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ACTIVITIES OF THE BANK RELATIONS
DEPARTMENTS OF THE TWELVE FEDERAL RESERVE
BANKS FOR THE MONTH OF DECEMBER 1925.

	<u>No. Speeches</u>	<u>Banks Visited</u>	<u>Meetings Attended</u>
Boston	3	61	-
New York	10	128	-
Philadelphia	1	49	1
Cleveland	1	148	-
Richmond	3	122	-
Atlanta	No Activities		
Chicago	-	122	-
St. Louis	2	187	-
Minneapolis	4	7	-
Kansas City	-	-	-
Dallas	5	95	-
San Francisco	<u>3</u>	<u>34</u>	<u>3</u>
Total	32	953	4

FEDERAL RESERVE BANK OF BOSTON
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF DECEMBER 1925.

Visits to Banks

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
E. R. Bishop	58	3	61

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization and Place</u>	<u>Subject</u>
12-15	Mr. Carrick Secretary	The Lions Club, Lowell, Mass.	"Federal Reserve System."
12-29	Gov. Harding	Suburban Bankers' Meeting Young's Hotel, Boston	"Some Principles of Sound Banking."
12-31	Mr. Carrick	Rotary Club, Medford, Mass.	"Federal Reserve System."

REPORT OF MEMBER BANK RELATIONS DEPARTMENT

DECEMBER 1 TO DECEMBER 31, 1925.

VISITS TO BANKS

	<u>Member</u>	<u>Nonmember</u>	<u>Total</u>
J. H. Buchan	15	1	16
W. F. Copeland	8	6	14
J. C. Dieckert	33	15	48
H. S. Downs	17	11	28
C. L. Blakeslee	5	-	5
H. W. Snow, Jr.	6	-	6
E. L. Theobald	<u>11</u>	<u>-</u>	<u>11</u>
	<u>95</u>	<u>33</u>	<u>128</u>

<u>Date</u>	<u>Speaker Supplied</u>	<u>Organization</u>		<u>Subject</u>
12/ 1	W. R. Burgess	Passaic Rotary Club, Passaic, N. J.	(100)	F. R. System
12/ 5	W. R. Burgess	Annual Convention of the Building and Loan Associations of New Jersey, Elizabeth, N. J.	(285)	F. R. System
12/ 9	W. F. Copeland	Kiwanis Club of North Hudson, Union City, New Jersey.	(75)	First Ten Years of F. R. System
12/ 9	W. R. Burgess	Meeting of the Metal Bed and Spring Bed Institute, Hotel Commodore, N. Y.	(30)	General Business Conditions.
12/10	G. B. Roberts	Mineola Lions Club, Mineola, N. Y.	(35)	F. R. System
12/10	H. S. Downs	Kiwanis Club, Norwalk, Conn.	(70)	F. R. System and its Relation to Business.
12/12	W. R. Burgess) R. M. Gidney)	Economics Teachers Association, at Federal Reserve Bank of New York	(60)	F. R. System; Also F. R. Film
12/15	G. B. Roberts	Meeting of the Joint Kiwanis Clubs of the Oranges, Orange, N. J.	(100)	F. R. System
12/15	H. S. Downs	Nassau Bankers Round Table, Hempstead Country Club, Hempstead, N. Y.	(50)	Relations of the F. R. Bank to its Member Banks.
12/17	H. S. Downs	Jamaica Station Association, Eagle Palace, Jamaica, N. Y.	(28)	F. R. System

Investigations relative to requests for charters:

J. H. Buchan	3		
H. S. Downs	1	Charters approved:	3
H. Z. Persons	1	" disapproved:	3
Arthur Phelan	<u>1</u>		<u>6</u>
	<u>6</u>		

Special Service:

12/ 9-11	H. Z. Persons	Second National Bank, Elmira, N. Y.
12/15-16	A. J. Faist	Union City National Bank, Union City, N. J.
12/19	J. H. Buchan	First National Bank, Allendale, N. J.

FEDERAL RESERVE BANK OF PHILADELPHIA
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF DECEMBER 1925.

Report of visits made to member and non-member banks during the month of December:

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
L. E. Donaldson	32	12	44
M. Foulk	<u>3</u>	<u>2</u>	<u>5</u>
	35	14	49

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization</u>	<u>Subject</u>	<u>Attendance</u>
12-14	Wm. H. Hutt	Combined meeting of Kwanis and Rotary Clubs.	Perpetuation of the Federal Reserve System	60

Meeting held

12-7 Three members each of group 1, 2, 3, 4, 5, & 6, Pennsylvania Banks Assn., three members of New Jersey Bankers Association and three members of Delaware Bankers Association as representatives on Federal reserve relations in district #3 held a yearly meeting, with luncheon, at the Federal Reserve Bank of Philadelphia to discuss relations between the Federal reserve bank and the banks of our district.

FEDERAL RESERVE BANK OF CLEVELAND
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF DECEMBER 1925.

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
E. E. Bill	38	8	46
H. M. Boyd	29	3	32
C. F. McCombs	13	1	14
F.B. Reynolds	<u>41</u>	<u>15</u>	<u>56</u>
	121	27	148

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization & Place</u>	<u>Subject</u>	<u>Number Present</u>
12-18	B. J. Lazar (Cincinnati Branch)	Warren County Bankers' Assn., Lebanon, Ohio.	Eligibility of Paper for Rediscount.	55

Miscellaneous

Mr. G. A. Stephenson attended the opening of the new building of the Wakeman Bank Company, Wakeman, Ohio on December 16th.

Mr. C. F. McCombs attended the opening of the new banking rooms of the First National Bank, Houston, Pa., on December 15th.

Visitors

Bankers	19
Students	240
Others	<u>215</u>
Total	474

FEDERAL RESERVE BANK OF RICHMOND
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF DECEMBER 1928.

Visits to Banks

	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
W. T. Clements	30	16	46
J. T. Garrett	13	1	14
J. R. Tucker	5	-	5
W.H.Wheelwright	24	10	34
F.W.Wrightson	<u>16</u>	<u>7</u>	<u>23</u>
	88	34	122

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization and Place</u>	<u>Subject</u>
12-9	A. H. Dudley	Elkton Rotary Club, Elkton, Md.	Federal Reserve System
12-8	M. F. Reese	Senior Class, Baltimore City College, Baltimore, Md.	Federal Reserve System
12-19	C. A. Peple	Group 10, North Carolina Bankers' Association, Asheville, N. C.	"The danger of taking the Federal Reserve System for granted."

FEDERAL RESERVE BANK OF ATLANTA
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF DECEMBER 1925.

NO. ACTIVITIES

FEDERAL RESERVE BANK OF CHICAGO
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF DECEMBER 1925.
(Chicago territory only)

	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
D. B. Brann	11	7	18
L. T. Falk	25	13	38
F. A. Ford	16	16	32
G. M. Shyder	14	8	22
P.R. Winegardner	<u>10</u>	<u>2</u>	<u>12</u>
Total	76	46	122

FEDERAL RESERVE BANK OF ST. LOUIS
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF DECEMBER 1925.

Visits to Banks

	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
L. B. Donnewald	18	13	31
C. F. Ferry	36	25	61
W. L. Gregory	18	28	46
C. L. Mott	<u>26</u>	<u>23</u>	<u>49</u>
	98	89	187

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization Addressed</u>	<u>Subject</u>	<u>Number Present</u>
12-4	F. N. Hall	Missouri School of Accountancy and Law	The Utility of the Federal Reserve System	103
12-15	C. M. Stewart	Class in Com. & Finance, Washington University, St. Louis.	Explanation of Federal Reserve Act	50

Meetings Attended

None

175 visitors were conducted through the building during the month.

FEDERAL RESERVE BANK OF MINNEAPOLIS
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF DECEMBER 1925.

Visits to Banks

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
H. Hallenberg	1	-	1
H.D. Sharratt	2	1	3
R. E. Towle, Mgr. Helena Branch	3	-	3
	6	1	7

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Association & Place</u>	<u>Subject</u>	<u>Number Present</u>
12-8	Curtis L. Mosher	Business Mens ^o Association-Minneapolis	Federal Reserve System and Its Relation to State and National Banks.	250
12-18	do	Winnipeg Bankers ^o Lecture Club-Winnipeg, Man., Canada.	The Federal Reserve System and Its Relation to Banking in the United States.	250
12-17	J.F. Ebersole	Conference of Minnesota County Agents & Agricultural Specialists at University Farm, St. Paul, Minn.	Business Conditions in the United States and in the Northwest today.	100
12-29	do	Salesmen's Convention of the B. F. Nelson Manufacturing Co. Minneapolis, Minn.	New Standards in Investment Management.	50

FEDERAL RESERVE BANK OF KANSAS CITY

REPORT OF BANK RELATIONS DEPARTMENT

FOR THE MONTH OF DECEMBER 1925.

No Speeches Made

No Banks Visited

Visitors

Bankers	59
Students	28
Others	<u>87</u>
Total	174

FEDERAL RESERVE BANK OF DALLAS
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF DECEMBER 1925.

Visits to Banks

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
C. L. Childers	24	11	35
A. E. Lanier	24	4	28
J. F. Clouse	24	3	27
E. B. Schwulst	<u>5</u>	<u>-</u>	<u>5</u>
	77	18	95

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization & Place</u>	<u>Subject</u>
12-29	C. L. Childers	Lions Club, Hillsboro, Tex.	"The Feed Situation in Texas."
12-29	C. C. Walsh	Dallas Advertising League and Dallas Technical Club Baker Hotel, Dallas, Tex.	"Westernizing Dallas"
12-17	do	Exchange Club, Dallas, Tex.	"Constructive Citizenship"
12-2	do	Bankers Wives' Club, Dallas, Texas.	"International World Topics of General Interest - LOCARNO"

12-19 Federal Reserve Agent Walsh attended the Fiftieth Anniversary Celebration of the First National Bank, Terrell, Texas, and gave an impromptu radio talk in honor of the occasion, - - "Fifty Years Banking".

Visitors

Bankers	14
Others	<u>55</u>
Total	69

FEDERAL RESERVE BANK OF SAN FRANCISCOREPORT OF BANK RELATIONS DEPARTMENTFOR THE MONTH OF DECEMBER 1925.

Member Banks Visited..... 33
 Non-Member Banks Visited..... 1
 Meetings Attended..... 3

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Association & Place</u>	<u>Subject</u>	<u>Number Present</u>
12-1	W. A. Day	Lions Club Luncheon, Palace Hotel, San Francisco	Federal Reserve System	110
12-12	Mr. Motherwell	Meeting of Group 4, Cali- fornia Bankers Association Mission Inn, Riverside, California.	Financing	185
12-29	C. R. Shaw	Meeting of Pacific Economic Commercial Conference, Seattle, Wash.	Proposed Federal Banking Legislation	50

Meetings Attended

12-5	Mr. McRitchie	Meeting of Group 8, California Bankers' Association Santa Rosa, California.		
12-12	Mr. Schmidt Mr. Dunn	Meeting of Citrus Belt Bankers' Association, Mountain Meadows Country Club, Pomona, Calif.		
12-12	Mr. Davis	Meeting Spokane County Country Bankers' Association, Spokane, Washington.		

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11/30/25

ACTIVITIES OF THE BANK RELATIONS

DEPARTMENTS OF THE TWELVE FEDERAL RESERVE

BANKS FOR THE MONTH OF NOVEMBER 1925.

	<u>No. Speeches</u>	<u>Banks Visited</u>	<u>Meetings Attended</u>	<u>Conventions Attended</u>
Boston	1	66	-	-
New York	13	71	-	-
Philadelphia	5	56	1	-
Cleveland	3	141	1	-
Richmond	-	44	1	-
Atlanta	-	-	2	-
Chicago	-	196	-	-
St. Louis	3	100	1	-
Minneapolis	5	4	-	-
Kansas City	1	6	-	-
Dallas	-	149	-	1
San Francisco	<u>2</u>	<u>54</u>	<u>4</u>	<u>1</u>
Total	33	887	10	2

FEDERAL RESERVE BANK OF BOSTON
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF NOVEMBER 1925.

Visits to Banks

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
E. R. Bishop	60	6	66

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization & Place</u>	<u>Subject</u>
11-16	Mr. Carrick, Secretary	Kiwanis Club, Arlington, Mass.	"Federal Reserve System."

REPORT OF MEMBER BANK RELATIONS DEPARTMENT

NOVEMBER 1 to NOVEMBER 30, 1925

VISITS TO BANKS

	<u>Member</u>	<u>Nonmember</u>	<u>Total</u>
J. H. Buchan	11	2	13
W. F. Copeland	4	4	8
H. S. Downs	20	3	23
H. W. Snow, Jr.	10	-	10
E. L. Theobald	9	-	9
G. W. Van Loan	8	-	8
	<u>62</u>	<u>9</u>	<u>71</u>

<u>Date</u>	<u>Speaker Supplied</u>	<u>Organization</u>	<u>Subject</u>
11/ 4	W. F. Copeland	Passaic Exchange Club, Passaic, N. J. (20)	First Ten Years of the Federal Reserve System
11/ 5	D. H. Barrows	Exchange Club, Bound Brook, N.J. (20)	Federal Reserve System
11/ 5	G. B. Roberts	Rotary Club, Woodbridge, N.J. (30)	Federal Reserve System
11/12	G. E. Chapin	The Elmira Association of the National Ass'n of Credit Men, Elmira, New York. (50)	Some suggestions for Credit Men.
11/12	G. B. Roberts	Meeting of the Long Lines Traffic Dept., American Telephone & Telegraph Co. New York City (50)	Federal Reserve System
11/14	W. R. Burgess	Annual Conference of the Harvard Committee on Economic Research, New York City. (300)	New York Money Market.
11/17	W. R. Burgess	New York Association of Purchasing Agents, New York City. (150)	Federal Reserve System
11/17	J. C. Dickert	Students of Manual Training High School, Brooklyn, N. Y. (1300)	Talk on F. R. System in conjunction with Film.
11/19	W. F. Copeland	" " " " " " " " " "	" " " "
11/19	L. R. Rounds	Rockland County Bankers Ass'n, Suffern, New York (75)	Federal Reserve System
11/19	G. E. Chapin	Lehigh Valley Association of Credit Men, Bethlehem, Pa. (65)	Some Suggestions for Credit Men.
11/23	H. W. Snow, Jr.	Standard Banking Class of the Buffalo Chapter, A.I.B., Buffalo, N. Y. (45)	Federal Reserve System
11/27	H. S. Downs	National Exchange Club, Manasquan, N. J. (18)	Federal Reserve System

Investigations relative to requests for charters:

J. H. Buchan	2		
W. F. Copeland	1	Charters approved	6
H. S. Downs	4		
R. M. Gidney	<u>1</u>	" disapproved	<u>2</u>
	<u>8</u>		<u>8</u>

NOVEMBER 1 40 NOVEMBER 30 1952

FEDERAL RESERVE BANK ST. LOUIS

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Special Service:

11/ 6- 7	A. J. Faist	First National Bank, Bellmore, N. Y.
11/10	H. H. Wighton	Citizens National Bank, Rahway, N. J.
11/10-11	A. J. Faist	Suffolk County National Bank, Riverhead, N.Y.
11/21	A. J. Faist	Community Trust Company, Bloomfield, N. J.
11/23-24	H. Z. Persons	Savona National Bank, Savona, N. Y.

