 2/5/35
The County Trust Company White Plains, New York 2/28/35 White Plains, New York 2/5/35

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		Date of
Name of Bank	Location	Examination
	BER 1 (BOSTON)	
Huenix State Deals and Manuat		
Company Bria	Hartford, Connecticut	6/10/35
	Bridgewater, Massachusetts	5/29/35
ranklin County Trust Company	Greenfield, Massachusetts	6/1/35
Franklin County Trust Company Hadley Falls Trust Company Hyannis Trust Company	Holyoke, Massachusetts	5/11/35
Wanni II uso oombally		6/1/35
Hyannis Trust Company Wellesley Trust Company	Hyannis, Massachusetts	5/25/35
Wellesley Trust Company	Wellesley, Massachusetts	0/20/00
DISTRICT NUM	ABER 7 (CHICAGO)	
The Gerber State Bank Farmers State Bork of Beluidere		- lo lar
Farmers State Bank of Belvidere,	Argenta, Illinois	1/2/35
The same Dank or Dervidere,		- 1 1
- GUAT-	Belvidere, Illinois	1/21/35
Peoples Bank of Bloomington Rock River Community Bank	Bloomington, Illinois	10/15/34
Summerit of Dellin	Byron, Illinois	1/30/35
Drexel State Bank of Chicago	Chicago, Illinois	4/18/35
Hamin, State Bank of Chicago	Chicago, Illinois	1/3/35
Hamilton State Bank of Chicago Lake Shore Trust and Sources	Chicago, Illinois	2/15/35
Lake Shore Trust and Savings	J ,	
	Chicago, Illinois	12/12/34
Merco State Bank	Chicago, Illinois	5/6/35
p. Trust and Savings		
Bank of Chicago Metropolitan State Bank Skal Loan & Savings Bank	Chicago, Illinois	5/27/35
Pen Politan State Bank	Chicago, Illinois	2/11/35
Skal Loan & Sevings Bank	Chicago, Illinois	5/20/35
	Chicago, Illinois	5/10/35
The Bank of Cleaning	Chicago, Illinois	1/7/35
State Bank of Clearing The Upper Avenue Bank State Bank	Chicago, Illinois	3/25/35
		3/13/35
	Chicago, Illinois	12/12/34
	Cowden, Illinois	16/16/04
	Elburn, Illinois	2/4/35
syanston m	Eureka, Illinois	10/3/34
Evanston Trust and Savings Bank State Bank and Trust Company Farmer State Bank	Evanston, Illinois	1/21/35
ton St. and Trust Company	Evanston, Illinois	11/7/34
Fulton State Bank The State Bank Mechanics Bank People	Fulton, Illinois	1/28/35
	Galesburg, Illinois	10/22/34
	Geneva, Illinois	1/14/35
Kewanee		
the State	Kewanee, Illinois	11/20/34
The State Bank of London Mills First of State Bank of Lostant	London Mills, Illinois	10/9/34
rst st State Bank of Lostant	Lostant, Illinois	12/19/34
The Farmers State Bank of London Mills First State Bank of Lostant Central Illinois Trust and Metamore Bank	Matteson, Illinois	1/26/35
a filinaia manatand		
let. ings Bank	Mattoon, Illinois	12/10/34
Utizer State Bank	Metamora, Illinois	10/1/34
Citizens State Bank of Milford	Milford, Illinois	12/4/34

