

Index for the Year 1946

A

AGRICULTURE

Sixth District Agriculture in 1945, Earle L. Rauber. 3
See also Business conditions, District summaries.

B

BANKING

Additions to the Par List

Allapattah State Bank, Miami, Fla. 73
 American Bank & Trust Co., Baton Rouge, La. 36
 Bank of Lexington, Ala. 52
 Bank of Orlinda, Tenn. 18
 Citizens Bank, Gainesville, Ga. 36
 Citizens Bank of Oviedo, Fla. 64
 Citizens State Bank, St. Cloud, Fla. 64
 City Bank & Trust Co., Natchez, Miss. 52
 Claiborne County Bank, Tazewell, Tenn. 52
 Commercial Bank of Daytona Beach, Fla. 12
 East Lauderdale Banking Co. of Rogersville, Ala. 36
 East Point Commercial Bank, East Point, Ga. 99
 Farmers & Merchants Bank, Brewton, Ala. 64
 Spring Hill branch of Farmers & Merchants Bank, Mt. Pleasant, Tenn. 99
 Farmers Bank, Anderson, Ala. 36
 Mechanics-State Bank, McComb, Miss. 52
 Merchants Bank, Hanceville, Ala. 64
 Metairie Savings Bank & Trust Co., La. 112
 Springs State Bank, Sulphur Springs, Fla. 73
 State Bank of Haines City, Fla. 112
 State Bank of West Tampa, Fla. 112
 Tropical State Bank, Sebring, Fla. 99
 Venice-Nokomis Bank, Venice, Fla. 73
 West Georgia Bank & Trust Co., Carrollton, Ga. 99

Admissions to FRS membership

American Bank & Trust Co., Bessemer, Ala. 112
 Citizens Bank of Stuart, Fla. 99
 Farmers & Merchants Bank, "Inc.," Brewton, Ala. 99
 First National Bank of West Point, Ga. 52
 First Savings & Trust Co. of Tampa, Fla. 18
 North Shore Bank, Miami Beach, Fla. 112
See also National-charter grants.

Appointments and elections. 12, 36, 99, 112

Debits

Debits to Individual Bank Accounts. *Tables:* 12, 18, 25, 36, 45, 61, 73, 89, 102, 114, 121
 Sixth District Bank Debits. 26

Deposits

Annual Rate of Turnover of Demand Deposits. *Tables:* 6, 19, 27, 39, 55, 67, 75, 85, 103, 115, 123
 Ownership of Bank Deposits in the Reconversion Period. Charles T. Taylor. 110
 Postwar Trends in Ownership of Demand Deposits. 34

Member banks

Condition of 20 Member Banks in Selected Cities. *Tables:* 12, 25, 36, 45, 61, 73, 89, 102, 114, 121
 Member Bank Operations During 1945. Charles T. Taylor. 21

National-charter grants

Broward National Bank of Fort Lauderdale, Fla. 64
 First National Bank of Delray Beach, Fla. 64
 Florida State Bank, Delray Beach, Fla. 64
 Valley National Bank of Lanett, Ala. 52

See also Business conditions.

BUSINESS CONDITIONS

District summaries. 1, 10, 19, 26, 37, 53, 65, 74, 86, 100, 113, 122
 Economic Appraisal of the Postwar South. Earle L. Rauber. 1
 National summaries. 28, 40, 56, 68, 92, 116
 Reconnaissance charts. 2, 18, 36, 52, 64, 73, 80, 111, 121

C

CONSUMER BUYING HABITS, WARTIME CHANGES IN. Thomas R. Atkinson. 98

CONSUMER CREDIT AND POSTWAR BUYING. Charles T. Taylor. 69

COAL PRODUCTION. *Tables:* 6, 19, 27, 39, 55, 67, 75, 85, 103, 115, 123

CONSTRUCTION, POSTWAR. *Charts:* 112

CONSUMERS' PRICE INDEX. 50. *Tables:* 6, 19, 27, 39, 55, 67, 75, 85, 103, 115, 123

COTTON CONSUMPTION. *Tables:* 6, 19, 27, 39, 55, 67, 75, 85, 103, 115, 123

CREDIT

Consumer Credit and Postwar Buying. Charles T. Taylor. 69
See also Business conditions, Condition of 20 Member Banks, Furniture and Jewelry Store Operations, and Instalment Cash Loans.

D

DEPARTMENT STORES

Sales. *Tables:* 6, 9, 19, 26, 27, 38, 39, 54, 55, 64, 67, 75, 76, 85, 87, 99, 103, 115, 116, 123, 124

Stocks. *Tables:* 6, 9, 19, 26, 27, 38, 39, 54, 55, 64, 67, 75, 76, 85, 87, 99, 103, 115, 116, 123, 124

See also Business conditions, District and National summaries.

DO YOU REMEMBER WHEN? 77

E

ECONOMIC APPRAISAL OF THE POSTWAR SOUTH. Earle L. Rauber. 1

EDUCATION AS AN INVESTMENT IN SIXTH DISTRICT ECONOMIC PROGRESS. Charles T. Taylor. 93

ELECTRIC POWER PRODUCTION. *Tables:* 6, 19, 27, 39, 55, 67, 75, 85, 103, 115, 123

EMPLOYMENT

Manufacturing Employment. *Tables:* 6, 19, 39, 55, 67, 75, 85, 103, 127

See also Business conditions, District and National summaries.