FEDERAL RESERVE FILM SHOWN

11/ 3	Cleveland School, Cranford, New Jersey (200 students present)
11/ 7	39 students and teachers of St. Elizabeth's College, Convent Station, New Jersey, at F. R. Bank of New York.
11/ 7	12 students of Mount Holly-Hi-y Club, at F. R. Bank of New York.
11/12 - 13	Cheney Brothers, So. Manchester, Conn.
11/14	15 students of Theodore Roosevelt High School at F. R. Bank of N.Y.
11/14	60 students of Barnard College at F. R. Bank of New York.
11/16	25 editors from New York, New Jersey and Connecticut at F.R. Bank of New York.
11/19	15 students of Graduate School of Business Administration of New York University, at F. R. Bank of New York.
11/21 - 22	Y. M. C. A., Wilkes-Barre, Pa.
11/27	10 students of Ridgefield Park Schools at F. R. Bank of New York.
11/27	15 students of Columbia University at F. R. Bank of New York.
11/27	10 boys from Y.M.C.A., Mineola, N.Y., at F. R. Bank of New York.
11/30	Y. M. C. A., 215 W. 23 Street, New York City.
11/10	Film was shipped to John Sheay, County Agent, City Hall, Jordan, Minnesota, to be used at County Bankers Meeting.

FEDERAL RESERVE BANK OF PHILADELPHIAREPORT OF BANK RELATIONS DEPARTMENTFOR THE MONTH OF NOVEMBER 1925.

Report of visits made to member and non-member banks during the month of November:

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
L.E. Donaldson	36	13	49
Morris Foulk	2	5	7
	<u>38</u>	<u>18</u>	<u>56</u>

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization</u>	<u>Subject</u>	<u>Number Present</u>
11-16	G. E. Lloyd	Board of Directors, Farmers Bank of Mercersburg, Pa.	Liquidating private banks and Federal reserve member- ship.	25
11-17	G. W. Norris	Engineers Club, Philadelphia, Pa. (luncheon)	Federal Reserve System.	75
11-19	Wm. H. Hutt	Kiwanis Club, Quakertown, Pa.	Perpetuation of the Federal reserve system.	50
11-23	G. W. Norris	Bond Club, Bellevue Stratford Hotel, Philadelphia, Pa.	Inflation and the Federal reserve system.	40
11-24	Wm. H. Hutt	Cumberland Co. Bankers Association, Bridgeton, N. J.	Perpetuation of the Federal reserve system.	85

Mr. Morris Foulk also attended the above meeting.

Conferences attended

11/2,3,4,5 & 6 - G. W. Norris attended the conference of governors of Federal reserve banks in Washington, D. C.

11/5 - R. L. Austin attended the combined conference of agents and governors of Federal reserve banks in Washington, D. C.

Meetings attended

11/5 - R. M. Miller, Jr. and S. R. Earl attended a dinner meeting given by Howard Fleck, president of Jenkintown Bank and Trust Company, Jenkintown, Pa., in connection with the opening of their new bank and building.

FEDERAL RESERVE BANK OF CLEVELAND
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF NOVEMBER 1925.

Visits to Banks

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
E. E. Bill	33	14	47
H. M. Boyd	16	-	16
C. F. McCombs	15	5	20
F. B. Reynolds	<u>40</u>	<u>18</u>	<u>58</u>
	104	37	141

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization & Place</u>	<u>Subject</u>	<u>Number Present</u>
11-17	L. W. Manning Cincinnati Branch	Group 1 Ohio Bankers' Assn. Dayton, Ohio.	Federal Reserve System.	200
11-25	D. C. Elliott	Kiwanis Club Luncheon Willoughby, Ohio.	Federal Reserve System.	25
11-18	J. B. Anderson	Canton Chapter A. I. B. Canton, Ohio.	Practical Operations of the Federal Reserve System.	30

Group Meetings Attended

11-17	Group 1 Ohio Bankers' Assn. Dayton, Ohio	L. W. Manning G. A. Stephenson H. M. Boyd F. B. Reynolds
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Miscellaneous

Messrs. G. A. Stephenson and E. E. Bill attended the opening of the new bank building of the Mahoning National Bank, Youngstown, Ohio on November 14th.

Messrs. Thos. C. Griggs and P. A. Brown of the Pittsburgh Branch attended the Second Annual Meeting of the Washington County Bankers' Association held at Washington, Pa., on November 30th.

Visitors

Bankers	31
Students	39
Others	<u>112</u>
Total	182

FEDERAL RESERVE BANK OF RICHMOND
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF NOVEMBER 1925.

Visits to Banks

	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
W. T. Clements	2	-	2
Jno. T. Garrett	2	-	2
J.R. Tucker	5	-	5
W.H.Wheelwright	6	4	10
F.W.Wrightson	<u>11</u>	<u>14</u>	<u>25</u>
	26	18	44

Mr. W. W. Hexton attended a meeting of Group 9 of the North Carolina Bankers Association at Charlette, N. C., on November 11th.

FEDERAL RESERVE BANK OF ATLANTA
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF NOVEMBER 1926.

Group Meetings Attended

Nov. 5	Group 8	Mississippi Bankers Association	Gulfpert	Mr. James A. Walker Cashier New Orleans Branch.
Nov. 18	Group 5	Mississippi Bankers Association	Newton	do

FEDERAL RESERVE BANK OF CHICAGO
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF NOVEMBER 1925.
(Chicago Territory only)

	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
D. B. Brann	23	15	38
L. T. Falk	16	7	23
F. A. Ferd	26	10	36
J. C. McManaman	4	-	4
G. M. Snyder	28	36	64
P.R. Winegardner	<u>27</u>	<u>4</u>	<u>31</u>
	124	72	196

FEDERAL RESERVE BANK OF ST. LOUIS
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF NOVEMBER 1925.

Visits to Banks

	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
L. B. Dennevald	6	6	12
C. F. Ferry	18	10	28
W. L. Gregory	19	18	37
C. L. Mett	<u>14</u>	<u>9</u>	<u>23</u>
	57	43	100

Meetings Attended

11-11	C. M. Stewart & L. B. Dennevald	Kosciusko,	Mississippi Bankers Association.
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Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization Addressed</u>	<u>Subject</u>	<u>Number Present</u>
11-11	C. M. Stewart	Group 4, Mississippi Bankers Association, Kosciusko, Mississippi.	What the Federal Reserve System Means to You.	75
11-23	C. M. Stewart	A. I. B. Class, Pine Bluff, Ark.	The Federal Reserve System.	60
11-11	E. C. Adams	Junior Chamber of Commerce, East St. Louis, Illinois.	The Federal Reserve Bank.	50

FEDERAL RESERVE BANK OF MINNEAPOLIS
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF NOVEMBER 1925.

Visits to Banks

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
F. M. Bailey	1	-	1
H. Hallenberg	2	-	2
H. D. Sharratt	<u>1</u>	<u>-</u>	<u>1</u>
	4	-	4

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Association & Place</u>	<u>Subject</u>	<u>Number Present</u>
11-20	Curtis L. Mesher	East Side Neighborhood Club, Minneapolis, Minn.	Federal Reserve System and Its Relation to Banking in the United States.	35
11-4	J.F. Ebersole	A.I.B. Chapter of A.B.A. Minneapolis, Minn.	Banking Conditions in the Northwest.	300
11-10	do	University of Minnesota Seminar in School of Business, Minneapolis, Minn.	do	25
11-14	do	Harvard Economic Committee on Economic Research (7th annual conference) Boston, Massachusetts.	do	284
11-19	B. V. Moore	Minneapolis Sales Managers Luncheon Club, Minneapolis, Minn.	Business Conditions.	50

FEDERAL RESERVE BANK OF KANSAS CITY
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF NOVEMBER 1925.

Speeches

11-12	Gov. W. J. Bailey	Opening of Denver Branch "Federal Reserve Bank Building, Denver, Colo.	"Federal Reserve System."
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Banks Visited

John H. Martin	Kansas member banks	6
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Visitors

Bankers	129
Kansas Teachers	29
Students	30
American Royal Stock Show	367
Miscellaneous	<u>77</u>
Total	632

FEDERAL RESERVE BANK OF DALLAS
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF NOVEMBER 1925.

Visits to Banks

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Special</u>	<u>Total</u>
J. F. Cleuse	35	1	-	36
E. B. Schwulst	25	-	-	25
C. L. Childers	27	7	-	34
A. E. Lanier	<u>39</u>	<u>14</u>	<u>1</u>	<u>54</u>
	126	22	1	149

Conventions Attended

11/6-7/25 Mr. W. J. Evans and Mr. M. Crump attended the Arizona Bankers Convention held in Phoenix, Arizona.

Visitors

Bankers	12
Mt. Auburn School	
Students	52
Others	<u>30</u>
Total	94

FEDERAL RESERVE BANK OF SAN FRANCISCO

REPORT OF BANK RELATIONS DEPARTMENT

FOR THE MONTH OF NOVEMBER 1925.

Member Banks Visited..... 41
 Non-Member Banks Visited..... 13
 Meetings Attended..... 5

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Association & Place</u>	<u>Subject</u>	<u>Number Present</u>
11-3	Allan Spreul	The Oakland Advertising Club Hotel Oakland, Oakland, Cal.	Ten Years of the Federal Reserve System.	60
11-17	Mr. McRitchie	Class of Finance & Commerce, University of Santa Clara, Santa Clara, Cal.	Federal Reserve System.	50

Meetings Attended

11/6-7	Mr. Clerk Mr. Metherwell	Convention of Arizona Bankers' Association, Phoenix, Arizona.		
11-14	Mr. Schmidt Mr. Dumm	Meeting of Citrus Belt Bankers' Association, Puentes, Cal.		
11-14	Mr. Davis	Meeting of Spokane County Country Bankers' Association, Reckford, Washington.		
11-26	Mr. Metherwell Mr. Schmidt	Meeting of Group 5, California Bankers' Association, Ambassador Hotel, Los Angeles, Cal.		
11-26	Mr. Davis	Meeting of Whitman County Bankers' Association, Celfax, Washington.		

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10/31/25

ACTIVITIES OF THE BANK RELATIONS
DEPARTMENTS OF THE TWELVE FEDERAL RESERVE
BANKS FOR THE MONTH OF OCTOBER 1925.

	<u>No. Speeches</u>	<u>Banks Visited</u>	<u>Meetings Attended</u>
Boston	8	86	0
New York	6	106	2
Philadelphia	0	64	1
Cleveland	1	181	7
Richmond	0	79	2
Atlanta	2	0	5
Chicago	0	212	0
St. Louis	0	117	8
Minneapolis	3	0	0
Kansas City	2	111	7
Dallas	1	41	0
San Francisco	0	80	5
	<hr/>	<hr/>	<hr/>
Total	23	1,077	37

FEDERAL RESERVE BANK OF BOSTON
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF OCTOBER 1925.

Visits to Banks

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
E. R. Bishop	69	17	86

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization & Place</u>	<u>Subject</u>
10-14	Mr. Curtiss, F. R. Agent	Nat. Assn. of Cotton Mfrs., Boston Mass.	"Use of Bank Statistics"
10-21	Gov. Harding	Stockholders' Meeting of Federal Reserve Bank, Boston, Mass.	"Legislature Affecting the Future of the Federal Reserve System"
10-21	Mr. Curtiss	do	"Conclusions of the Federal Reserve Agents on Reserves"
10-21	Mr. Carrick Secretary	Interchange Club, Boston, Mass.	"Federal Reserve System"
10-21	Mr. Warren, Manager Industrial Statis- tics Division	Retail Credit Men's Assn., Boston	"How a Credit Man Can Use the Federal Reserve Bank Retail Trade Reports"
10-24	Mr. Bishop Member Bank Representative	Ethan Allen Club, Burlington, Vt. (About eighty present)	"Federal Reserve System"
10-27	Mr. Carrick	Rotary Club, Mansfield, Mass.	do
10-28	do	do New Bedford, Mass.	do

THIRD ANNUAL MEETING OF STOCKHOLDERS
OF
FEDERAL RESERVE BANK OF BOSTON

The third annual meeting of the stockholders of the Federal Reserve Bank of Boston was held at the bank's building in Boston, on Wednesday, October 21. This meeting, like the first two meetings, was called by the Stockholders' Advisory Committee, which is elected by the member banks and is composed of active executive officers of seven member banks, two in Massachusetts and one in each of the other New England states, and the program for this meeting, like that for the other two meetings, was in the hands of the Advisory Committee.

The meeting was called to order at 10:30 A.M. by Mr. E. A. Onthank, President of the Safety Fund National Bank, Fitchburg, Mass., who as Chairman of the Stockholders' Advisory Committee, presided. There were about 300 persons in attendance at the meeting, all of these, with the exception of the directors and the senior officers of the reserve bank who were invited guests, being officers and directors of member banks.

At the invitation of the Stockholders' Advisory Committee, Mr. Frederic H. Curtiss, Chairman of the Board of Directors and Federal Reserve Agent, and Governor Harding addressed the meeting, discussing respectively the conclusions of the Federal Reserve Agents' Committee on Reserves as set forth in a recent report of that committee to the Federal Reserve Board, and the effect of legislation proposed at the last session of congress dealing with the powers of national banks, reserve requirements and the note issue powers of the Federal Reserve Banks.