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	N7-		Date of
	Name of Bank	Location	Examination
	Pari-, DISTRICT NUMBER	R 7 (CHICAGO)	
	Also D	Momence, Illinois	12/3/34
	State Bank of Niantic	Niantic, Illinois	1/3/35
	Springfield Marine Bank	Springfield, Illinois	1/7/35
	oumer State Dank		
	the Repl	Stockland, Illinois	12/6/34
	Citizens Bank of Tolono Tuscola Stato Deal	Tolono, Illinois	11/14/34
	Tussel Bank of Tolono	Tolono, Illinois	11/14/34
	Tuscola State Bank	Tuscola, Illinois	11/13/34
	New State Bank of Walnut	Walnut, Illinois	1/17/35
	Citizens State Bank Denforth Banking Company The First State Bank of Wenone		10/8/34
	the Final antitude of mpany	Washington, Illinois	
	Heat	Wenona, Illinois	12/17/34
	Timeti	Wheaton, Illinois	2/6/35
	Fletate State Bank	Wilmette, Illinois	2/1/35
	Retcher Trust Company The State Bank	Indianapolis, Indiana	3/11/35
	Citizens State Bank The Mohawk State Dank	Jamestown, Indiana	5/4/35
	The Mohawk State Bank	Mohawk, Indiana	12/1/34
	The Mohawk State Bank The Merchants Trunt and Souings	Mollawk, Indiana	101 101
r j	na sup must and payings		an le les
		Muncie, Indiana	11/5/34
	ommen - and Irust Company	Tipton, Indiana	4/6/35
		Afton, Iowa	3/19/35
	Blencoe State Bank Cherokee State Bank	Algona, Iowa	4/8/35
	Cherrie State Bank	Blencoe, Iowa	2/13/35
	Cherokee State Bank Davenport Bank	Cherokee, Iowa	3/30/35
	Davenport Bank and Trust Company Iowa cu Trust Company		11/19/34
	and Trust Company	Davenport, Iowa	
	- OT.o.t	Des Moines, Iowa	4/22/35
	of Fairfield, Iowa The Savings Bank Fort	Fairfield, Iowa	5/13/35
	THE R. THES DANK	Fontanelle, Iowa	3/18/35
		Fort Dodge, Iowa	4/9/35
	Glenwood State Bank Rolstein State Bank	Fort Madison, Iowa	1/21/35
	Botwood State Deal	and the second	3/11/35
	tatein ctate Bank	Glenwood, Iowa	
		Holstein, Iowa	2/19/35
		Ida Grove, Iowa	2/18/35
	The Monticello State Bank Morhead State Bank	Monticello, Iowa	10/22/34
	Moorhead State Bank Juscatine Bank and Trust Company The Hor	Moorhead, Iowa	2/12/35
	Jas Une Bank and Trust Componer	Muscatine, Iowa	10/1/34
	The Home Trust and Savings Bank Inion Bank and Trust Company		2/4/35
	Uns Home Trust	Newton, Iowa	4/15/35
	Union Bank and Trust Company Riceville State Bank	Osage, Iowa	
	reville and Trust Company	Ottumwa, Iowa	1/14/35
	Riceville State Bank The Home State Bank The Security Trust and Sevings	Riceville, Iowa	4/16/35
	the Sector State Bank	Royal, Iowa	2/20/35
	The Security Trust and Savings		
	Security Trust & Savings Bank	Shenandoah, Iowa	3/13/35
	tem by Triat & day Days	Storm Lake, Iowa	12/26/34
	Millieton Series of Cavings Dank		2/9/35
	The Bank South Stank	Templeton, Iowa	
	The Adrian State Savings Bank	Williams, Iowa	4/11/35
	The Adrian State Savings Bank	Adrian, Michigan	1/14/35