F

FURNITURE STORE OPERATIONS, RETAIL. *Tables:* 9, 20, 26, 38, 54, 64, 76, 87, 99, 109

G

GASOLINE TAX COLLECTIONS. *Tables:* 6, 19, 27, 39, 55, 67, 75, 85, 103, 115, 123

H

HUNTSVILLE, ALABAMA, A STUDY IN COMMUNITY DEVELOPMENT. Thomas R. Atkinson. 117

I

INCREASING THE VALUE OF THE SOUTH'S FOREST RESOURCES THROUGH RESEARCH. Charles T. Taylor. 41

INDUSTRY

Huntsville, Alabama, a Study in Community Development. Thomas R. Atkinson. 117

Increasing the Value of the South's Forest Resources through Research. Charles T. Taylor. 41

Industrial Information Service. C. H. Donovan. 79

New Sixth District Index: Lumber, the South's Second Largest Industry. Thomas R. Atkinson. 81

Sixth District Industry in 1945. John Tyree Fain. 7

Southern Research Institute, Created in Recognition of an Economic Opportunity, The. Charles T. Taylor. 57

Spread of Development Corporations, The. C. H. Donovan. 105

INVENTORIES

Wholesale Sales and Inventories. *Tables:* 9, 26, 38, 54, 64, 76, 87, 99, 116, 124

See also Business conditions—District and National summaries—and Department stores.

J

JEWELRY STORE OPERATIONS, RETAIL. *Tables:* 6, 20, 27, 39, 55, 67, 76, 87, 116, 124

L**LOANS**

Secretary Vinson on the British Loan. 46

South and the Loan to Britain, The. Charles T. Taylor. 13
Tables and charts

Instalment Cash Loans. 9, 19, 26, 38, 54, 64, 75, 80, 99, 116, 124

Postwar Loans of Sixth District Weekly Reporting Member Banks. 35

See also Business conditions

LUMBER

Increasing the Value of the South's Forest Resources through Research. Charles T. Taylor. 41

New Sixth District Index: Lumber, the South's Second Largest Industry. Thomas R. Atkinson. 81

Production. *Tables:* 85, 103, 115, 123

M

MEMBER BANK OPERATIONS DURING 1945. Charles T. Taylor. 21

N**NEW ORLEANS**

Role of the New Orleans International Trade Mart. Charles T. Taylor. 29

NEW SIXTH DISTRICT INDEX: LUMBER, THE SOUTH'S SECOND LARGEST INDUSTRY. Thomas R. Atkinson. 81

O

OWNERSHIP OF BANK DEPOSITS IN THE RECONVERSION PERIOD. Charles T. Taylor. 110

P

PETROLEUM PRODUCTION IN COASTAL LOUISIANA AND MISSISSIPPI, CRUDE. *Tables:* 6, 19, 27, 39, 55, 67, 75, 85, 103, 115, 123

PORTS

Role of the New Orleans International Trade Mart. Charles T. Taylor. 29

POSTWAR TRENDS IN OWNERSHIP OF DEMAND DEPOSITS. 34

R**RESEARCH**

Industrial Information Service. C. H. Donovan. 79

Increasing the Value of the South's Forest Resources through Research. 41

Southern Research Institute, Created in Recognition of an Economic Opportunity, The. Charles T. Taylor. 57

RECONNAISSANCE CHARTS. 2, 18, 36, 52, 64, 73, 80, 111, 121

RETAIL TRADE: *See* Trade.

ROLE OF THE NEW ORLEANS INTERNATIONAL TRADE MART. Charles T. Taylor. 29

S

SALES. *Tables:* 9, 26, 38, 54, 64, 76, 87, 99, 116, 124

See also Department, Furniture, and Jewelry stores.

SOUTH AND THE LOAN TO BRITAIN, THE. Charles T. Taylor. 13

SOUTHERN RESEARCH INSTITUTE, CREATED IN RECOGNITION OF AN ECONOMIC OPPORTUNITY, THE. Charles T. Taylor. 57

SPREAD OF DEVELOPMENT CORPORATIONS, THE. C. H. Donovan, 105

T**TRADE**

Role of the International Trade Mart. Charles T. Taylor. 29

Secretary Vinson on the British Loan. 46

Sixth District Trade in 1945. D. E. Moncrief. 10

South and the Loan to Britain, The. Charles T. Taylor. 13

Wholesale Sales and Inventories. *Tables:* 9, 26, 38, 54, 64, 76, 87, 99, 116

See also Business conditions, and Department, Furniture, and Jewelry stores.

V

VINSON ON THE BRITISH LOAN, SECRETARY. 46

W

WARTIME CHANGES IN CONSUMER BUYING HABITS. Thomas R. Atkinson. 98

WHOLESALE TRADE. *See* Trade.