The meeting was then thrown open to remarks from the floor, in

accordance with the suggestion of the Stockholders' Advisory Committee that the meeting be an open forum at which any representative of a member bank might bring up any matter of general interest. During the ensuing discussion, several resolutions were offered from the floor, these being referred to a Resolutions Committee of twelve, created by vote of the meeting and consisting of one national bank representative and one state member bank representative wherever possible from each of the New England states.

After adjournment, luncheon was served in the bank's cafeteria, and later the Resolutions Committee came together in one of the conference rooms of the bank. The committee meeting was open to any member bank representative and a large number of officers of member banks attended the meeting of the committee, the ensuing discussion of the resolutions presented at the morning's meeting being interested and interesting.

At 3:15 the afternoon session of the Stockholders' Meeting was called to order by the Chairman, Mr. Onthank, and was largely given over to consideration of the report of the Committee on Resolutions. Aside from a resolution dealing with the procedure to be followed in the case of resolutions presented at future stockholders' meetings, the resolutions which the Committee reported and which were adopted were one authorizing the creation of a standing committee on nominations for Class A and Class B directors of the Federal Reserve Bank, the members of the committee to be appointed by the Stockholders' Advisory Committee; one opposing the passage of the so-called second McFadden Bill, these two resolutions being unanimously adopted; and one approving the advocating the passage of the so-called first McFadden Bill, this resolution being adopted with four or five votes being cast in the

negative.

Copies of the three resolutions mentioned are appended.

After an announcement by the Chairman, Mr. Onthank, that the Advisory Committee had elected a new chairman for the ensuing year, Mr. Onthank desiring to retire as chairman, and Mr. Thomas H. West, President of the Rhode Island Hospital Trust Company of Providence, Rhode Island, being elected to succeed him, the meeting adjourned, the universal opinion appearing to be that the meeting had been a most successful one and the large attendance particularly gratifying in view of the fact that it was not in any way induced by entertainment extended to member bank representatives, as was the case last year. A more detailed account of the meeting is given in the issue of the United States Investor for October 24, 1925.

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Resolution adopted at the third annual meeting of the Stockholders of the Federal Reserve Bank of Boston on October 21, 1925, opposing the passage of the second McFadden Bill.

"Resolved that this meeting of the stockholders of the Federal Reserve Bank of Boston oppose the passage of the second McFadden Bill."

Resolution adopted at the third annual meeting of the Stockholders of the Federal Reserve Bank of Boston on October 21, 1925, approving the passage of the first McFadden Bill.

"Resolved that the stockholders of the Federal Reserve Bank of Boston in this meeting assembled approve and earnestly advocate the passage of the so-called first McFadden Bill in the form in which it passed the House of Representatives at the last session."

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Resolution adopted at the third annual meeting of the Stockholders of the Federal Reserve Bank of Boston on October 21, 1925, authorizing the creation of a standing committee on nominations for Class A and Class B directors.

"Resolved that a standing committee on nominations for directors of the Federal Reserve Bank of Boston be and the same is hereby authorized. Said committee, which shall be known as the Committee on Reserve Bank Directors, shall be composed of seven members, who shall be appointed prior to June 1 of each year hereafter by the Stockholders' Advisory Committee, each such member to be an active executive officer of a member bank, and when possible a majority of such members to be officers of banks in the group which is voting at the regular election during the current year and such appointments to be so distributed that the member banks in each state in the First Federal Reserve District shall be represented by a resident thereof. It shall be the duty of said Committee on Reserve Bank Directors to present to the member banks in the respective groups participating in each election of Class A and Class B directors of the Federal Reserve Bank of Boston hereafter, recommendations of one or more names for the directors to be elected. Such recommendations, in all regular elections of Class A and Class B directors shall be presented between the first and fifteenth day of October of each year, and in all special elections of such directors which may be held to fill a vacancy as soon as possible after said vacancy becomes known.

It is neither the spirit nor intent of this resolution that member banks shall refrain from making their own nominations in accord with the provisions of the Federal Reserve Act as freely as formerly."

REPORT OF MEMBER BANK RELATIONS DEPARTMENT

OCTOBER 1 to OCTOBER 31, 1925

VISITS TO BANKS

	<u>Member</u>	<u>Nonmember</u>	<u>Total</u>
J. H. Buchan	10	6	16
W. F. Copeland	34	20	54
H. S. Downs	26	9	35
W. W. Schneckenburger	1	-	1
	<u>71</u>	<u>35</u>	<u>106</u>

<u>Date</u>	<u>Speaker Supplied</u>	<u>Organization</u>	<u>Subject</u>
10/ 6	G. B. Roberts	Staten Island Rotary Club, Staten Island, New York. (65)	Federal Reserve System
10/ 9	Carl Snyder	Dinner of New York Sales Managers Club, at the Advertising Club, New York. (25)	New Indexes on Business Conditions
10/10	J. H. Buchan	St. Lawrence County Bankers Annual Meeting, Potsdam, New York	The County Clearing System
10/19	Carl Snyder	Dinner of American Society of Heating and Ventilating Engineering, New York City. (70)	Business Conditions
10/20	H. S. Downs	Perth Amboy Kiwanis Club, Perth Amboy, New Jersey. (42)	Federal Reserve System
10/29	Carl Snyder	Luncheon of the Rotary Club of New York, New York City. (420)	Business Measurements and their use in the Foundation of Business Policy.

Investigation relative to requests for charters:

W. F. Copeland 1 Charter approved: 1

Special service:

9/26-10/2	A. J. Faist	Clinton Trust Company, Newark, N. J.
10/1	H. H. Wighton	First National Bank, Springfield, N.J.
10/6	H. H. Wighton	" " " " " "
10/6-8	A. J. Faist	Farmers National Bank, Amsterdam, N.Y.

Meetings Attended:

10/20	G. E. Chapin)	Annual Conference of New York State Association of Credit Men, Rochester, New York.
	W. W. Schneckenburger)	
	McK. G. Marvin)	
10/27 to 11/1	J. L. Morris)	Annual Meeting of the Robert Morris Associates, Chicago, Ill.
	W. W. Schneckenburger)	

OCTOBER 1 TO OCTOBER 31 1952

RECORD OF MEMBER BANK SERVICES DELIVERED

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FEDERAL RESERVE FILM

10/ 1 - 3	Weirton Christian Center, Weirton, W. Va.
10/10	Marine Y. M. C. A., New York City.
10/21	Exchange Club of Freeport, Long Island, at the Federal Reserve Bank of New York.
10/23	500 students at Nishuane School, Montclair, N. J.
10/23	Entertainment of Public Schools of Cranford, N. J.
10/24	Group of 48 students and teachers of the College of Saint Elizabeth, Convent Station, N. J., at the Federal Reserve Bank of New York.
10/29	Y. M. C. A., Steubenville, Ohio.
10/30	Cranford Public School, Cranford, N. J.
10/31	Group of 15 students of Columbia University, at the Federal Reserve Bank of New York.

FEDERAL RESERVE BANK OF PHILADELPHIA
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF OCTOBER 1925.

Report of visits made to member and non-member banks during the month of October.

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
L. E. Donaldson	23	11	34
Morris Foulk	12	4	16
G. E. Lloyd	<u>7</u>	<u>7</u>	<u>14</u>
	42	22	64

Meetings Attended

10-22 - L. E. Donaldson attended the Chester County Bankers' Association at West Chester, Pa., about 165 members present.

Conferences Attended

10-29, 30 & 31 - R. L. Austin, attended the Federal reserve agents' conference in Washington, D. C.

OCTOBER 1925
 FEDERAL RESERVE BANK OF CLEVELAND
 REPORT OF BANK RELATIONS DEPARTMENT
 FOR THE MONTH OF OCTOBER 1925.

Visits to Banks

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
E. E. Bill	41	11	52
H. M. Boyd	38	6	44
C. F. McCombs	29	16	45
F. B. Reynolds	<u>26</u>	<u>14</u>	<u>40</u>
	134	47	181

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization & Place</u>	<u>Subject</u>	<u>Number Present</u>
10-8	C. L. Bickford	Group 6, Ohio Bankers Assn., Cardington, O.	"Currency shipments and counterfeit money."	125

Meetings Attended

Group 2	Ohio Bankers Assn., Sidney, Ohio	F. B. Reynolds
Group 3	do Fostoria, Ohio	F. B. Reynolds G. A. Stephenson
Group 4	do Portsmouth, Ohio	H. M. Boyd
Group 5	do Urbana, Ohio	F. B. Reynolds G. A. Stephenson
Group 6	do Cardington, O.	C. L. Bickford F. B. Reynolds
Group 7	do Marietta, O.	C. F. McCombs

Mr. J. B. Anderson attended the semi-annual meeting of the Paulding County Bankers Association held at Oakwood, Ohio, on Wednesday evening, October 21.

Federal Reserve Bank of Cleveland

Visitors

Bankers	33
Students	10
Others	<u>207</u>
Total	250

FEDERAL RESERVE BANK OF RICHMOND
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF OCTOBER 1925.

Visits to Banks

	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
W. T. Clements	3	0	3
Jno. T. Garrett	15	0	15
J. R. Tucker	18	0	18
W. H. Wheelwright	13	7	20
F. W. Wrightson	<u>13</u>	<u>10</u>	<u>23</u>
	62	17	79

Mr. W. H. Wheelwright attended a meeting of Group 5, West Virginia Bankers Association, held at Mullens, West Virginia, on October 10th.

Mr. Wheelwright attended a meeting of Group 5, Virginia Bankers Association, held at Abingdon, Virginia, on October 17th.

FEDERAL RESERVE BANK OF ATLANTA
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF OCTOBER 1925.

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization & Place</u>	<u>Subject</u>
10-20	Mr. Fort, Managing Director Nashville Branch	Group 3 Tenn. Bankers Assn., Livingston, Tenn.	Benefits of the present elastic currency.
10-15	do	Group 6 Tenn. Bankers Assn., Lewisburg, Tenn.	Discussed the re- chartering of the Federal Reserve Sys- tem.

Meetings Attended

Oct. 22	Group 2	Sevierville, Tenn.	E. C. Huggins, Jr. Cashier Nashville Branch.
Oct. 20	Group 3	Livingston, Tenn.	Mr. Fort
Oct. 21	Group 4	Rockwood, Tenn.	E. C. Huggins, Jr.
Oct. 16	Group 5	Fayetteville, Tenn.	Mr. Fort
Oct. 15	Group 6	Lewisburg, Tenn.	Mr. Fort

FEDERAL RESERVE BANK OF CHICAGO
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF OCTOBER 1925.
 (Chicago territory only)

	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
D. B. Brenn	58	20	58
L. T. Falk	26	29	55
F. A. Ford	8	5	13
J. C. McMansman	7	5	12
G. M. Snyder	25	35	60
P.R. Winegardner	<u>13</u>	<u>1</u>	<u>14</u>
	117	95	212

FEDERAL RESERVE BANK OF ST. LOUIS
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF OCTOBER 1925.

Visits to Banks

	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
L. B. Donnewald	18	23	41
C. F. Ferry	20	20	40
W. L. Gregory	7	11	18
C. L. Mott	<u>9</u>	<u>9</u>	<u>18</u>
	54	63	117

Meetings Attended

10-20	E. C. Adams W. L. Gregory	Cape Girardeau, Mo.	Group Meeting Mo. Bankers Association.
10-21	do	St. Louis, Mo.	do
10-22	do	Springfield, Mo.	do
10-23	do	Joplin, Mo.	do
10-27	do	Edina, Mo.	do
10-28	do	Chillicothe, Mo.	do
10-29	do	St. Joseph, Mo.	do
10-30	do	Excelsior Springs, Mo.	do

FEDERAL RESERVE BANK OF MINNEAPOLIS
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF OCTOBER 1925.

Speeches

Mr. J. F. Ebersole, Assistant Federal Reserve Agent, addressed the following meeting:

Minneapolis, Minnesota, October 20. Minneapolis Chapter of the National Association of Cost Accountants. Subject: "The Need of Professional Standards in Banking". Attendance 51

Mr. B. V. Moore, Deputy Governor, addressed the following meetings:

New Richmond, Wisconsin, October 20, Kiwanis Club. Subject: "Aspects of the Federal Reserve System". Attendance 75.

Minneapolis, Minnesota, October 26. Gathering of Cashiers and Assistant Cashiers. Subject: "Credits". Attendance 40.

FEDERAL RESERVE BANK OF KANSAS CITY
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF OCTOBER 1925.

Speeches

10-13	Gov. W. J. Reiley	International Grain Dealers Assn.	"Fed. Res. System."
10-20	do	Kansas Group Meeting, Lawrence, Kansas	do

Group Meetings Attended

10-13	G. E. Barley, Asst. Cashier	Leavenworth, Kansas
10-14	do	Fort Scott "
10-15	do	Norwich "
10-16	do	Dodge City "
10-21	G. H. Pipkin " "	Abilene, "
10-22	do	Wakeeney "
10-23	do	Claflin "

Banks Visited

John H. Martin Kansas & Oklahoma member banks - 111

Visitors

Bankers	67
Life Ins. Men	150
Eastern Star ladies	10
From Cologne, Germany	1
Others	<u>90</u>
	318

FEDERAL RESERVE BANK OF DALLAS
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF OCTOBER 1925.

Visits to Banks

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
A. E. Lanier	17	2	19
J. F. Clouse	13	4	17
C. L. Childers	<u>3</u>	<u>2</u>	<u>5</u>
	33	8	41

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Place & Organization</u>	<u>Subject</u>
10-22	W. J. Evans	Dallas, Texas. "Dallas Wholesale Credit Men's Association."	"The Federal Reserve System's Relation to the Credit Structure."

Visitors

Bankers	16
Others	<u>28</u>
	44

FEDERAL RESERVE BANK OF SAN FRANCISCO
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF OCTOBER 1925.