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			Date of
	Name of Bank	Location	Examination
	Commen- DISTRICT NUMBER		DAGINIZING 01.011
ŀ	hercial Saving Bank	Adrian, Michigan	1/21/35
	Commercial Savings Bank The Lenawee County Savings Bank Commercial and Savings Bank		1/28/35
	the Common of Country Davings Dank	Adrian, Michigan	1/20/00
ľ		Allton Michigan	4/29/35
		Albion, Michigan	
	Alpena Savings Bank The Farmers State Dank	Algonac, Michigan	4/18/35
		Alpena, Michigan	10/2/34
l	WAT	Alto, Michigan	2/25/35
l	The Armada State Bank Peoples Commercial and Sevings	Ann Arbor, Michigan	2/19/35
l	Peoples of State Bank	Armada, Michigan	1/3/35
l	Peoples Commercial and Savings		
ł	Big Rapids Savings Bank The Blanchard State Bank	Bay City, Michigan	4/29/35
l	the Blas Savings Bank	Big Rapids, Michigan	3/30/35
l	The Blanchard State Bank Mark Blinsfield State Bank	Blanchard, Michigan	4/3/35
	First Stield State Bank	Blissfield, Michigan	11/7/34
	The Blissfield State Bank First State Savings Bank The Cass City State Bank The Cass City State Bank	Bronson, Michigan	1/26/35
l	The outy Savinge Bank	Brown City, Michigan	5/14/35
l	The Distry Ctote Dent	Cass City, Michigan	2/5/35
	Can third State De 1	Cass City, Michigan	2/4/35
	Let County State Deals		11/24/34
	Chat County Services Deals	Cassopolis, Michigan	1/29/35
	Stat State De 1	Charlotte, Michigan	
	Chelsea State Bank State Bank of Croswell The Detroit Savings Bank	Chelsea, Michigan	1/7/35
ŀ	The State Droswell	Croswell, Michigan	2/11/35
l	The Detroit Savings Bank	Davison, Michigan	5/13/35
l	Inited Cavings Bank	Detroit, Michigan	4/8/35
l	The United Savings Bank Noroe County Bank Old Sarington State Bank	Detroit, Michigan	3/11/35
	The Farmin Bank	Dundee, Michigan	12/31/34
l	The Farmington State Bank The Citizens C	Farmington, Michigan	11/14/34
ł	the Citta Bank	Fennville, Michigan	11/14/34
ŀ	Davi- Commercial and		
l	The Citizens Commercial and Savings Bank of the City of Genessee County Serings Bank		
l	Ven Mint.	Flint, Michigan	12/3/34
ŀ	County Savings Bank	Flint, Michigan	10/29/34
l	the Frank State Bank	Fountain, Michigan	2/27/35
l		Fremont, Michigan	10/17/34
l	Who did D	Fremont, Michigan	12/8/34
l	Vid - to Ven at	Grand Haven, Michigan	1/14/35
ł	"Un NU How1		2/25/35
l	1h-, -1al ci .	Grand Rapids, Michigan	10/8/34
l	the plate Bank of Constitution	Greenville, Michigan	4/8/35
l	the Billand City Ci Greenville	Greenville, Michigan	
I	the Holland City State Bank the First State and Savings Bank of Howell, Michigan Bank State and Savings Bank	Holland, Michigan	2/11/35
	Howell Ward Savings Bank		a la lar
1	of Howell, Michigan	Howell, Michigan	3/6/35
I	of Howell, Michigan Bank of Lakeview Lapeer Savings Bank of	Jonesville, Michigan	4/3/35
I	Lapeer C	Lakeview, Michigan	4/9/35
	the Lapeer Savings Bank of Lapeer, Michigan		
1	, Michigan	Lapeer, Michigan	3/27/35
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			Date of
	Name of Bank	Location	Examination
			Incliniting 01011
4	V410 C		4/23/35
1	eoples Bank	Lowell, Michigan	
		Manchester, Michigan	10/23/34
0	W. Jones Exchange Bank he Commercial Series Bank	Manistee, Michigan	12/3/34
1	he Comes Exchange Bank	Marcellus, Michigan	11/5/34
	Man in crar Davings bank of		
1	Marshall, Michigan he Farmers Bank of Mason irst State Savings Bank	Marshall, Michigan	11/12/34
I	ing Farmers Bank of Mason	Mason, Michigan	4/3/35
1	irst State Savings Bank he Chemical State Savings Bank	Mason, Michigan	3/30/35
F	he Chemical State Savings Bank eoples State Bank of Milan	Midland, Michigan	12/15/34
T	eoples State Bank of Milan	Milan, Michigan	4/1/35
	MUSENJ		11/26/34
	Achana	Monroe, Michigan	12/11/34
4	Sabella County State Bank	Mount Pleasant, Michigan	
4	ew Har obuildy State Bank	Mount Pleasant, Michigan	10/29/34
	ust a day theo Dalla	New Haven, Michigan	10/17/34
1000	ID D. Dalla	Onsted, Michigan	11/5/34
1	he p. State Bank of Petoskey	Petoskey, Michigan	12/3/34
C	he Pigeon State Bank of Petoskey Wardian Bank of Foyal Oak	Pigeon, Michigan	12/31/34
8	Wardian Bank of Royal Oak	Royal Oak, Michigan	12/31/34
. 5	aginaw State Bank	Saginaw, Michigan	5/20/35
	La contra		10/15/34
	Charles State Bank	St. Charles, Michigan	10/10/04
	St - which Day Thes Dalla OI	a' a) i wi i i	17/20/24
	he Fruit C	St. Clair, Michigan	11/19/34
1	he Fruit Growers State Bank of Saugatuck, Mich.		
4	armers and Merchants State Bank of Sebewaing, Mich.	Saugatuck, Michigan	12/31/34
	and Merchants State Bank		
	of Sebewaing, Mich. Ne Citizens State Bank of South Haven	Sebewaing, Michigan	3/25/35
	Soutizens State Bank of	., .	
1	South Haven	South Haven, Michigan	2/11/35
		Sparta, Michigan	11/24/34
1	opring Lake State Park	Spring Lake, Michigan	4/22/35
3	he Spring Lake State Bank raverse City State Bank he Wayne State Bank		
1	heyne State bank	Traverse City, Michigan	2/4/35
1	he Wayne State Bank he State Bank	Wayne, Michigan	2/13/35
	Willy, and a millioutherry	Whitehall, Michigan	11/12/34
,	he Williamston State Bank of Williamston, Mich.		
	eeland State Bank	Williamston, Michigan	10/8/34
1	ank of Burlington	Zeeland, Michigan	3/26/35
	obace Burlington	Burlington, Wisconsin	2/18/35
1	obacco Exchange Bank anitowoc Savings Bank Badgen State Bank	Edgerton, Wisconsin	10/13/34
1	Merican State Bank	Manitowoc, Wisconsin	4/8/35
1	adger State Bank		4/8/35
1	ler State Deal	Milwaukee, Wisconsin	5/13/35
	shall and Bank	Milwaukee, Wisconsin	
	arshall and Ilsley Bank State Bank	Milwaukee, Wisconsin	1/21/35
	te Bank	Milwaukee, Wisconsin	4/1/35
1.	State Bank State Bank State Bank of Platteville Wisconsin He Home state Bank of Sheboygan,	Platteville, Wisconsin	4/1/35
	Wise, State Bank of Sheboygan.		
1	he Hoonsin	Sheboygan, Wisconsin	3/4/35
	Min State Penk of South		
	Misconsin He Home State Bank of South Milwaukee	South Milwaukee, Wisconsin	10/15/34
		boutin mithaukee, misconstin	20/20/02