Index for the Year 1947

(See BUSINESS CONDITIONS, GENERAL, for further information
on almost every other subject listed in the index.)

A

AGRICULTURE

- Bank Credit for Farm Production, by Brown R. Rawlings, 129
- Farm Forestry in the Sixth District, by Brown R. Rawlings, 57
- Florida Citrus Industry, by Brown R. Rawlings, 45
- One-Variety Cotton Improvement Program, The, by Brown R. Rawlings, 117
- Ramie: 1947, by Earle L. Rauber, 81
- Sixth District Agriculture in 1946, by Brown R. Rawlings, 16

B

BANKING

- Additions to the Par List
 - Bank of Fulton County, East Point, Ga., 77
 - Bank of Palmetto, Fla., 15
 - Citizens Bank, Colquitt, Ga., 15
 - Citizens Bank, Lafayette, Tenn., 92
 - Citizens Union Bank of Rogersville branch, Bulls Gap, Tenn., 111
 - City Bank of Tuskegee, Ala., 77
 - Commercial Bank, Andalusia, Ala., 15
 - Covington County Bank, Andalusia, Ala., 92
 - Industrial Banking Co., Valdosta, Ga., 104
 - Merchants & Farmers Bank, Greenback, Tenn., 128
 - Peoples Bank of Auburndale, Fla., 77
 - Peoples Bank, Blackshear, Ga., 29
 - Peoples Bank, Winder, Ga., 37
 - Riverside Bank of Jacksonville, Fla., 77
 - Troy Bank & Trust Co., Troy, Ala., 111
 - Union Bank, Jamestown, Tenn., 77
- Admissions to FRS membership
 - Alabama Exchange Bank of Tuskegee, Ala., 77
 - Bank of Leighton, Ala., 104
 - Blackshear Bank, Ga., 29
 - Citizens Bank of Gainesville, Fla., 146
 - Citizens Bank, Colquitt, Ga., 29
 - DeKalb State Bank, Doraville, Ga., 15
 - Jeff Davis Bank & Trust Co., Jennings, La., 37
 - Stayton Bank & Trust Co., Tenn., 146
 - Union Peoples Bank branch, Oliver Springs, Tenn., 146
 - See also National-charter grants
- Bank Credit for Farm Production, by Brown R. Rawlings, 129
- Bank Financing of Sixth District Business, 26
- Bank Financing of Sixth District Retail Trade, by Charles T. Taylor, 69
- Debits
 - Debits to Individual Bank Accounts, tables, 14, 29, 37, 53, 67, 77, 91, 101, 113, 125, 139, 143
- Deposits
 - Annual Rate of Turnover of Demand Deposits, tables, 3, 31, 39, 55, 65, 79, 88, 99, 111, 123, 138, 145

Member Banks

- Condition of Member Banks in Selected Cities, tables, 14, 29, 39, 53, 67, 77, 90, 101, 113, 125, 139, 143
- Member Bank Operations in 1946, 33
- See also Admissions to FRS membership and National-charter grants
- National-charter grants
 - Citizens National Bank, Orlando, Fla., 29
 - Fort Lauderdale National Bank, Fla., 15
 - First National Bank of East Point, Ga., 77
 - First National Bank of Picayune, Miss., 128
 - Sixth District Finance During 1946, by Charles T. Taylor, 11

BUSINESS CONDITIONS, GENERAL

- District summaries, 1-18, 30, 40, 52, 64, 78, 89, 100, 112, 124, 136, 141
- National summaries, 44, 56, 68, 104, 116, 128, 140, 146
- Reconnaissance, charts, 15, 29, 37, 99.

C

- COAL PRODUCTION, tables, 3, 31, 39, 55, 65, 79
- CONSTRUCTION CONTRACTS, tables, 88, 99, 111, 123, 138, 145
- CONSUMERS' PRICE INDEX, tables, 3, 31, 39, 55, 65, 79, 88, 99, 111, 123, 138, 145
- COTTON CONSUMPTION, tables, 3, 31, 39, 55, 65, 79, 88, 99, 111, 123, 138, 145

D

DEPARTMENT STORES

- Sales, tables, 3, 7, 31, 32, 37, 39, 54, 55, 65, 66, 79, 80, 88, 92, 99, 103, 111, 115, 123, 127, 137, 138, 142, 145
- Stocks, tables, 3, 7, 31, 32, 37, 39, 54, 55, 65, 66, 79, 80, 88, 92, 99, 103, 111, 115, 123, 127, 137, 138, 142, 145
- See also Trade

E

- ELECTRIC POWER PRODUCTION, tables, 3, 31, 39, 55, 65, 79, 88, 99, 111, 123, 138, 145
- EMPLOYMENT
 - Manufacturing Employment, tables, 3, 31, 39, 55, 65, 79, 88, 99, 111, 123, 138, 145
 - Sixth District Industry and Employment in 1946, by Thomas R. Atkinson, 8

F

- FARM FORESTRY IN THE SIXTH DISTRICT, by Brown R. Rawlings, 57
- FINANCE
 - Bank Credit for Farm Production, by Brown R. Rawlings, 129
 - Bank Financing of Sixth District Business, 26
 - Bank Financing of Sixth District Retail Trade, by Charles T. Taylor, 69
 - Federal Reserve Assistance in Financing Small Business, 38