Member Banks Visited..... 54
 Non-Member Banks Visited..... 26
 Meetings Attended..... 5

Speeches

None

Meetings Attended

<u>Date</u>	<u>Association and Place</u>
10-10 Mr. McRitchie	Meeting, Group 3, California Bankers Assn. San Jose, Cal.
10-14 Mr. West	Meeting, Marion County Bankers Assn. Salem, Ore.
10-17 Mr. Hale	Meeting, Group 6, California Bankers Assn. Berkeley, Cal.
10-24 Mr. Hale	Meeting, Group 1, California Bankers Assn. Davis, Cal.
10-27 Mr. West	Meeting, Washington County Bankers Assn. Forest Grove, Ore.

327-5
9/30/25

ACTIVITIES OF THE BANK RELATIONS
DEPARTMENTS OF THE TWELVE FEDERAL RESERVE
BANKS FOR THE MONTH OF SEPTEMBER 1925

	<u>No. Speeches</u>	<u>Bank Visited</u>	<u>Meetings Attended</u>	<u>Conventions Attended</u>
Boston	4	81	0	0
New York	0	137	3	1
Philadelphia	0	61	2	1
Cleveland	0	165	1	2
Richmond	2	20	0	0
Atlanta		No Report		
Chicago	0	325	2	1
St. Louis	0	173	0	3
Minneapolis		No Activities		
Kansas City	2	32	0	
Dallas	1	41	0	0
San Francisco	0	<u>108</u>	<u>0</u>	<u>0</u>
Total	9	1,146	8	8

FEDERAL RESERVE BANK OF BOSTON
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF SEPTEMBER 1925.

Visits to Banks

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
E. R. Bishop	65	16	81

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization & Place</u>	<u>Subject</u>
9-1	Mr. Cerrick Secretary	Rotary Club, Holyoke, Mass.	"Federal Reserve System."
9-17	"	Dedham Rotary Club, Dedham, Mass.	do
9-23	"	N. E. Bakers Assn., Annual Convention, Swampscott, Mass.	"How the Federal Reserve System Helps Business Men."
9-28	Gov. Harding	Boston Stock Exchange Officials, Algonquin Club	"Stabilization of Securities of Massachusetts Corporations."

REPORT OF MEMBER BANK RELATIONS DEPARTMENT

SEPTEMBER 1 to SEPTEMBER 30, 1925

VISITS TO BANKS

	<u>Member</u>	<u>Nonmember</u>	<u>Total</u>
J. H. Buchan	50	8	58
W. F. Copeland	35	10	45
H. S. Downs	20	13	33
W. W. Schneckenburger	<u>1</u>	<u>1</u>	<u>1</u>
	<u>105</u>	<u>32</u>	<u>137</u>

Investigations relative to requests for charters:

J. H. Buchan	1		
W. F. Copeland	3		
H. S. Downs	<u>1</u>		
	<u>5</u>		
		Charters approved:	1
		Charters disapproved:	<u>4</u>
			<u>5</u>

Special Service:

9/23 - 26 H. H. Wighton National Bank of Whitehall, Whitehall, N. Y.

New Member State Banks or Trust Companies:

Clinton Trust Company, Newark, New Jersey.

Meetings Attended:

9/8	W. F. Copeland)	Otsego & Schoharie Counties Bankers Assn., Cooperstown, N. Y.
9/12	W. W. Schneckenburger)		
	G. L. Blakeslee)		
	E. L. Theobald)		Annual Outing of Group I, New York State
	A. H. Van Loan)		Bankers Association, Buffalo, N. Y.
	H. Z. Persons)		
9/19	W. W. Schneckenburger)		
	G. L. Blakeslee)		Annual Fall Outing of Group II, New York
	E. L. Theobald)		State Bankers Assn., Rochester, N. Y.
9/28 - 10/1	Pierre Jay)		
	L. F. Sailer)		
	W. R. Burgess)		American Bankers Association Convention,
	G. E. Chapin)		Atlantic City, N. J.
	R. M. Gidney)		
	W. B. Matteson)		

FEDERAL RESERVE BANK OF PHILADELPHIA
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF SEPTEMBER 1925.

Report of visits made to member and non-member banks during the month of September.

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
L. E. Donaldson	14	6	20
Morris Foulk.	10	8	18
George E. Lloyd	<u>16</u>	<u>7</u>	<u>23</u>
	40	21	61

Meetings Attended

- 9-11 Morris Foulk attended the Monroe County Bankers' Association at Stroudsburg, Pa., and discussed the forming of clearing house and clearance of checks.
- 9-26 F. W. LaBold attended the cornerstone laying of the Lehigh Valley National Bank at Bethlehem, Pa.

Conventions Attended

The following attended the American Bankers' Association convention at Atlantic City, N.J., September 28th to October 1st.

W. B. Greene	G. W. Norris
Wm. H. Hutt	Arthur E. Post
F. W. LaBold	C. A. Sienkiewicz
E. M. Lara	J. M. Toy
C. A. McIlhenny	C. E. Wolfinger
R. M. Miller, Jr.	

- 9-30 Miss Madeleine J. Schiedt attended the Special Libraries exhibit in connection with the American Bankers' Association convention in Atlantic City, N.J.

Visitors

9-30 Winfield Public School (Delaware) - 35

FEDERAL RESERVE BANK OF CLEVELAND
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF SEPTEMBER 1925.

Visits to Banks

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
E. E. Bill	20	8	28
H. M. Boyd	34	7	41
C. F. McCombs	24	20	44
F. B. Reynolds	<u>33</u>	<u>19</u>	<u>52</u>
	111	54	165

Speeches

None

Conventions Attended

Sept. 28 to Oct. 4	American Bankers' Assn. Convention held at Atlantic City, N. J.	E. R. Fancher D. C. Wills G. A. Stephenson F. V. Grayson
Sept. 15 & 16	Kentucky Bankers' Assn. Convention held at Louisville, Ky.	L. W. Menning H. M. Boyd

Meetings Attended

Messrs. G. A. Stephenson and E. E. Bill attended the annual meeting of Group Eight of the Ohio Bankers' Association held at New Philadelphia, Ohio, September 16th.

Visitors

Bankers	38
Others	<u>312</u>
	350

FEDERAL RESERVE BANK OF RICHMOND
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF SEPTEMBER 1925.

Visits to Banks

	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
Jno. T. Garrett	2	0	2
J.R. Tucker	1	0	1
W.H. Wheelwright	0	1	1
F.W. Wrightson	<u>7</u>	<u>9</u>	<u>16</u>
	10	10	20

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization</u>	<u>Subject</u>	<u>Number Present</u>
9-11	Chas. A. Peple	American Society of Certified Public Accountants, Richmond, Va.	Some accomplish- ments of the Federal Reserve System.	75
9-15	do	Richmond Chapter, American Institute of Banking, Richmond, Va.	The importance of the A. I. B. study courses	100

FEDERAL RESERVE BANK OF ATLANTA
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF SEPTEMBER 1925.

NO REPORT

FEDERAL RESERVE BANK OF CHICAGO
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF SEPTEMBER 1925.
 (Chicago territory only)

	<u>Members</u>	<u>Non-Members</u>	<u>Total</u>
D. B. Brann	30	16	46
L. T. Falk	26	18	44
F. A. Ford	24	32	56
J. C. McManaman	16	18	34
J. J. Merrill	10	10	20
G. A. Prugh	23	14	37
G. M. Snyder	31	28	59
P. R. Winegardner	<u>23</u>	<u>6</u>	<u>29</u>
	183	142	325

Meetings Attended

September 10 - Group #8, Michigan Bankers Association, J. C. McManaman
 " 23 - Group #4, " " "
 " 15 - 17 Indiana Bankers Association Convention,
 G. M. Snyder.

FEDERAL RESERVE BANK OF ST. LOUIS
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF SEPTEMBER 1925.

Visits to Banks

	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
L. B. Donnewald	17	24	41
C. F. Ferry	30	11	41
C. L. Mott	6	10	16
E. G. Williams and W. L. Gregory	<u>37</u>	<u>41</u>	<u>78</u>
	90	86	176

Meetings Attended

Sept. 15 & 16	E. C. Adams and C. L. Mott	Louisville	Kentucky Bankers Assn.
" 16 & 17	E. C. Adams and C. L. Mott	West Baden	Indiana Bankers Assn.
" 28 to Oct. 4	Mr. W. McC. Martin Mr. C. M. Attebery and Mr. E. J. Novy	Atlantic City, N. J.	American Bankers Assn.

During the second week in September Mr. Martin, Mr. Attebery, Mr. Adams, and Mr. Ferry made a two day drive through southern Illinois covering about four hundred miles and visiting fourteen member and eighteen non-member banks. It is felt that the visits were productive of particularly good results in bringing about closer contact with the officers of this bank and those of the member banks visited, and enabling our officers to obtain first hand information in regard to agricultural, business, and industrial conditions, and in presenting vividly to them a view of the resources and the varied industries of that particular section.

FEDERAL RESERVE BANK OF MINNEAPOLIS
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF SEPTEMBER 1925.

NO ACTIVITIES

FEDERAL RESERVE BANK OF KANSAS CITY
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF SEPTEMBER 1925.

Speeches

9-11	Gov. W. J. Bailey	K.C. Real Estate Board, "Kansas City's Trade Territory."
9-29	do	Clearing House Section, "Closer Co-operation between Country Banks." A. B. A. Atlantic City.

Banks Visited

John H. Martin	Kansas member Banks	32
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Visitors

Bankers	139
De Molays	16
From Canada	3
" Germany	1
" England	2
Others	<u>325</u>
	486

FEDERAL RESERVE BANK OF DALLAS
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF SEPTEMBER 1925.

Visits to Banks

<u>Representative</u>	<u>Member</u>	<u>Non-member</u>	<u>Total</u>
A. E. Lenier	20	7	27
J. F. Clouse	<u>14</u>	<u>0</u>	<u>14</u>
	34	7	41

Speeches

<u>Date</u>	<u>Speaker Supplied</u>	<u>Place</u>	<u>Subject</u>
9-25	C. C. Walsh	Station W F A A Dallas, Texas.	"The Federal Reserve Bank - The Ranchmen - and the Farmer."

Visitors

Bankers	8
Others	<u>36</u>
	44

FEDERAL RESERVE BANK OF SAN FRANCISCO
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF SEPTEMBER 1925.

Member Banks Visited..... 62
Non-Member Banks Visited..... 46
Meetings Attended..... 0

Speeches

None

Meetings Attended

None

327, -8
8/31/25

ACTIVITIES OF THE BANK RELATIONS
DEPARTMENTS OF THE TWELVE FEDERAL RESERVE
BANKS FOR THE MONTH OF AUGUST 1925.

	<u>No. Speeches</u>	<u>Banks Visited</u>	<u>Meetings Attended</u>
Boston	-	83	-
New York	1	119	-
Philadelphia	1	55	-
Cleveland	1	179	-
Richmond	-	34	-
Atlanta		No Report	
Chicago	-	240	-
St. Louis	2	99	-
Minneapolis		No Activities	
Kansas City	-	59	-
Dallas	-	51	-
San Francisco	-	<u>53</u>	<u>1</u>
Total	5	972	1

FEDERAL RESERVE BANK OF BOSTON
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF AUGUST 1925.

Visits to Banks

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
E. R. Bishop	61	22	83

Speeches made during the month

None

REPORT OF MEMBER BANK RELATIONS DEPARTMENT

AUGUST 1 to AUGUST 31, 1925

Visits to banks

	<u>Member</u>	<u>Nonmember</u>	<u>Total</u>
J. H. Buchan	42	9	51
W. P. Copeland	19	13	32
H. S. Downs	24	8	32
H. Z. Persons	4		4
	<u>69</u>	<u>30</u>	<u>119</u>

<u>Date</u>	<u>Speaker Supplied</u>	<u>Organization</u>	<u>Subject</u>
8/16	G. B. Roberts	Rotary Club, Westfield, N.J. (50)	P.R. System

Special Service

8/14	O. Diring	National Bank of North Hudson, Union City, N. J.	
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FEDERAL RESERVE FILM

8/27 - 29	Silver Bay Association, Silver Bay-on-Lake George, N. Y.		
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FEDERAL RESERVE BANK OF PHILADELPHIA
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF AUGUST 1925.

Report of visits made to member and non-member banks during the month of August:

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
Morris Foulk	5	-	5
L. E. Donaldson	15	11	26
Geo. E. Lloyd	<u>20</u>	<u>4</u>	<u>24</u>
	40	15	55

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization</u>	<u>Subject</u>	<u>Number Present</u>
8-11-25	R. M. Miller, Jr.	Rotary Club, Jenkintown, Pa.	Federal Reserve and the business man.	35

FEDERAL RESERVE BANK OF CLEVELAND
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF AUGUST 1925.

Visits to Banks

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
E. E. Bill	27	3	30
H. M. Boyd	17	4	21
C. F. McCombs	39	9	48
F. B. Reynolds	<u>57</u>	<u>23</u>	<u>80</u>
	140	39	179

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization & Place</u>	<u>Subject</u>	<u>Number Present</u>
8-24-25	C. F. McCombs	Rotary Club, Latrobe, Ohio.	F. R. System	-

Miscellaneous

Mr. E. E. Bill attended the opening of the new banking quarters of the First National Bank, Harrisville, Pa., on August 18th.

Messrs. Brown and Cobun of the Pittsburgh Branch attended the opening of the new bank building of the First National Bank, Etna, Pa., on August 18th.

Visitors

Delegates attending the First Joint National Postal Convention.....	910
Bankers.....	60
Students.....	35
Others.....	<u>125</u>
Total	1,130

FEDERAL RESERVE BANK OF RICHMOND
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF AUGUST 1925.

Visits to Banks

	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
W. T. Clements	10	3	13
Jno. T. Garrett	8	-	8
J. R. Tucker	9	-	9
W. H. Wheelwright	<u>3</u>	<u>1</u>	<u>4</u>
	30	4	34

FEDERAL RESERVE BANK OF ATLANTA
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF AUGUST 1925.

NO REPORT

FEDERAL RESERVE BANK OF CHICAGO
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF AUGUST 1925.
(Chicago Territory Only)

	<u>Members</u>	<u>Non-Members</u>	<u>Total</u>
D. B. Brann	7	9	16
L. T. Falk	18	17	35
F. A. Ford	9	5	14
J. G. McManaman	25	7	32
J. J. Merrill	22	20	42
G. A. Prugh	14	14	28
G. M. Snyder	32	22	54
P. R. Winegardner	<u>13</u>	<u>6</u>	<u>19</u>
	140	100	240

FEDERAL RESERVE BANK OF ST. LOUIS
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF AUGUST 1925.