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Name of Bank	Location	Examination
Bank of Sturgeon Bay	STRICT NUMBER 7 (CHICAGO) Sturgeon Bay, Wisconsin	11/19/34

The recommendations of the Division of Examinations were unanimously approved.

Memorandum dated June 24, 1935, from the Division of Examinations stating that the condition of The People's Bank of Hamburgh, Hamburg, New York, as reflected by the report of examination as of April 13, 1935, made by an examiner for the Federal Reserve Bank of New York, is unsatisfactory and that the memorandum was submitted in order that the Board may have the information in considering the recommendation that the bank be certified to the Federal Deposit Insurance Corporation. The memorandum also stated that the report of examination shows a net sound capital of \$34,900; that on the basis of the valuations fixed by the examiner it appears that the bank has assets adequate to enable it to meet all of its liabilities to depositors and other creditors; that the Federal reserve agent had recom-Nebded that the bank be favorably certified; and that it is recommended that, upon receipt of a request from the Federal Deposit Insurance Corporation, the Board, pursuant to the provisions of Section 12B(e) of the Federal Reserve Act, and in accordance with the procedure suggested in the memoranda Presented at the meeting on June 24, 1935, certify, upon the basis of a thorough examination that the assets of The People's Bank of Hamburgh, Remburg, New York, are adequate to meet all of its liabilities to depositors and other creditors as shown by the books of the bank.

The recommendation of the Division of Examinations was unanimously approved.

Memorandum dated June 24, 1935, from the Division of Examinations

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Stating that the condition of the Bank of Nutley, Nutley, New Jersey, as reflected by the report of an examination made as of March 4, 1935, by an examiner for the Federal Reserve Bank of New York, is unsatisfactory and that the memorandum was submitted in order that the Board may have information before it regarding the condition of the bank in considering the recommendation that the bank be certified to the Federal Deposit In-Surance Corporation. The memorandum also stated that the report of examination shows a net sound capital of \$77,300; that it is believed that affirmative certification is warranted on the basis that there should be sufficient sound value in the assets to cover all liabilities to de-Positors and other creditors notwithstanding the probable overvaluation of fixed assets; that the Federal reserve agent had recommended that the bank be favorably certified; and that it is recommended that, upon receipt of a request from the Federal Deposit Insurance Corporation, the Board, Pursuant to the provisions of Section 12B(e) of the Federal Reserve Act, and in accordance with the procedure suggested in the memoranda presented <sup>et</sup> the meeting on June 24, 1935, certify, upon the basis of a thorough examination, that the assets of the Bank of Nutley, Nutley, New Jersey, are adequate to enable it to meet all of its liabilities to depositors and other creditors as shown by the books of the bank.