Sixth District Finance During 1946, by Charles T. Taylor, 11

Term Lending by District Member Banks, by Thomas R. Atkinson, 62

See also Banking

FLORIDA CITRUS INDUSTRY, THE, by Brown R. Rawlings, 45
FURNITURE STORE OPERATIONS, RETAIL, *tables*, 7, 32, 43, 54, 67, 80, 91, 115, 137

G

GASOLINE

Gasoline Tax Collections, *tables*, 3, 31, 39, 55, 65, 79, 88, 99, 111, 123, 138, 145

State Gasoline Tax Collections, An Indicator of Sixth District Economic Activity, by Charles T. Taylor, 87

I

INDUSTRY

Index of Cotton Consumption, An Indicator of District Industrial Activity, The, by Thomas R. Atkinson, 122
Industrial Research and Scientific Education, by Charles T. Taylor, 21

Ramie: 1947, by Earle L. Rauber, 81

Sixth District Industry and Employment in 1946, by Thomas R. Atkinson, 8

Sixth District War Plants, by Charles T. Taylor, Part I, 93; Part II, 105

INSTALMENT CASH LOANS, *tables*, 32, 37, 54, 66, 80, 92, 103, 115, 127, 137, 142

INVENTORIES

See Department, Furniture, and Jewelry stores

J

JEWELRY STORE OPERATIONS, RETAIL, *tables* 7, 43, 66, 80, 90, 103, 127, 142

L

LOANS

See Banking, Finance, and Instalment Cash Loans

LUMBER PRODUCTION, *tables*, 3, 31, 39, 55, 65, 79, 88, 99

O

ONE-VARIETY COTTON IMPROVEMENT PROGRAM, THE, by Brown R. Rawlings, 117

P

PETROLEUM PRODUCTION IN COASTAL LOUISIANA AND MISSISSIPPI, CRUDE, *tables*, 3, 31, 39, 55, 65, 79, 88, 99, 111, 123, 138, 145

PRICES

See Consumers' Price Index

PROMETHEUS UNBOUND, by Earle L. Rauber, 1

R

RAMIE: 1947, by Earle L. Rauber, 81

RECONNAISSANCE, *charts*, 15, 29, 37, 99

RESEARCH

Industrial Research and Scientific Education, by Charles T. Taylor, 21

RETAIL TRADE

See Trade and Department, Jewelry, and Furniture Stores

S

SIXTH DISTRICT WAR PLANTS, by Charles T. Taylor, Part I, 93; Part II, 105

STATE GASOLINE TAX COLLECTIONS, AN INDICATOR OF SIXTH DISTRICT ECONOMIC ACTIVITY, by Charles T. Taylor, 87

T

TERM LENDING BY DISTRICT MEMBER BANKS, by Thomas R. Atkinson, 62

TRADE

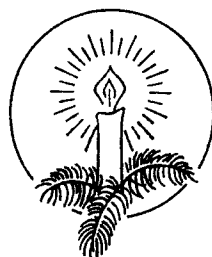
Bank Financing of Sixth District Retail Trade, by Charles T. Taylor, 69

Retail Trade Statistics, Aids to Business Operations and Economic Analysis, by Charles T. Taylor, 19

Sixth District Trade in 1946, by Charles T. Taylor, 4

Wholesale Sales and Stocks, *tables*, 7, 32, 43, 54, 66, 80, 90, 103, 115, 127, 137, 142

See also Department, Furniture, and Jewelry stores



Index for the Year 1948

Agriculture

AGRICULTURE, General Discussions on . 42, 64, 76, 113

AGRICULTURAL OUTLOOK FOR 1949, *John L. Liles* . 129

ARTIFICIAL INSEMINATION AND THE DISTRICT'S DAIRY INDUSTRY, *John L. Liles* 117

FARM JOB MADE EASIER, A, *John L. Liles* 31

FARM LAND PRICES, *Brown R. Rawlings* 100

FARM PRICE SUPPORTS, *Brown R. Rawlings* 19

FARM PRICES AND RETAIL FOOD PRICES, *Brown R. Rawlings* 88

FOOD SITUATION AND DISTRICT AGRICULTURE, THE, *John L. Liles* 10

GOVERNMENT COTTON PROGRAMS, *Brown R. Rawlings* 125

GRAZING CROPS, AN EFFICIENT USE OF LABOR AND LAND, *John L. Liles* 13

MEAT PRICES AND BEEF-CATTLE PROSPECTS, *Brown R. Rawlings* 51

MINOR ELEMENTS IN THE DISTRICT'S FERTILIZER PROGRAM, *Brown R. Rawlings* 69

OVERCOMING HANDICAPS IN FARM FORESTRY, *Brown R. Rawlings* 81

SIXTH DISTRICT LIVESTOCK INDUSTRY: AN APPRAISAL OF EFFICIENCY, *John L. Liles* . 57

SOME CONSIDERATIONS IN PROFITABLE FARM FORESTRY, *Brown R. Rawlings* 33

TABLES

Acres in Cotton, July 1 76

Farm Commodity Prices in the Sixth District States 101, 114

Parity and Support Prices 64

CHARTS

Cotton Acreage in Cultivation, July 1, 1948, and Percent Increase from July 1947 . . 76