Visits to Banks

	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
L. B. Donnewald	17	18	35
C. F. Ferry	18	9	27
C. L. Mott	19	7	26
E.G. Williams	<u>6</u>	<u>5</u>	<u>11</u>
	60	39	99

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization</u>	<u>Subject</u>	<u>Number Present</u>
8-11	Wm. McC. Martin	Annual dinner given by Rice Stix D.G.Co. to outside retailers.	F.R. System	700
8-13	O. M. Attebery	Kiwanis Club, Cairo, Ill.	F.R. System	100

FEDERAL RESERVE BANK OF MINNEAPOLIS
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF AUGUST 1925.

NO ACTIVITIES

FEDERAL RESERVE BANK OF KANSAS CITY
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF AUGUST 1925.

Banks Visited

John H. Martin	Kansas	20 Members	3 Non-Members	
do	Colorado	<u>35</u>	do	<u>1</u> do
		55		4
			Total	- 59

Visitors

Bankers	217
Students	750
Misc.	<u>340</u>
Total	1,307

FEDERAL RESERVE BANK OF DALLAS
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF AUGUST 1925

Visits to Banks

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
A. E. Lanier	9	4	13
J. F. Clouse	17	2	19
C. L. Childers	<u>12</u>	<u>7</u>	<u>19</u>
	38	13	51

Visitors

Hunt County Y.M.C.A.	15
Bankers	22
Others	<u>61</u>
Total	98

FEDERAL RESERVE BANK OF SAN FRANCISCO
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF AUGUST 1925.

Member Banks Visited..... 38
Non-Member Banks Visited..... 15
Meetings Attended..... 1

Speeches

None

Meetings Attended

8/4/25 Mr. Shaw Third Regional Conference of Trust
Companies of the American Bankers'
Association, Seattle, Wash.

327.-5
7/31/25

ACTIVITIES OF THE BANK RELATIONS
DEPARTMENTS OF THE TWELVE FEDERAL RESERVE
BANKS FOR THE MONTH OF JULY 1925.

	<u>No. Speeches</u>	<u>Banks Visited</u>	<u>Meetings Attended</u>	<u>Conventions Attended</u>
Boston	2	77	-	-
New York	4	181	1	-
Philadelphia	1	119	-	1
Cleveland	3	255	-	1
Richmond	2	47	-	-
Atlanta				
Chicago	-	276	-	-
St. Louis	-	110	-	-
Minneapolis		No Activities		
Kansas City	-	71	-	-
Dallas	1	52	-	-
San Francisco	<u>1</u>	<u>55</u>	<u>1</u>	<u>-</u>
Total	14	1,243	2	2

FEDERAL RESERVE BANK OF BOSTON
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF JULY 1925.

Visits to Banks

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
E. R. Bishop	60	17	77

Speeches

July 1	Mr. Carrick, Secretary	Boston Rotary Club,	Boston, Mass.	"Federal Reserve Banks as National Clearing Houses."
16	Mr. Bishop	Rotary Club	Lebanon, N.H.	"Federal Reserve System."

REPORT OF MEMBER BANK RELATIONS DEPARTMENT

JULY 1 to JULY 31, 1925

Visits to Banks

	<u>Member</u>	<u>Nonmember</u>	<u>Total</u>
J. H. Buchan	59	13	72
W. F. Copeland	38	11	49
H. S. Downs	15	11	26
H. Z. Persons	8	0	8
W. S. Schneckenburger	5	4	9
H. W. Snow, Jr.	5	10	15
G. W. Van Loan	2	0	2
	<u>132</u>	<u>49</u>	<u>181</u>

<u>Date</u>	<u>Speaker Supplied</u>	<u>Organization</u>	<u>Subject</u>
7/ 7	W. F. Copeland	Kiwanis Club, Delhi, N. Y. (25)	First 10 Years F. R. System
7/ 9	W. F. Copeland	Rotary Club, Endicott, N.Y. (75)	" "
7/10	W. F. Copeland	Rotary Club, Binghamton, N.Y. (150)	" "
7/14	R. M. O'Hara	A. I. B. Convention, Kansas City, Mo. (18)	Creation and Marketing of Bankers Acceptances

Investigations relative to requests for charters

J. H. Buchan	1		
B. M. Byrns	1		
W. F. Copeland	3		
H. S. Downs	2		
H. Z. Persons	1	Approved	2
W. W. Schneckenburger	<u>1</u>	Disapproved	<u>7</u>
	9		9

Meetings attended

7/23 H. S. Downs Suffolk County Bankers Association, Canoe Place, L. I.

Special service

7/1 - 15 Henry Raasch Central Home Trust Company, Elizabeth, N. J.

FEDERAL RESERVE FILM

7/14 Y. M. C. A., State Rifle Range, Virginia Beach, Va.
7/25 Y. M. C. A., 470 East 161st Street, New York.

FEDERAL RESERVE BANK OF PHILADELPHIA
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF JULY 1925.

Report of visits made to member and non-member banks during the month of July:

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
Morris Foulk	6	6	12
L.E. Donaldson	45	27	72
Geo. E. Lloyd	<u>19</u>	<u>16</u>	<u>35</u>
	70	49	119

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization</u>	<u>Subject</u>	<u>Number Present</u>
7-13	Frederic Dewhurst	Industrial Relations Dept., Chamber of Commerce, Bellevue Stratford, Philadelphia	Business Conditions	50

Visits made and meetings attended

7-10	R. M. Miller, Jr.	Visited the New York Federal Reserve Bank regarding building.
7-11	R. M. Miller, Jr.	Visited the Cleveland Federal Reserve Bank regarding building.
7/14-16	S. R. Earl	Visited the Treasury Department, Washington, D.C. regarding currency.
7/21-23	Clarence Wolfinger	Attended the annual convention of the National Assn. of Supervisors of State Banks at St. Paul, Minn.

Visitors

7/28 Temple University 25

FEDERAL RESERVE BANK OF CLEVELAND
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF JULY 1925.

Visits to Banks

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
E. E. Bill	65	14	79
H. M. Boyd	29	2	31
C. F. McCombs	50	13	63
F. B. Reynolds	<u>57</u>	<u>25</u>	<u>82</u>
	201	54	255

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization & Place</u>	<u>Subject</u>	<u>Number Present</u>
7-21	J. B. Anderson	Kiwanis Club, Berea, Ohio	Business and Financial Conditions.	60
7-9	J.P.H. Brewster	Preble Co. Bankers' Cincinnati Branch Meeting	Federal Reserve System	42
7-21	F. B. Reynolds	Rotary Club, Tippecanoe City, Ohio.	do	35

Conventions

Mr. Howard E. Evans attended the annual convention of the National Association of Supervisors of State Banks held at St. Paul, Minn., July 21st to 23rd.

Miscellaneous

Mr. C. F. McCombs attended the opening of the new banking quarters of the Union Savings Bank & Trust Company, Steubenville, Ohio, on July 28th.

Visitors

Bankers	48
Students	60
Others	<u>335</u>
Total	443

FEDERAL RESERVE BANK OF RICHMOND
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF JULY 1925.

Visits to Banks

	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
W. T. Clements	3	1	4
Jno. T. Garrett	13	-	13
W.H. Wheelwright	6	-	6
J. R. Tucker	2	-	2
F. W. Wrightson	<u>12</u>	<u>10</u>	<u>22</u>
	36	11	47

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization</u>	<u>Subject</u>	<u>Number Present</u>
x 6-30	J. G. Fry	Kiwanis Club, Clifton Forge, Va.	Money	60
7-14	W. W. Hoxton	Stockholders, Bank of Lunenburg, Kenbridge, Va.	Physical set-up of Federal Reserve System and Federal Reserve Notes.	120

x Omitted from June report.

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FEDERAL RESERVE BANK OF ATLANTA
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF JULY 1925.

During July our Deputy Governor, Mr. J. L. Campbell, visited the member and non-member banks in Knoxville, Tennessee, in the interest of bank relations, and the reports coming in indicate that the trip was successful, in creating a better understanding.

FEDERAL RESERVE BANK OF CHICAGO
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF JULY 1925.
(Chicago territory Only)

	<u>Member Banks</u>	<u>Non-Members</u>	<u>Total</u>
D. B. Brann	40	33	73
L. T. Falk	35	37	72
F. A. Ford	28	18	46
J. C. McManaman	11	12	23
J. J. Merrill	6	14	20
G. A. Prugh	1		1
G. M. Snyder	16	24	40
P. R. Winegardner		1	1
	<hr/> 137	<hr/> 139	<hr/> 276

FEDERAL RESERVE BANK OF ST. LOUIS
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF JULY 1925.

Visits to Banks

	<u>Member</u>	<u>Non-Members</u>	<u>Total</u>
L. B. Donnewald	12	10	22
D. F. Ferry	5	4	9
C. L. Mott	8	6	14
E. G. Williams	<u>39</u>	<u>26</u>	<u>65</u>
	64	46	110

Meetings Attended

None

Speakers Furnished

None

During the month approximately six hundred
visitors were escorted through the building.

FEDERAL RESERVE BANK OF MINNEAPOLIS
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF JULY 1925.

NO ACTIVITIES

FEDERAL RESERVE BANK OF KANSAS CITY
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF JULY 1925.

Banks Visited

John H. Martin	Colorado member banks	69
do	" non-member banks	<u>2</u>
	Total	71

Visitors

Bankers	129
A.I.B. Conven- tion delegates	625
Students	140
Others	<u>231</u>
Total 1,125	

FEDERAL RESERVE BANK OF DALLAS
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF JULY 1925.

Visits to Banks

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
J. Floyd Clouse	20	8	28
A. E. Lanier	<u>19</u>	<u>5</u>	<u>24</u>
	39	13	52

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization</u>	<u>Subject</u>
7-29-25	J. Floyd Clouse	Rotary Club, McGregor, Texas	"Federal Reserve System."

Visitors

Bankers	21
Others	<u>25</u>
Total	46

FEDERAL RESERVE BANK OF SAN FRANCISCO
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF JULY 1925.

Member Banks Visited..... 44
 Non-Member Banks Visited..... 11
 Meetings Attended..... 1

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Association & Place</u>	<u>Subject</u>	<u>Number Present</u>
7-8	Mr. Greenwood	Station KFJR, Portland Ore.	Federal Reserve System and its relations to Banking and Industry.	-

Meetings Attended

7-8	Mr. Schmidt	Citrus Belt Bankers' Association Meeting, San Pedro, Calif.		
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DBB

327,-5
6/30/25

ACTIVITIES OF THE BANK RELATIONS
DEPARTMENTS OF THE TWELVE FEDERAL RESERVE
BANKS FOR THE MONTH OF JUNE 1925.

	<u>No. Speeches</u>	<u>Banks Visited</u>	<u>Meetings Attended</u>	<u>Conventions Attended</u>
Boston	2	72	-	3
New York	3	107	-	2
Philadelphia	-	90	-	-
Cleveland	3	105	1	2
Richmond	3	38	1	5
Atlanta		No Activities		
Chicago	-	234	10	4
St. Louis	3	43	1	-
Minneapolis	6	-	-	-
Kansas City	2	86	-	2
Dallas	3	88	-	1
San Francisco	<u>5</u>	<u>44</u>	<u>5</u>	<u>6</u>
Total	30	907	18	25

FEDERAL RESERVE BANK OF BOSTON
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF JUNE 1925.

Visits to Banks

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
E. R. Bishop	65	7	72

Conventions Attended

June 5-6	Gov. Harding Mr. Bishop	N. E. Bankers' Convention Swampscott, Mass.	Gov. Harding presided at meet- ing on June 6.
13	Mr. Willett Mr. Bishop	Northern Bkrs. Convention Woodstock, Vt.	
26-7	Mr. Paddock Mr. Bishop	Maine Bankers' Convention Bar Harbor, Maine.	

Speeches

June 6	Gov. Harding	N. E. Bankers' Convention Swampscott, Mass.	"Stone Mt. Memorial Half Dollars."
12	Mr. Curtiss	Worcester Club	"Discount Policy and Credit Conditions"

REPORT OF MEMBER BANK RELATIONS DEPARTMENT

JUNE 1 to JUNE 30, 1925.

VISITS TO BANKS

	<u>Member</u>	<u>Nonmember</u>	<u>Total</u>
J. H. Buchan	9	7	16
W. F. Copeland	24	10	34
C. L. Blakeslee	7	11	18
H. W. Snow, Jr.	10	9	19
E. L. Theobald	3	7	10
G. W. Van Loan	4	6	10
	<u>57</u>	<u>50</u>	<u>107</u>

<u>Date</u>	<u>Speaker Supplied</u>	<u>Organization</u>	<u>Subject</u>
6/13	J. H. Buchan	Delaware County Bankers Association, Meridale, New York (50)	"Cost of Bank Operation"
6/18	G. B. Roberts	Luncheon Meeting of Exchange Club of Williamsburg, Brooklyn, N.Y. (75)	"F. R. System"
6/22	L. H. Hendricks	National Bank Section, New York State Bankers Association Convention, Cornell University, Ithaca, N.Y.	"Banking - A Job or A Career"

Investigations relative to requests for charters:

J. H. Buchan	3		
W. F. Copeland	4	Charters approved:	6
H. S. Downs	<u>2</u>	Charters disapproved:	<u>3</u>
	<u>9</u>		<u>9</u>

Meetings Attended:

6/7 - 13	J. L. Morris	Robert Morris Associates	Washington, D. C.
6/22 - 24	Pierre Jay) L. F. Sailer) G. E. Chapin) R. M. Gidney) H. Z. Persons) E. L. Theobald)	New York State Bankers Association Convention, Cornell University, Ithaca, New York.	

Special Service:

6/11	J. Heemsath	Second N/B. & Tr. Co., Red Bank, N. J.
6/16	Henry Raasch	Longacre Bank, New York City.
6/17 - 30	"	Central Home Tr. Co., Elizabeth, N. J.
6/20	H. M. Stillman	Long Branch Banking Co., Long Branch, N.J.
6/26, 27, 29	A. Faist	American Union Bank, New York City.