The recommendation of the Division of Examinations was unanimously approved.

Memorandum dated June 21, 1935, from the Division of Examinations Stating that an affirmative certification to the Federal Deposit Insurance Corporation on the basis of the most recent report of examination of the

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People's Bank and Trust Company, Passaic, New Jersey, as of February 16, 1985, depends to a large extent upon whether a possible liability to non-Assenting depositors to a plan of reorganization is to be considered a "liability to depositors as shown by the books of the bank". The memorandum also stated that the report of examination shows a net sound capital " \$1,098,000; that the Federal reserve agent had recommended that the benk be favorably certified and that on the basis of the report of examination the Division of Examinations concurs in the recommendation of the "Sent, but that the question is presented as to what consideration should <sup>be</sup> given to the possible liability of non-assenting depositors. In this <sup>connection</sup>, the memorandum set forth that under the provisions under which the Board is required to certify banks to the Federal Deposit Insurance Corporation, the certification is based on the liabilities of the bank "es shown by the books of the bank"; that it is believed it would be high-<sup>b</sup> <sup>spec</sup>ulative for the Board to undertake to determine what the decision of the higher court in New Jersey (where the question of liability is Mder consideration with regard to another State bank) will be on the Atter and also to determine the effects of such a decision on the subject bank; that it is believed the Board's certification should be based on the liabilities of the bank as now shown by its books; and that it is recommended that upon receipt of a request from the Federal Deposit In-<sup>Burence</sup> Corporation, the Board, pursuant to the provisions of Section (e) of the Federal Reserve Act, and in accordance with the procedure <sup>Aggested</sup> in memoranda submitted at the meeting on June 24, 1935, certify, Won the basis of a thorough examination, that the assets of the People's

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Bank and Trust Company are adequate to enable it to meet all of its

liabilities to depositors and other creditors as shown by the books of the bank.

> The recommendation of the Division of Examinations was unanimously approved.

Telegram to Mr. Sargent, Assistant Federal Reserve Agent at the Federal Reserve Bank of San Francisco, reading as follows:

"Re letter June 20 regarding Gunnison Valley Bank, Gunnison, Utah, your assumption is correct that for purposes of certification the capital debentures sold to the Reconstruction Finance Corporation will be regarded as capital and not as liabilities to creditors."

#### Approved.

Letter dated June 25, 1935, approved by four members of the Board, to Mr. O'Connor, Comptroller of the Currency, reading as follows:

"In accordance with your recommendation, the Federal Reserve Board approves a reduction in the common capital stock of 'The First National Bank of Lexington', Lexington, Virginia, from \$100,000 to \$50,000, pursuant to a plan which provides that the released capital shall be used in eliminating a corresponding amount of unsatisfactory assets, all as set forth in your letter of June 12, 1935."

#### Approved.

Telegram dated June 25, 1935, approved by four members of the Board, to the Federal reserve agents at all Federal reserve banks, reading as follows:

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"Ruling No. 44 interpreting Regulation T. The Securities and Exchange Commission by its Rules ANG, AN7, and AN8 has exempted Certain securities for limited periods from the operation of section 7(c)(2) of the Securities Exchange Act of 1934 to the extent and upon the conditions stated in such Rules.

"The Federal Reserve Board rules that, as a result of and to the extent specified in the Commission's Rules AN6, AN7, and AN8,

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"the securities mentioned therein are 'exempted securities' within the meaning of section 2(f) of Regulation T. However, the Board points out that the maximum loan value of such securities, instead of being that provided in section 3(e), is limited by the conditions of the Commission's exemption to the maximum loan value which such securities would have if during the periods prescribed they were registered securities."