Percent Change in First Quarter, Cash Farm Income 1948, Compared with 1947 . . 65

Percent Changes in Farm Land Prices from July 1947 to July 1948 100

Banking and Finance

BANK ANNOUNCEMENTS 3, 24, 32, 44, 56, 61, 73, 90, 115, 128, 134

BANK LOANS AND BANK RESERVES, *Charles T. Taylor* . 98

BANKING AND FINANCE, General Discussions on . 23, 29, 39, 124

BANKING DEVELOPMENTS IN 1947, *Charles T. Taylor* . 8

DEPOSIT TURNOVER, A GUIDE TO SIXTH DISTRICT ECONOMIC ACTIVITY, *Charles T. Taylor* 86

FEDERAL FINANCE AND DISTRICT BANK CREDIT, *Charles T. Taylor* 74

GROWTH AND PROSPECTS OF BANK REAL ESTATE LENDING, *Charles T. Taylor* 62

MEMBER BANK OPERATIONS IN 1947, *Charles T. Taylor* 25

PROSPECTS FOR SIXTH DISTRICT DEPOSITS, *Charles T. Taylor* 54

TABLES

Annual Rate of Turnover of Demand Deposits 11, 17, 31, 38, 53, 65, 73, 89, 97, 113, 125, 133

Changes in Membership in the Sixth District, 1942-47 23

Condition of 28 Member Banks in Leading Cities 3, 20, 32, 41, 54, 66, 79, 92, 102, 110, 127, 131

Debits to Individual Bank Accounts 3, 20, 32, 41, 54, 66, 79, 92, 102, 110, 127, 131

Gasoline Tax Collections . 11, 17, 31, 38, 53, 65, 73, 89, 97, 113, 125, 133

Instalment Cash Loans . . 12, 21, 30, 43, 52, 67, 77, 91, 101, 114, 126, 130

CHARTS

Sixth District Commercial Failures 75

War and Postwar Deposit Changes, All Sixth District Banks 98

Business Conditions, General

NATIONAL BUSINESS CONDITIONS 24, 44, 68, 80, 104, 116, 134

WHERE DO WE GO FROM HERE? *Earle L. Rauber* . 1

Industry

ECONOMIC IMPLICATIONS OF THE CEMENT DECISION . 105

INDUSTRY AND EMPLOYMENT, General Discussions on 29, 41, 52, 65, 78, 91, 101, 115, 127, 132

POPULATION CHANGES, *Lillian Croft* 22

REVIVAL OF AN OLD INDUSTRY, SIXTH DISTRICT WOOL MANUFACTURING, THE, *Charles T. Taylor* 45

SIXTH DISTRICT EMPLOYMENT AND INDUSTRY
IN 1947, *Lillian Croft* 6

TOURIST INDUSTRY IN THE SIXTH DISTRICT, The,
Earle L. Rauber 93

TABLES

Construction Contracts . . . 11, 17, 31, 38, 53, 65,
73, 89, 97, 113, 125, 133

Cotton Consumption . . . 11, 17, 31, 38, 53, 65,
73, 89, 97, 113, 125, 133

Crude Petroleum Production . . 11, 17, 31, 38, 53,
65, 73, 89, 97,
113, 125, 133

Electric Power Production . . 11, 17, 31, 38, 53,
65, 73, 89, 97,
113, 125, 133

Estimated Population July 1, 1940-47 23

Manufacturing Employment . . 11, 17, 31, 38, 53,
65, 73, 89, 97,
113, 125, 133

Trade

CONSUMER BUYING IN 1947, *Charles T. Taylor* 4

DEPARTMENT STORE SALES, *Charles T. Taylor* . . . 132

HOME FURNISHINGS SALES, *Charles T. Taylor* . . . 111

IMPORTS AND THEIR GROWING SIGNIFICANCE,
Charles T. Taylor 130

THIRTY-FOUR YEARS OF SIXTH DISTRICT
FOREIGN TRADE, *Charles T. Taylor* 18

TRADE AND CONSUMER CREDIT, *Charles T. Taylor* . . 90

TRADE, General Discussions on 29, 39, 56, 77,
103, 123

TABLES

Consumers' Price Index 11, 17, 31, 38, 53,
65, 73, 89, 97, 113,
125, 133

Department Store Sales 11, 17, 31, 38, 53,
65, 73, 89, 97, 113,
125, 133

Department Store Sales
and Inventories 12, 21, 30, 43, 52,
67, 77, 91, 101, 114,
126, 130