New Member State Banks or Trust Companies: American Union Bank, New York City.

FEDERAL RESERVE FILM

6/5 - 12	Film shown at Y. M. C. A., Burlington, N. J.
6/27 - 29	Film shown at Y. M. C. A., Carbondale, Pa.

FEDERAL RESERVE BANK OF PHILADELPHIA
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF JUNE 1925.

Report of visits made to member and non-member banks during the month of June:

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
L. E. Donaldson	37	8	45
Morris Foulk	2	1	3
Geo. E. Lloyd	<u>23</u>	<u>19</u>	<u>42</u>
	62	28	90

Special Visits

June 2nd and 3rd - F. W. Labold visited the First National Bank of Barnesboro, Pa., regarding installation of the System.

June 4th and 5th - F. W. Labold made a general visit to the First National Bank of Spangler, Pa.

FEDERAL RESERVE BANK OF CLEVELAND
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF JUNE 1925.

Visits to Banks

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
E. E. Bill	39	-	39
H. M. Boyd	21	-	21
C. F. McCombs	28	1	29
F. B. Reynolds	15	1	16
	103	2	105

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization & Place</u>	<u>Subject</u>	<u>Number Present</u>
6-1	N. R. Matter	Conneaut Kiwanis Club Conneaut, O. Graduating Class of the Conneaut High School	Federal Reserve Sys- tem.	65
6-4	N. R. Matter	Warren Kiwanis Club, Warren, Ohio.	Federal Reserve Services	45
6-26	D. C. Wills	Ohio Commercial Secretaries Association, Ashtabula, Ohio.	Better Business Commission	250

Conventions

Messrs. Wills, Zurlinden, Ott, Stephenson, Bill, Boyd, McCombs and Reynolds attended the Twenty-fifth annual convention of the Ohio Bankers Association held at Columbus, Ohio, June 3rd, 4th and 5th.

Messrs. Griggs, Stephenson and McCombs attend the Thirty-second annual convention of the West Virginia Bankers Association held at Wheeling, W. Va., June 25th and 26th.

Miscellaneous

Mr. P. A. Brown attended the banquet of the Beaver Valley Clearing House Association held at Beaver Falls, Pa., June 30th.

Messrs. Wills, DeCamp, Griggs and McCombs attended the opening of the new banking rooms of the First National Bank, Greensburg, Pa., on Saturday, June 6th.

Visitors

Bankers	92	
Rotarians	401	
Students	30	
Others	262	785

FEDERAL RESERVE BANK OF RICHMOND
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF JUNE 1925.

Visits to Banks

	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
W. T. Clements	9	1	10
Jno. T. Garrett	2	-	2
J. R. Tucker	2	-	2
W. H. Wheelwright	7	1	8
F. W. Wrightson	12	4	16
	32	6	38

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization & Place</u>	<u>Subject</u>
X 5-21	Chas. A. Peple	Class in Economics, University of Richmond, Richmond, Va.	Some Phases of the Federal Reserve System.
6-2	J. G. Fry	Group 6, South Carolina Bankers Association, Myrtle Beach, S. C.	Some Phases of the Federal Reserve System.
6-26	Geo. J. Seay	District of Columbia Bankers Association, Hot Springs, Va.	Proposed Banking Legisla- tion.

X Messrs. W. W. Hoxton, Chas. A. Peple, A. H. Dudley and F. W. Wrightson attended the annual convention of the Maryland Bankers Association, held at Atlantic City, N. J., May 13th and 14th.

Mr. F. W. Wrightson attended a meeting of Group 6, West Virginia Bankers Association held at Elkins, W. Va., June 11th.

Messrs. Geo. J. Seay and Geo. H. Keesee attended the annual convention of the Virginia Bankers Association, held at Hot Springs, Va., June 18th, 19th and 20th.

Messrs. Geo. J. Seay, W. W. Hoxton and Geo. H. Keesee attended the annual convention of the District of Columbia Bankers Association, held at Hot Springs, Va., June 25th, 26th and 27th.

Messrs. W. T. Clements and J. M. Strong attended the annual convention of the South Carolina Bankers Association held at Greenville, S. C., June 24th, 25th and 26th.

Federal Reserve Bank of Richmond

-2-

Messrs. E. G. Grady, W. H. Wheelwright and F. W. Wrightson attended the annual convention of the West Virginia Bankers Association, held at Wheeling, W. Va., June 25th and 26th.

X Omitted from May report.

FEDERAL RESERVE BANK OF CHICAGO
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF JUNE 1925.
 (Chicago Territory Only)

	<u>Member Banks</u>	<u>Non-Member Banks</u>	<u>Total</u>
D. B. Brann	17	20	37
L. T. Falk	15	13	28
F. A. Ford	4	10	14
J. C. MaManaman	17	15	32
J. J. Merrill	11	11	22
G. A. Prugh	10	30	40
G. M. Snyder	21	17	38
P. R. Winegardner	17	6	23
	<u>112</u>	<u>122</u>	<u>234</u>

Group Meetings Attended

June 2, 1925	- Group #3.	Illinois Bankers Association, E. L. Harris.
" 2, "	- Group #3.	Indiana Bankers Association, G. M. Snyder.
" 2, "	- Group #7.	Wisconsin Bankers Association, F. A. Ford.
" 3, "	- Group #1.	Illinois Bankers Association, E. L. Harris, L. T. Falk
" 3, "	- Group #1.	Indiana Bankers Association, G. M. Snyder.
" 3, "	- Group #2.	Wisconsin Bankers Association, F. A. Ford.
" 4, "	- Group #2.	Illinois Bankers Association E. L. Harris L. T. Falk
" 4, "	- Group #2.	Indiana Bankers Association, G. M. Snyder.
" 5, "	- Group #8.	Illinois Bankers Association, E. L. Harris.
" 11, "	- Group #6.	Indiana Bankers Association, G. M. Snyder.
" 15-17 "	- Iowa Bankers Association Convention,	J. H. Blair, A. R. LeRoy, D. B. Brann, L. T. Falk.
" 16-17 "	- Wisconsin Bankers Association Convention,	E. L. Harris, F. A. Ford.
" 15-19 "	- Michigan Bankers Association Convention,	W. H. White, Harry Olmstead.
" 18-19 "	- Illinois Bankers Association Convention,	J. B. McDougal, J. H. Dillard, P. R. Winegardner.

FEDERAL RESERVE BANK OF ST. LOUIS
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF JUNE 1925.

Visits to Banks

	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
C. L. Mott	5	4	9
C. F. Ferry	6	3	9
E. G. Williams	<u>14</u>	<u>11</u>	<u>25</u>
	25	18	43

Meetings Attended

June 18-19 C. F. Ferry Peoria, Ill. - Illinois Bankers Assn.

Speakers Furnished

<u>Date</u>	<u>Speaker</u>	<u>Organization Addressed</u>	<u>Subject</u>	<u>Number Present</u>
June 2	Wm. McC. Martin	Lions Club, St. Louis, Mo.	F. R. System	250
June 5	do	St. Francois County Bankers Association, Farmington, Mo.	F. R. System	50
June 26	do	Men's Club, Episcopal Church of the Ascension, St. Louis, Mo.	Service the F. R. System renders the community.	50

During the month it was necessary for us to keep the Bank Relations men most of the time to act as guides in showing visitors through the new building. Approximately six hundred visitors were escorted through the building during the month. June 17th the Bankers Club of St. Louis entertained the officers of the member banks in the Eighth Federal Reserve District, and that date was made the occasion of the formal opening of the new Federal Reserve Bank Building. Approximately three hundred out of town visitors were escorted through the building on that date.

FEDERAL RESERVE BANK OF MINNEAPOLIS
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF JUNE 1925.

Speeches

Mr. Curtis L. Mosher, Assistant Federal Reserve Agent, addressed the following meeting:

Carlton, Minnesota, June 11. Range Bankers Association. Subject: "Peace Time Functions of the Federal Reserve System". Attendance 150.

Mr. J. F. Ebersole, Assistant Federal Reserve Agent, addressed the following meetings:

Minneapolis, Minnesota, June 3. Optimist Club of Minneapolis. Subject: "The Federal Reserve Banks as Business Stabilizers". Attendance 60.

Minneapolis, Minnesota, June 19. 1925 National Convention of Alpha Kappa Psi Fraternity luncheon. Subject: "The Investment Specialist - A New and Needed Profession". Attendance 60.

Stillwater, Minnesota, June 25. Rotary Club luncheon. Subject: "Our Present Financial System". Attendance 48.

Mr. B. V. Moore, Deputy Governor, addressed the following meetings:

Minneapolis, Minnesota, June 12. National Association of Retail Men. Subject: "Business Conditions of the Northwest". Attendance 700-800.

Fargo, North Dakota, June 25. North Dakota Bankers Association. Subject: "Assets of Optimism". Attendance 400.

FEDERAL RESERVE BANK OF KANSAS CITY
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF JUNE 1925.

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization & Place</u>	<u>Subject</u>
6-4	Gov. W.J. Bailey	Washington Bankers' Assn. Seattle, Wash.	"The Federal Reserve System."
6-20	do	Colorado Bankers' Convention, Denver, Colo.	"General Business Condition in the 10th Fed. Res. District."

Banks Visited

W. M. Tomlin	Nebraska member banks	48
Jno. H. Martin	Member Banks in Nebraska, Colorado and Wyoming.	<u>38</u>
	Total	86

Visitors

Bankers	189
Students	213
Pioneer Book Co.	32
Misc.	<u>347</u>
	Total
	781

FEDERAL RESERVE BANK OF DALLAS
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF JUNE 1925.

Visits to Banks

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
A. E. Lanier	20	5	25
J. F. Clouse	26	8	34
C.L. Childers	<u>17</u>	<u>12</u>	<u>29</u>
	63	25	88

Investigation Relative to Request for Charter

A. E. Lanier 1

Conventions Attended

Mr. A. E. Lanier attended the Panhandle Bankers Association Convention held in Amarillo, Texas, on the 15th and 16th of June.

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization</u>	<u>Subject</u>
6-8	W. J. Evans	Texas Cotton Seed Crushers Association, Galveston, Tex.	"Financial Conditions & the Business Outlook."
6-8	do	do	"Where Do We Go From Here."
6-19	A. E. Lanier	Rotary Club., Brownwood, Tex.	"Fed. Res. System."

Visitors

Bankers	21
Others	50
YMCA Class	<u>76</u>
Total	147

FEDERAL RESERVE BANK OF SAN FRANCISCO
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF JUNE 1925.

Member Banks Visited..... 33
 Non-Member Banks Visited..... 11
 Meetings Attended..... 11

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Association & Place</u>	<u>Subject</u>	<u>Number Present</u>
6-5 6-6	H. M. Craft	Utah Bankers Assn. Con- vention, Provo, Utah	Place of Federal Reserve Bank in Banking System of the Country.	200
6-11	W. A. Day	Kiwanis Club, Los Gatos, Cal.	Federal Reserve System and Its Operations	60
6-17	Walton N. Moore J. V. Calkins	Rotary Club, Santa Rosa, Cal.	Organization of the Fed- eral Reserve System.	60
6-15	M. McRitchie	Kiwanis Club, Santa Rosa, Cal.	Money In Common Use in the United States.	75
6-19	W. M. Hale	Rotary Club, Sebastopol, Cal.	Federal Reserve System.	40

Meetings Attended

6-4 6-6	C. R. Shaw D. L. Davis	Washington State Bankers Convention, Seattle, Wn.		
6-11 6-13	Frederick Greenwood	Oregon State Banks Association Annual Convention Corvallis, Oregon.		
6-19 6-20	M. McRitchie	Nevada Bankers Association, 15th Annual Convention, Lovelocks, Nevada.		
6-24	C. R. Shaw	Convention of the Foreign Trade Council, Seattle, Wn.		
6-27	C. E. Earhart	Spring Meeting, Group Three, California Bankers Asso- ciation, Los Gatos, Cal.		
6-29	G. H. Schmidt	Meeting of Santa Barbara Clearing House Association, held at 5 P.M. following Santa Barbara earthquake.		

327-5

5/31/25

ACTIVITIES OF THE BANK RELATIONS
DEPARTMENTS OF THE TWELVE FEDERAL RESERVE
BANKS FOR THE MONTH OF MAY 1925.

	<u>No. Speeches</u>	<u>Banks Visited</u>	<u>Meetings Attended</u>	<u>Conventions Attended</u>
Boston	1	88	-	2
New York	7	71	-	1
Philadelphia	3	71	1	2
Cleveland	4	152	4	1
Richmond	4	63	1	1
Atlanta		No Activities		
Chicago	-	287	21	-
St. Louis	1	168	7	-
Minneapolis	6	-	-	-
Kansas City	5	133	-	-
Dallas	1	92	-	2
San Francisco	6	19	10	-
Total	38	1,144	44	9

FEDERAL RESERVE BANK OF BOSTON
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF MAY 1925.

Visits to Banks

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
E. R. Bishop	73	15	88

Conventions Attended during the Month

May 20	Gov. Harding	R. I. Bankers Convention, E. Providence, R. I.
May 29	Mr. Bishop	N. H. Bankers Convention, Manchester, N. H.