#### Approved.

Memorandum dated June 24, 1935, from the Committee on Salaries and Expenditures, submitting the resolutions adopted by the boards of directors of all Federal reserve banks which provided for the payment on June 30, 1935, of dividends to stockholding member banks, at the rate of 6% per annum for the first six months of 1935, and calling attention to the fact that the estimated dividend requirements of the Federal Reserve Banks of Philadelphia, Minneapolis and San Francisco are in excess of estimated "Wrent net earnings for the six months period. The memorandum also stated that the Committee had reviewed the dividend resolutions and recommended that the payment of a semi-annual dividend by each Federal reserve bank be authorized by the Board. The recommendation was approved by four members of the Board on June 25, 1935.

#### Approved.

Telegram dated June 25, 1935, approved by two members of the Board, to Mr. Austin, Federal Reserve Agent at the Federal Reserve Bank of Philadelphia, reading as follows:

"The question presented in your wire June 24 regarding subscription for Federal Deposit Insurance Corporation stock by a national bank incorporated July 31, 1934, to succeed private bank is a question for determination of the Federal Deposit Insurance Corporation and it is understood that that Corporation is of the following opinion: "A national bank which became incorporated July 31, 1934, prior to which time it had operated for about 30 years as a private bank, must

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"subscribe to stock on the basis of its paid up capital and surplus ."

Approved.

Telegram dated June 25, 1935, approved by two members of the Board, to Mr. McAdams, Assistant Federal Reserve Agent at the Federal Reserve Bank of Kansas City, reading as follows:

"The questions presented in your wire June 22 regarding State and national banks which have been involved in conversions within Past twelve months are questions for determination of the Federal Deposit Insurance Corporation and it is understood that that Corporation is of the following opinion: 'Where a state bank, member or nonmember, converts into a national bank on or after July 1, 1934, the national bank must subscribe to class A stock in the Federal Deposit Insurance Corporation on the basis of its paid up capital and surplus. Where a national bank converts into a state bank on or after July 1, 1934, the state bank must subscribe to class A stock in the Federal Deposit Insurance Corporation on the basis of its paid up capital and surplus'."

Approved.

Letter dated June 25, 1935, approved by three members of the Board,

to Mr. Clark, Assistant Federal Reserve Agent at the Federal Reserve Bank of Atlanta, reading as follows:

"Reference is made to your letter of June 18, 1935, relative to the question of the applicability of the provisions of the Clayton Act to the service of members of the advisory boards of the branches of The First National Bank of Birmingham, Birmingham, Alabama, who are serving at the same time as directors, officers or employees of other banks.

"It is noted that Mr. Robert H. Woodrow (whose Clayton Act Permit granted on August 27, 1954, to serve as director of The Fairfield American National Bank, Fairfield, Alabama, and as director and officer of Industrial Savings Bank, Birmingham, Alabama, is no longer effective by reason of the voluntary liquidation of The Fairfield American National Bank) is the only individbrance at this time serving as a member of the advisory board of a

branch of The First National Bank of Birmingham and other banks. "As stated in your letter, the Board has held that under Certain circumstances, service of a member of an advisory board of a national bank does not come within the prohibitions of the Clayton Act; however, a determination of this question in each

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"case depends upon the particular facts involved. In this connection, it appears that the advisory boards of branches of The First National Bank of Birmingham are elected by the board of directors of the institution, that they have no legal status, exercise no authority, act only in an advisory capacity to the local branch manager and receive a nominal fee for their services.

"In the circumstances, it does not appear that the service of members of such advisory boards comes within the prohibitions of the Clayton Act and accordingly, it will be unnecessary for Mr. Woodrow to obtain a Clayton Act permit to serve at the same time as a member of the advisory board of the Fairfield branch of The First National Bank of Birmingham, Birmingham, Alabama, and as a director and officer of Industrial Savings Bank, Birmingham, Ala-

#### Approved.

There were then presented the following applications for changes in stock of Federal reserve banks:

Metrications for SURRENDER of Stock:	Shares	
Nermont-Peoples National Bank of Brattleboro, Brattleboro, Vermont	120	120
First w. No. 7.	120	120
Wational Bank of Wauwatosa, Wauwatosa, Wisconsin	72	72
	Total	192

Approved.

Thereupon the meeting adjourned.

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Approved: Governor.

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