Department Store Stocks 11, 17, 31, 38, 53,
65, 73, 89, 97, 113,
125, 133

Retail Credit Survey, 1947 39

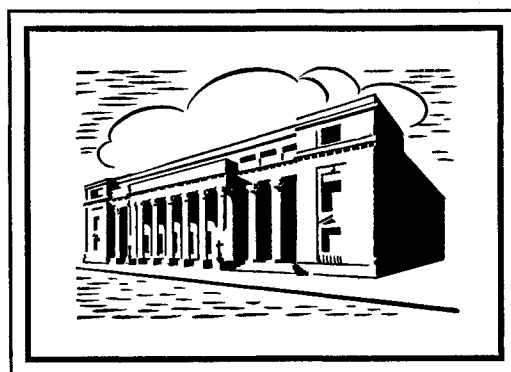
Retail Furniture Store
Operations 12, 21, 30, 43, 67,
77, 101, 126

Retail Jewelry Store
Operations 3, 21, 30, 52, 67,
91, 114, 130

Wholesale Sales and Inventories . . 12, 21, 30, 43,
52, 67, 77, 91,
101, 114, 126, 130

CHARTS

Reconnaissance 67, 73
Value of Imports and Exports, 1938-48 . . . 124



Index for the Year 1949

Agriculture

CONSUMPTION OF PEANUTS,
Brown R. Rawlings May 48

COTTON ACREAGE ALLOTMENTS,
Brown R. Rawlings Dec. 121

COTTON AND PEANUT PRODUCTION,
Brown R. Rawlings Aug. 80

DAIRY OPPORTUNITIES FOR DISTRICT FARMERS,
John L. Liles July 65

DISAPPOINTING COTTON CROP, A,
John L. Liles Sept. 88

FARM INCOME, *Brown R. Rawlings* Nov. 115

FARM INCOME AND EXPENSES, *John L. Liles* Mar. 29

FARM MORTGAGE DEBT, *John L. Liles* June 60

FARM WAGE RATES, *Brown R. Rawlings* Apr. 39

FARMERS' CASH RECEIPTS,
Brown R. Rawlings July 72

FARMING IN 1948, *Brown R. Rawlings* Jan. 10

FERTILIZER REQUIREMENTS ARE CHANGING,
Brown R. Rawlings Feb. 20

FORESTRY: AN INVESTMENT OPPORTUNITY,
Brown R. Rawlings June 53

GRASSES AND LEGUMES, *John L. Liles* Apr. 33

PEANUTS IN TRANSITION,
Brown R. Rawlings Nov. 108

PECAN INDUSTRY IN THE SIXTH DISTRICT,
THE, *Brown R. Rawlings* Oct. 93

TABLES

Cotton Production Sept. 89

CHARTS

Cash Receipts from Crops and Live-
stock Mar. 29

Cash Receipts from Farming July 72

Farm Mortgage Debt in District States
by Lending Agency June 61

Forest Product Sales per Acre of
Woodland, 1944 June 54

Banking

BANK ANNOUNCEMENTS . 12, 37, 69, 77, 86, 100, 115

BANK DEBITS, *Charles T. Taylor* July 70

BANK LENDING AND INTEREST RATES,

Charles T. Taylor Feb. 21

BANKING AND TRADE, *Charles T. Taylor* Aug. 78

BANKING DEVELOPMENTS DURING 1948,
Charles T. Taylor Jan. 4

DECREASE IN MEMBER BANK LOANS,
Charles T. Taylor May 47

DEMAND DEPOSITS IN TEXTILE COMMUNITIES,
Charles T. Taylor June 59

DEPOSITS INCREASE,
Charles T. Taylor Dec. 120

DISTRICT LONG-TERM PERSONAL SAVINGS—
A SOURCE OF INVESTMENT FUNDS?
Charles T. Taylor Aug. 73

GROWTH IN BANK LOANS, *Charles T. Taylor* Nov. 115

INSTALMENT CREDIT FINANCING EXPANDS,
Charles T. Taylor Apr. 38

MEMBER BANK OPERATIONS IN 1948,
Charles T. Taylor Mar. 25

RESERVES AND MEMBER BANK LOANS,
Charles T. Taylor Sept. 90

SHIFTS IN DEPOSIT OWNERSHIP,
Charles T. Taylor May 46

TABLES

Annual Rate of Turnover of
Demand Deposits 11, 21, 31, 39, 49,
62, 71, 79, 89, 98, 114, 121

Condition of 28 Member Banks
in Leading Cities 12, 23, 32, 37, 48,
63, 72, 77, 88, 97, 112, 119

Debits to Individual Bank Accounts 12, 23, 32, 37,
48, 63, 72, 77, 88, 97, 112, 119

Gasoline Tax Collections 11, 21, 31, 39, 49, 62,
71, 79, 89, 98, 114, 121

Instalment Cash Loans 5, 19, 30, 40, 47, 58,
70, 80, 91, 100, 107, 118

Sixth District Member Bank Changes
in Deposits, Earning Assets, and
Profits for the Year 1948 Mar. 28

CHARTS

Demand Deposits of Individuals, Part-
nerships, and Corporations at All
Sixth District Banks—1943-49 May 46