Speeches made during the Month

May 7	Mr. Carrick, Secretary	Bkg. & Ins. Section Conn. Chamber of Commerce	"Federal Reserve System."
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REPORT OF MEMBER BANK RELATIONS DEPARTMENT

MAY 1 to MAY 31, 1925

VISITS TO BANKS

	<u>Member</u>	<u>Nonmember</u>	<u>Total</u>
J. H. Buchan	10	2	12
H. Z. Persons	4	1	5
W. W. Schneckenburger	11	2	13
C. L. Blakeslee	12	11	23
H. W. Snow, Jr.	4	14	18
	<u>41</u>	<u>30</u>	<u>71</u>

<u>Date</u>	<u>Speaker Supplied</u>	<u>Organization</u>	<u>Subject</u>
5/ 6	J. L. Morris	Master Painters & Decorators of New York City and the Metropolitan District, Building Trade Ass'n (250)	"Two sides of Credit - Giving and Getting."
5/ 6	W. R. Burgess	Reception Committee, Advertising Club of N.Y. for Guests from Great Britain and Europe, at F. R. Bank of N. Y. (30)	F. R. System
5/ 8	G. B. Roberts	Dinner meeting of the Bankers' Forum, Elizabeth, N. J. (50)	F. R. System; also Film.
5/16	W. W. Schneckenburger	Gyro Club of Buffalo, Buffalo, N. Y. (60)	Value of F.R. System to Business and Banking.
5/18	Pierre Jay	U.S. Chamber of Commerce, Washington, D. C.	Ten years of the F. R. System
5/20	G. B. Roberts	Nat'l Association of Wood Turners at the Hotel McAlpin, N. Y. (75)	Business and the Federal Reserve Reporting System
5/23	D. H. Barrows	Annual Banquet, Group IV, New York State Bankers Ass'n, Syracuse, N. Y. (175)	The First Ten Years

Investigations relative to requests for charters:

J. H. Buchan	2	Charters approved:	9
W. F. Copeland	2		" disapproved:
H. S. Downs	1		<u>11</u>
J. F. Hammond	1		
H. Z. Persons	2		
W. W. Schneckenburger	2		
H. M. Stillman	<u>1</u>		
	<u>11</u>		

Special Service:

5/13 - 15	H. M. Stillman	Long Branch Banking Co., Long Branch, N. J.
5/20 - 21	J. F. Hammond	Dumont National Bank, Dumont, N. J.
5/28	H. M. Stillman	Stratford Trust Company, Stratford, Conn.
5/29	H. M. Stillman	Bridgeport Trust Company, Bridgeport, Conn.

New Member State Banks or Trust Companies:

Title Guaranty & Trust Company, Plainfield, N. J.

Meetings Attended:

5/7 - 9	J. H. Case L. F. Sailer A. J. Lins H. S. Downs	N. J. Bankers Association Convention, Atlantic City, N. J.
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FEDERAL RESERVE FILM

5/ 2	Film shown to 28 Columbia University students, at the Federal Reserve Bank of New York.
5/ 1 - 3	Film shown at Y. M. C. A., Passaic, New Jersey.
5/11	Film shown at Improvement Ass'n, Charlemont, Mass.
5/13	Film shown at Mills Theatre, Shelbourne Falls, Mass.
5/16	Film shown to 30 Columbia University students, at F. R. B.
5/20	Film shown at Montefiore Sanitorium, Bedford Hills, N. Y.
5/25	Film shown at Berkshire Ind. Farm, Canaan, N. Y.

FEDERAL RESERVE BANK OF PHILADELPHIA
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF MAY 1925.

Report of visits made to member and non-member banks during the month of May:

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
Morris Foulk	5	-	5
L. E. Donaldson	23	8	31
Geo. E. Lloyd	16	19	35
	<u>44</u>	<u>27</u>	<u>71</u>

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization</u>	<u>Subject</u>	<u>Number Present</u>
5-2	G. W. Norris	University of Pennsylvania students at Benjamin Franklin Hotel, Philadelphia	Federal Reserve System.	250
5-12	G. W. Norris	Kensington Board of Trade Philadelphia, at luncheon	Federal Reserve System.	40
5-26	Wm. H. Hutt	Clearfield Rotary Club, Clearfield, Pa.	Ten years of Federal reserve banking.	50

Meetings Attended

5/7, 8, & 9 G. W. Norris, R. L. Austin, Wm. A. Dyer, J. M. Toy, S. R. Earl, F. W. LaBold, and Clarence Wolfinger attended the New Jersey Bankers' Association convention at Atlantic City, N. J.

5/18 - 22 J. M. Toy attended the Standing Committee on collection at New York City.

5/21 & 22 Wm. A. Dyer, C. A. McIlhenny and Clarence Wolfinger attended the Pennsylvania Bankers' Association convention at Atlantic City, N. J.

Special visits made

5/25 F. W. LaBold visited the First National Bank, Milton, Pa. and spoke on general service.

5/26 F. W. LaBold visited the Milton Trust Co., Milton, Pa., and spoke on membership.

5/27 F. W. LaBold visited the Sunbury Trust Co., Sunbury, Pa., and spoke on membership.

Federal Reserve Bank of Philadelphia

2

Visitors

	<u>No.</u>
5/4 Perkasio High School	<u>50</u>
5/26 Graduating class, library course, Drexel Institute visited our bank library	25

FEDERAL RESERVE BANK OF CLEVELAND
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF MAY 1925.

Visits to Banks

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
E. E. Bill	29	-	29
H. M. Boyd	32	-	32
C. F. McCombs	28	1	29
F. B. Reynolds	62	-	62
	151	1	152

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization & Place</u>	<u>Subject</u>	<u>Number Present</u>
5/26	N. R. Matter	Richland Co. Bankers' Assn., Lucas, Ohio	Ten Years of Federal Reserve Service.	75
5/5	J. C. Nevin	Kiwanis Club, Willoughby Ohio.	What the Federal Reserve System does for you.	50
5/19	J.P.H. Brewster Cincinnati Br.	Kiwanis Club, Chillicothe, Ohio.	Federal Reserve System	175
5/20	H. N. Ott, Cincinnati, Br.	Darke Co. Bankers' Assn. Gettysburg, Ohio.	Federal Reserve System	125

Conventions Attended

5/20-22	E. R. Fancher E. E. Bill C. F. McCombs	Twenty-First annual convention of the Pennsylvania Bankers' Association, Atlantic City, N. J.		
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Group Meetings Attended

5/27	B. J. Lazar H. M. Boyd	Group 4	Kentucky Bankers' Association, Lexington, Ky.
5/21	B. J. Lazar H. M. Boyd	Groups 5 & 6	Kentucky Bankers' Association, Richmond, Ky.
5/13	E. E. Bill	Group 7	Pennsylvania Bankers Assn., Grove City, Pa.
5/27	F. J. Zurlinden G.A. Stephenson E. E. Bill	" 9	Ohio Bankers Association, Youngstown, Ohio.

Federal Reserve Bank of Cleveland 2

Miscellaneous

Mr. Cobun of the Pittsburgh Branch attended the opening of the new bank building of the First National Bank, East Palestine, Ohio, on Saturday, May 2nd.

Mr. H. N. Ott of the Cincinnati Branch attended the opening of the new banking rooms of the Third National Bank & Trust Company, Dayton, Ohio, on Saturday, May 9th.

Visitors

Bankers	56
Students	139
Others	<u>217</u>
Total	412

FEDERAL RESERVE BANK OF ATLANTA
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF MAY 1925.

NO ACTIVITIES

FEDERAL RESERVE BANK OF RICHMOND
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF MAY 1925.

Visits to Banks

	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
W. T. Clements	7	1	8
Jno. T. Garrett	10	-	10
D. M. Hale	6	1	7
J. H. Siler, Jr.	2	-	2
J. R. Tucker	9	1	10
W. H. Wheelwright	-	1	1
F. W. Wrightson	<u>16</u>	<u>9</u>	<u>25</u>
	50	13	63

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization</u>	<u>Subject</u>	<u>Number Present</u>
5/15	J. G. Fry	Group 7, South Carolina Bankers Assn., Elloree, S.C.	Reserves - Currency Service.	175
5/26	H.N. Gordon	Bristol Chapter, American Institute of Banking, Bristol, Va.-Tenn.	Some of the Operations of the Federal Reserve Bank.	100
5/27	W.W.Hoxton	Group 5, South Carolina Bankers Assn. Cheraw, S.C.	Federal Reserve Notes.	75
5/30	Geo.S.Sloan	Newport News-Hampton Chapter. American Institute of Banking.	Federal Reserve System.	100

Messrs. Geo. J. Seay, W. W. Hoxton and Jno. T. Garrett attended the annual convention of the North Carolina Bankers Association, held at Pinehurst, North Carolina, on May 7th, 8th and 9th.

Mr. W. H. Wheelwright attended a meeting of Group 3, West Virginia Bankers Association, held at Huntington, West Virginia, on May 30th.

FEDERAL RESERVE BANK OF CHICAGO

REPORT OF BANK RELATIONS DEPARTMENT

FOR THE MONTH OF MAY 1925.

(Chicago Territory Only)

	<u>Member Banks</u>	<u>Non-Member Banks</u>	<u>Total</u>
D. B. Brann	16	8	24
L. T. Falk	18	14	32
F. A. Ford	18	36	54
J.C. McManaman	13	19	32
J. J. Merrill	22	20	42
G. A. Prugh	7	19	26
G. M. Snyder	21	30	51
P. R. Winegardner	<u>23</u>	<u>3</u>	<u>26</u>
	138	149	287

Group Meetings Attended

May 4, 1925	- Group #8,	Iowa Bankers Association,	A. R. LeRoy and L. T. Falk
" 5,	" - Group #10,	" "	" "
" 6,	" - Group #6,	" "	J. H. Blair, A.R. LeRoy and D. B. Brann
" 7,	" - Group #9,	" "	R. H. Buss and D. B. Brann
" 8,	" - Group #5,	" "	" "
" 18,	" - Group #1,	" "	A. R. LeRoy
" 18,	" - Group #10,	Illinois Bankers Association,	E. L. Harris
" 19,	" - Group #9,	" "	" "
" 19,	" - Group #2,	Iowa Bankers Association,	A. R. LeRoy and D. B. Brann
" 20,	" - Group #3,	" "	" " L. T. Falk
" 20,	" - Group #7,	Illinois Bankers Association,	E. L. Harris, P. R. Winegardner
" 21,	" - Group #6,	" "	" "
" 21,	" - Group #7,	Iowa Bankers Association,	A. R. LeRoy and L. T. Falk
" 22,	" - Group #4,	Illinois Bankers Association,	E. L. Harris
" 22,	" - Group #4,	Iowa Bankers Association,	F. A. Ford
" 25,	" - Group #4,	Indiana Bankers Association,	W. C. Bachman
" 26,	" - Group #5,	" "	G. M. Snyder
" 27,	" - Group #5,	Illinois Bankers Association,	E. L. Harris
" 27,	" - Group #5,	Wisconsin Bankers Association,	F. A. Ford
" 28,	" - Group #3,	" "	O. J. Netterstrom
" 29,	" - Group #6,	" "	F. A. Ford

FEDERAL RESERVE BANK OF ST. LOUIS
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF MAY 1925.

Visits to Banks

	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
L. B. Donnewald	14	1	15
C. L. Mott	22	18	40
C. F. Ferry	23	10	33
E. G. Williams	<u>32</u>	<u>48</u>	<u>80</u>
	91	77	168

Meetings Attended

May 6 and 7	O. M. Attebery E. C. Adams L. B. Donnewald	Jackson, Miss.	Mississippi State Meeting
" 13 " 14	O. M. Attebery E. C. Adams L. B. Donnewald	Nashville, Tenn.	Tennessee State Meeting
" 18	C. F. Ferry	Carbondale, Ills.	Group Meeting
" 19	C. F. Ferry	Effingham	" "
" 20	C. F. Ferry	Shelbyville	" "
" 21	C. F. Ferry	Robinson	" "
" 18	C. L. Mott	Carbondale,	" "
" 21	C. L. Mott	Robinson	" "
" 27	C. L. Mott	Sullivan Ind.	" "
" 28	C. L. Mott	Jasper	" "
" 30	C. L. Mott	Bowling Green, Ky.	" "

Speakers Furnished

<u>Date</u>	<u>Speaker</u>	<u>Organization Addressed</u>	<u>Subject</u>	<u>Number Present</u>
May 26	Wm. McC. Martin	Scottish Rite Club	Federal Reserve System.	150

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FEDERAL RESERVE BANK OF MINNEAPOLIS
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF MAY 1925.

Speeches

Mr. J. F. Ebersole, Assistant Federal Reserve Agent, addressed the following meetings:

Minneapolis, Minnesota, May 4, Radio talk from WCCO. Subject: "How Federal Reserve Banks Prevent Panics".

Minneapolis, Minnesota, May 14, University of Minnesota, School of Business Alumni Banquet. Subject: "What Banking Requires of University Trained Men". Attendance 400.

Minneapolis, Minnesota, May 23. Local Branch American Statistical Association. Subject: "The Business Reporting Service of the Federal Reserve Bank of Minneapolis - Its Weaknesses and Evolution". Attendance 10.

St. Paul, Minnesota, May 27. University of Minnesota, Students in "Farm Finance", College of Agriculture. Subject: "The Federal Reserve Bank and the Farmer". Attendance 20.

River Falls, Wisconsin, May 28.) Commencement
Appleton, Minnesota, May 29.) addresses.
Subject: "Responsibilities of Citizenship",
i.e., our attitude toward established institutions. Combined attendance 1,000.

FEDERAL RESERVE BANK OF KANSAS CITY
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF MAY 1925

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization & Place</u>	<u>Subject</u>
5-4	M. L. McClure	Junior College Students	"Federal Reserve System."
5-8	do	Engineers' Club, R.I.Ry.	do
5-11	do	University Club, Kansas City.	do
5-11	W. J. Bailey	Real Estate Board, K.C. Kans.	"The Banker and the Realtor."
5-29	do	Nebraska Stockgrowers Assn. Broken Bow, Neb.	"The Federal Reserve System."

Banks Visited

W. M. Tomlin	Nebraska Member Banks	69
Jno. H. Martin	Member Banks in Kansas, Colorado and Nebraska	64

Visitors

Bankers	149
From China	1
Students	114
Others	85
	349

FEDERAL RESERVE BANK OF DALLAS
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF MAY 1925.

Visits to Banks

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
A. E. Lanier	30	14	44
J. F. Clouse	13	2	15
C. L. Childers	<u>22</u>	<u>11</u>	<u>33</u>
	65	27	92

Conventions Attended

- 5/5/25 Mr. W. J. Evans and Mr. C. L. Childers attended the West Texas Chamber of Commerce Convention held in Mineral Wells, Texas.
- 5/19-21/25 This bank and branches sent the following men as representatives to the Convention of Texas Bankers Association held in Houston, Texas: Messrs. Talley, Evans, Childers, Clouse, Lanier, Harris and Reordan.

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization</u>	<u>Subject</u>
5/15/25	W. J. Evans	Banking Class Southern Methodist University	"Federal Reserve System."