District Business Activity Shown by
Bank Debits Jan. 4

Sixth District Member Bank Loans July 70

Sixth District Member Bank Required
and Excess Reserves Dec. 118

Economic Conditions, General

AT THE CROSSROADS, <i>Earle L. Rauber</i>	Jan.	1
FARM COMMUNITY IMPROVEMENT, <i>Earle L. Rauber</i>	Sept.	81
NATIONAL BUSINESS CONDITIONS	24, 51, 64, 92, 116, 122	
TRANSPORTATION ON THE TENNESSEE, <i>Charles T. Taylor</i>	Feb.	13
WHOLESALE PRICES, EMPLOYMENT, AND DISTRICT INCOME, <i>Charles T. Taylor</i>	Mar.	31
CHARTS		
Where Individuals in the Sixth District States Got Their Incomes	Sept.	90

Employment

(See Industry)

Federal Reserve Policy

CREDIT CONTROLS, Editorial, <i>Washington Post</i>	May	52
FEDERAL RESERVE AND YOUR MONEY, THE, <i>Earle L. Rauber</i>	May	41
SPROUL, ALLAN, ADDRESS BY	Nov.	101

Finance

(See Banking)

Industry

INDUSTRY AND EMPLOYMENT, GENERAL DISCUSSIONS ON	22, 29, 40, 49, 62, 71, 79, 90, 100, 114, 119	
INDUSTRY AND EMPLOYMENT IN 1948, <i>D. E. Moncrief</i>	Jan.	6
OAK RIDGE—THE NATION'S ATOMIC CENTER, <i>C. E. Brehm</i>	May	50

TABLES

Construction Contracts	11, 21, 31, 39, 49, 62, 71, 79, 89, 98, 114, 121
Cotton Consumption	11, 21, 31, 39, 49, 62, 71, 79, 89, 98, 114, 121
Crude Petroleum Production	11, 21, 31, 39, 49, 62, 71, 79, 89, 98, 114, 121
Electric Power Production	11, 21, 31, 39, 49, 62, 71, 79, 89, 98, 114, 121
Manufacturing Employment	11, 21, 31, 39, 49, 62, 71, 79, 89, 98, 114, 121

CHARTS

Sixth District Industrial Trends	Jan.	7
Textile Manufacturing Activity and Member Bank Deposits in the Sixth District	June	59

Trade

BANKING AND TRADE, <i>Charles T. Taylor</i>	Aug.	78
DEPARTMENT STORE SALES, <i>Charles T. Taylor</i>	Mar., July 30,	70
DISTRICT'S FOREIGN TRADE, THE, <i>Charles T. Taylor</i>	Nov.	113
INSTALMENT CREDIT AND RETAIL SALES, <i>Charles T. Taylor</i>	Oct.	99
INSTALMENT CREDIT FINANCING EXPANDS, <i>Charles T. Taylor</i>	Apr.	38
PRICES, SALES, AND CREDIT IN 1948, <i>Charles T. Taylor</i>	Jan.	8
RETAIL SALES AND INVENTORIES, <i>Charles T. Taylor</i>	Sept.	87
SALES IN THE LAST QUARTER, <i>Charles T. Taylor</i>	Dec.	117
SALES, OUTSTANDING ORDERS, AND INVENTORIES, <i>Charles T. Taylor</i>	Feb.	23
TRENDS IN CONSUMER SPENDING, <i>Charles T. Taylor</i>	May	46

TABLES

Consumers Price Index	11, 21, 31, 39, 49, 62, 71, 79, 89, 98, 114, 121
Department Store Sales	11, 21, 31, 39, 49, 62, 71, 79, 89, 98, 114, 121
Department Store Sales and Inventories	5, 19, 30, 40, 47, 58, 70, 80, 91, 100, 107, 118
Department Store Stocks	11, 21, 31, 39, 49, 62, 71, 79, 89, 98, 114, 121
Retail Furniture Store Operations	19, 40, 58, 80, 100, 118
Retail Jewelry Store Operations	5, 30, 47, 70, 91, 107
Wholesale Sales and Inventories	5, 19, 30, 40, 47, 58, 70, 80, 91, 100, 107, 118

CHARTS

Department Store Sales, 1919-49	Aug.	78
Department Store Sales and Stocks	Sept.	87
Reconnaissance	May, June	45, 58
Sixth District Trade in 1948	Jan.	9

Index for the Year 1950

Agriculture

AGRICULTURE: 1949 IN REVIEW, <i>Liles</i> . . . Jan.	10
BANK PROCEDURE IN FARM LENDING, <i>Liles</i> . . May	45
CHEMICALS: THEIR ECONOMIC CONTRIBUTION TO DISTRICT AGRICULTURE, <i>Liles</i> . . . Sept.	85
COTTON AND PEANUT ACREAGE ALLOTMENTS, <i>Rawlings</i> April	37
FARMERS' PLANTING INTENTIONS, <i>Rawlings</i> . . Mar.	29
FARM PRICE SUPPORTS, <i>Liles</i> Feb.	20
MIDWEST CATTLE COMPETITION, <i>Liles</i> . . . July	70
PRICE CONTROLS ON FARM PRODUCTS, <i>Rawlings</i> Dec.	114
TIMBER AND LUMBER PRICES, <i>Rawlings</i> . . . Oct.	103
TRENDS IN FARM INCOME, <i>Rawlings</i> . . . Aug.	73