Visitors

Bankers	38
Others	<u>66</u>
Total	104

FEDERAL RESERVE BANK OF SAN FRANCISCOREPORT OF BANK RELATIONS DEPARTMENTFOR THE MONTH OF MAY 1925.

Member Banks Visited..... 13
 Non-Member Banks Visited..... 6
 Meetings Attended..... 10

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Association & Place</u>	<u>Subject</u>	<u>Number Present</u>
5/2	Mr. Shepherd	Group 4, California Bankers' Assn., Mission Inn, Riverside, Cal.	The Bankers' Responsibility for the Federal Reserve System.	300
5/12	Mr. Dumm	Polytechnic High School, Los Angeles, Cal.	Federal Reserve System.	300
5/12	Mr. Lanning	Polytechnic High School, Los Angeles, Cal.	Federal Reserve System.	100
5/12	Mr. Clapp	Polytechnic High School, Los Angeles, Cal.	Federal Reserve System.	65
5/27	Mr. Dumm	Sawtelle High School, Sawtelle, Cal.	Federal Reserve System.	30
5/29	Mr. Davis	Hoo Hoo Club, Spokane, Wash.	Discount, Currency and Check Collection Functions.	50

Meetings Attended

5/8-9/25	Mr. Greenwood Mr. Calkins Mr. Ambrose	Meeting of Group 1, Oregon Bankers' Association, Astoria, Oregon.		
5/9/25	Mr. Earhart	Spring Meeting Group 8, California Bankers' Assn., Blue Lakes Resort and Clear Lake Beach, Lake County.		
	Mr. Greenwood	Meeting of Linn-Benton County Bankers' Association, Albany, Oregon.		
5/18/25	Mr. McRitchie	Meeting Group 6, California Bankers' Association. Excursion through the California and Hawaiian Sugar Refining Corporation, Crockett, California.		
5/22-23/25	Mr. Day	California Bankers' Association, Santa Barbara, Cal.		
	Mr. Greenwood	Meeting of Group 2, Oregon Bankers' Association, Woodburn, Oregon.		

Federal Reserve Bank of San Francisco 2

Mr. Partner	Meeting Spokane County Country Bankers' Assn., Cheney, Washington.
Mr. Partner	Meeting Group 2, Washington Bankers Assn., Spokane, Washington.
Mr. Partner	Whitman Country Bankers' Association, Pullman, Washington.
Mr. Partner	Group 1, Washington Bankers' Association, Oroville, Washington.

327-5
4/30/25

ACTIVITIES OF THE BANK RELATIONS
DEPARTMENTS OF THE TWELVE FEDERAL RESERVE
BANKS FOR THE MONTH OF APRIL 1925.

	<u>No. Speeches</u>	<u>Banks Visited</u>	<u>Meetings Attended</u>	<u>Conventions Attended</u>
Boston	6	65	-	-
New York	5	85	-	-
Philadelphia	4	94	-	-
Cleveland	5	206	-	-
Richmond	-	86	-	-
Atlanta	No Activities			
Chicago	-	462	-	-
St. Louis	5	202	1	-
Minneapolis	2	-	-	-
Kansas City	1	42	-	-
Dallas	-	92	-	1
San Francisco	<u>10</u>	<u>138</u>	<u>5</u>	<u>-</u>
Total	38	1,472	6	1

FEDERAL RESERVE BANK OF BOSTON
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF APRIL 1925.

Visits to Banks

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
E. R. Bishop	57	8	65

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization & Place</u>	<u>Subject</u>
4-7	Mr. Carrick	Associated Retail Credit Men, Worcester, Mass.	Federal Reserve System.
4-8	do	Men's Clubs of Wakefield and Melrose	do
4-16	Mr. Gettemy	Emmanuel Club, Braintree, Mass.	do
4-27	Gov. Harding	Economic Club of Portland, Me.	United States as a World Banker and Trader.
4-28	Mr. Carrick	Rotary Club of Wakefield	Federal Reserve System.
4-28	Mr. Bishop	Spencer High School, Spencer, Mass.	do

REPORT OF MEMBER BANK RELATIONS DEPARTMENT

APRIL 1 TO APRIL 30, 1925

VISITS TO BANKS

	<u>Member</u>	<u>Nonmember</u>	<u>Total</u>
J. H. Buchan	33	5	38
W. F. Copeland	6	5	11
H. S. Downs	4	1	5
H. Z. Persons	<u>18</u>	<u>13</u>	<u>31</u>
	<u>61</u>	<u>24</u>	<u>85</u>

<u>Date</u>	<u>Speaker Supplied</u>	<u>Organization</u>	<u>Subject</u>
4/ 2	W. F. Copeland	Lions Club of Lyndhurst and Nutley, (60) Yountakaw Country Club, Nutley, N. J.	F. R. System
4/ 8	Pierre Jay	Advertising Club, New York City.	F. R. System
4/ 9	G. B. Roberts	Kiwanis Club, St. George, S. I. (85)	F. R. Banks and their re- lation to business.
4/16	G. B. Roberts	Kiwanis Club, Jersey City, N. J. (100)	F. R. System
4/29	H. Z. Persons	Exchange Club, Freeport, N. Y. (40)	F. R. System

Investigations relative to requests for charters:

W. F. Copeland	2	Charters approved:	2
H. S. Downs	<u>2</u>	" disapproved:	<u>2</u>
	<u>4</u>		<u>4</u>

Special Service:

4/ 9	A. Faist	Longacre Bank, New York City.
4/ 6	A. Faist	Franklin National Bank, New York.
4/21-25	John Byrne	Little Neck National Bank, Little Neck, N. Y.
4/28-29	H. M. Stillman	Long Branch Banking Company, Long Branch, N. J.

New Member State Banks or Trust Companies:

Community Trust Company, Middleport, N. Y.
Mt. Pleasant Bank, Pleasantville, N. Y.

FEDERAL RESERVE FILM

4/ 1 - 5	Film shown at Y. M. C. A., Decatur, Ill.
4/10 - 12	Film shown at Y. M. C. A., Monmouth, Ill.
4/17	Film shown at Y. M. C. A., Clinton, Iowa.
4/27 - 30	Film shown at Y. M. C. A., Passaic, N. J.
4/25	Film shown at Federal Reserve Bank of New York before 35 students of Columbia University.

FEDERAL RESERVE BANK OF PHILADELPHIA
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF APRIL 1925.

Report of visits made to member and non-member banks during the month of April:

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
Morris Foulk	9	7	16
L. E. Donaldson	23	18	41
Geo. E. Lloyd	<u>24</u>	<u>13</u>	<u>37</u>
	56	38	94

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization & Place</u>	<u>Subject</u>
4-2	G. W. Norris	Trenton Chapter, American Institute of Banking, Trenton, N. J.	Federal Reserve System.
4-13	Morris Foulk	Board of Directors, Port Carbon State Bank, Pa.	Membership
4-22	F. W. LaBold	Kingston Bank & Trust Co. Kingston, Pa.	do
4-30	Wm. H. Hutt	Gloucester Co. Bankers Association at Westville, N. J.	Ten years of Federal Reserve Banking.

FEDERAL RESERVE BANK OF CLEVELAND
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF APRIL 1925.

Visits to Banks

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
E. E. Bill	51	-	51
H. M. Boyd	46	-	46
C. F. McCombs	39	1	40
F. B. Reynolds	<u>69</u>	<u>-</u>	<u>69</u>
	205	1	206

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization & Place</u>	<u>Subject</u>	<u>Number Present</u>
4-6	D. C. Wills	Builders Exchange, Akron, Ohio	Federal Reserve System	
4-7	do	Rotary Club, Columbus, Ohio	do	
4-20	do	Business Men's Club, Hillsboro, Ohio	do	
4-20	N. R. Matter	Heads & Foremen of the National Malleable Castings Co., Cleveland, Ohio.	do	75
4-21	J. C. Nevin	Rotary Club, Kent, Ohio.	Why a Federal Reserve System?	70

Miscellaneous

Mr. C. F. McCombs attended the opening of the new banking rooms of the Wellsburg National Bank, Wellsburg, W. Va., on April 8.

Mr. F. B. Reynolds attended the opening of the new bank building of the First National Bank, Wadsworth, Ohio on April 22.

Visitors

Bankers 32
 Students 144
 Others 205

Total 381

FEDERAL RESERVE BANK OF RICHMOND
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF APRIL 1925.

Visits to Banks

	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
W. T. Clements	5	-	5
Jno. T. Garrett	3	-	3
D. M. Hale	9	-	9
J. H. Siler Jr.	5	3	8
J. R. Tucker	13	-	13
W. H. Wheelwright	10	3	13
F. W. Wrightson	<u>18</u>	<u>17</u>	<u>35</u>
	63	23	86

FEDERAL RESERVE BANK OF ATLANTA
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF APRIL 1925.

No Activities

FEDERAL RESERVE BANK OF CHICAGO
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF APRIL 1925.
(Chicago Territory Only)

	<u>Member Banks</u>	<u>Non-Member Banks</u>	<u>Total</u>
Mr. Brann	38	35	73
Mr. Falk	27	24	51
Mr. Ford	17	33	50
Mr. Harris	5	1	6
Mr. McManaman	27	28	55
Mr. Merrill	22	36	58
Mr. Prugh	30	8	38
Mr. Snyder	37	37	74
Mr. Winegardner	<u>42</u>	<u>15</u>	<u>57</u>
	245	217	462

FEDERAL RESERVE BANK OF ST. LOUIS
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF APRIL 1925.

Visits to Banks

	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
L. B. Donnewald	24	20	44
C. F. Ferry	29	23	52
C. L. Mott	19	13	32
E. G. Williams	<u>29</u>	<u>45</u>	<u>74</u>
	101	101	202

Meetings Attended

Apr. 28-29	W. McC. Martin O. M. Attebery E. C. Adams L. B. Donnewald E. G. Williams	Little Rock, Arkansas Bankers Association
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Speeches

<u>Date</u>	<u>Speaker</u>	<u>Organization & Place</u>	<u>No. Present</u>
3-28	Wm. McC. Martin	Ecom. Div. Washington and Lee University, Lexington, Va.	200
4-8-9	C. M. Stewart	Economic Classes, Roosevelt High School, St. Louis	50 each
4-13	Wm. McC. Martin	Rubican Business School St. Louis	100
4-12	C. M. Stewart	Men's Club, Grace Luthern Church, St. Louis	75

FEDERAL RESERVE BANK OF MINNEAPOLIS
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF APRIL 1925.

Speeches

Mr. Curtis L. Mosher, Assistant Federal Reserve Agent, addressed the following meetings:

Minneapolis, Minnesota, April 14
Cyro Club. Subject: "Business
Situation in the Northwest".
Attendance 75.

New Richland, Minnesota, April 14.
Joint meeting Parents' & Teachers'
Association and Commercial Club.
Subject: "Federal Reserve System
and Business and Agricultural Con-
ditions." Attendance 125.

FEDERAL RESERVE BANK OF KANSAS CITY
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF APRIL 1925.

<u>Speeches</u>			
<u>Date</u>	<u>Speaker</u>	<u>Organization & Place</u>	<u>Subject</u>
4-30	W. J. Bailey, Governor	Cosmopolitan Club Kansas City	Federal Reserve System.

<u>Banks Visited</u>		
John H. Martin	Member Banks	37
	Non-Member Banks	5

<u>Visitors</u>	
Bankers	72
Students	79
Others	<u>86</u>
Total	237

FEDERAL RESERVE BANK OF DALLAS
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF APRIL 1925.

Visits to Banks

<u>Representative</u>	<u>Member</u>	<u>Non-Member</u>	<u>Total</u>
A. E. Lanier	18	4	22
J. F. Clouse	27	11	38
C. L. Childers	22	9	31
W. C. Franklin	<u>1</u>	<u>-</u>	<u>1</u>
	68	24	92

Convention Attended

Assistant Federal Reserve Agent Hall attended the Louisiana Bankers Convention, held in New Orleans on the 15th and 16th of April.

Visitors

Bankers	18
Others	<u>37</u>
Total	55

FEDERAL RESERVE BANK OF SAN FRANCISCO
REPORT OF BANK RELATIONS DEPARTMENT
FOR THE MONTH OF APRIL 1925.

Member Banks Visited.....107
 Non-Member Banks Visited..... 31
 Meetings Attended..... 5

Speeches

<u>Date</u>	<u>Speaker</u>	<u>Association & Place</u>	<u>Subject</u>	<u>Number Present</u>
4-1	Mr. Day	Dial Club Luncheon, St. Francis Hotel, S.F.	Federal Reserve System.	54
4-13	Mr. Dumm	Manual Arts High School, Los Angeles	The Relationship Between Farmer and Banker.	200
4-15	Mr. Meyer	Jefferson High School, Los Angeles	Federal Reserve System.	300
4-16	Mr. Perrin	Bank Chapter of San Francisco Assn. of Credit Men, Palace Hotel S.F.	Reserves Do Not Make a Bank Safe.	75
4-20	Mr. Dumm	Manual Arts High School, Los Angeles	Federal Reserve System.	200
4-24	Mr. Perrin	Annual Meeting Chamber of Commerce, Portland.	More than 2000 banks have failed in this country during the past five years. Is such fatality necessary?	500
4-24	Mr. Craft	University of Women's Assn. Salt Lake City	Federal Reserve System.	40
4-28	do	Exchange Club, Salt Lake City.	Federal Reserve System.	80
4-23	Mr. Geller	John C. Fremont High School, Los Angeles	Federal Reserve System.	250
4-28	Mr. Geller	Lincoln High School, Los Angeles	Federal Reserve System.	100

Meetings Attended

4-11	Mr. Hale	Group 1. California Bankers' Association, Sacramento, Calif.
4-11	Mr. Sheperd Mr. Schmidt	Citrus Belt Bankers' Association, Covina, Calif.

Federal Reserve Bank of San Francisco

Meetings (continued)

4-16	Mr. Leisner	Regional meeting of Utah State Bankers' Association, Brigham City, Utah.
4-17	Mr. Shaw	Group 3, Washington Bankers' Association Bellingham, Wash.
4-18	Mr. Schmidt Mr. Dumm	Group 5, California Bankers' Association, Los Angeles, Calif.