CHARTS

Agricultural Income Payments, 1948 . Aug.	74
Cash Receipts from Crops and Livestock . Sept.	87
Cash Receipts from Farm Products, 1948. Aug.	77
Farm Business Summary (Sample) . . May	48
Trends in Prices Received by District Farmers Sept.	90

Banking and Finance

BANK ANNOUNCEMENTS . . . 5, 17, 32, 58, 66, 99,	114
BANK PROCEDURE IN FARM LENDING, <i>Liles</i> . . May	45
CONSUMER BUYING AND BANK CREDIT, <i>Taylor</i> . July	67
DEPOSIT CHANGES AND BANK INVESTMENTS, <i>Taylor</i> May	51
DEPOSIT GROWTH AT SIXTH DISTRICT MEMBER BANKS, <i>Taylor</i>	
Alabama Feb.	18
Florida April	42
Georgia June	56
Louisiana Aug.	79
Mississippi Nov.	109
Tennessee Dec.	117
DISTRICT'S GROWING INVESTMENT MARKET, THE, <i>Taylor</i> Nov.	105
EXPANDED BANK CREDIT, <i>Taylor</i> Dec.	113
GROWTH AND STRUCTURE OF RESIDENTIAL REAL ESTATE LENDING, <i>Taylor</i> Sept.	88
INCREASE IN DEPOSIT ACTIVITY, <i>Taylor</i> . . . June	58

INDIVIDUAL SAVINGS REACH NEW HIGH,

<i>Taylor</i> Aug.	81
LOAN EXPANSION CONTINUES, <i>Taylor</i> Oct.	102
OWNERSHIP OF DEMAND DEPOSITS, <i>Taylor</i> . April	41
MEMBER BANK LOANS, <i>Taylor</i> Feb.	22
MEMBER BANK OPERATIONS IN 1949, <i>Taylor</i> . Mar.	25
MEMBER BANK PROFITS, <i>Taylor</i> Feb.	21
SIXTH DISTRICT BANKING IN 1949, <i>Taylor</i> . . Jan.	4

TABLES

Annual Rate of Turnover of Demand Deposits 11, 21, 31, 40, 50, 59, 69, 83, 89, 101, 110, 115	
Condition of 27 Member Banks in Leading Cities 12, 19, 32, 39, 49, 57, 70, 84, 92, 103, 112, 116	
Debits to Individual Bank Accounts 12, 19, 32, 39, 49, 57, 70, 84, 92, 103, 112, 116	
Estimated Per Capita Long-Term Savings of Individuals by Selected Media . Aug.	81
Gasoline Tax Collections . . . 11, 21, 31, 40, 50, 59, 69, 83, 89, 101, 110, 115	
Instalment Cash Loans . . . 7, 23, 30, 41, 52, 60, 71, 82, 91, 99, 111, 118	
Urban Residential Real Estate Financing . Sept.	88

CHARTS

Annual Growth in Long-Term Savings of Individuals Aug.	81
Cumulative Changes in Loans and In- vestments Oct.	102
Loans at Member Banks in Leading Cities July	67
Loans Secured by Urban Real Estate . . Sept.	88
Percentage of District Member Banks Having 25 Percent or More of their Total Loans in Farm Loans, 1949 May	50

Economic Conditions, General

INDIAN SUMMER, <i>Earle L. Rauber</i> Jan.	1
MARKETING SOUTHERN PRODUCTS, <i>Robert D. Calkins</i> April	33
NATIONAL BUSINESS CONDITIONS . 24, 44, 72, 84, 92, 104	

Employment

(See Industry and Employment)

Federal Reserve System

BUSINESSMAN'S STAKE IN THE FEDERAL RESERVE, THE, <i>Leslie R. Driver</i> . . .	June	53
FLORIDA'S PROGRESS AND THE FEDERAL RESERVE, <i>Earle L. Rauber</i> . . .	Oct.	93
WHY CREDIT CONTROLS? . . .	Oct.	100

Finance

(See Banking)

Industry and Employment

FROZEN CONCENTRATES IN THE FLORIDA CITRUS INDUSTRY, <i>Rawlings</i> . . .	Feb.	13
HARVEST FROM THE SEA, THE, <i>Taylor</i> . . .	July	61
INDUSTRY AND EMPLOYMENT, General Discussions on, <i>Moncrief</i> . . .	22, 31, 38, 52, 60, 68, 82, 90, 102, 112, 115	
INDUSTRY AND EMPLOYMENT IN 1949, <i>Moncrief</i> . . .	Jan.	6

TABLES

Construction Contracts . . .	11, 21, 31, 40, 50, 59, 69, 83, 89, 101, 110, 115
Cotton Consumption . . .	11, 21, 31, 40, 50, 59, 69, 83, 89, 101, 110, 115
Crude Petroleum Production in Coastal Louisiana and Mississippi . . .	11, 21, 31, 40, 50, 59, 69, 83, 89, 101, 110, 115
Electric Power Production . . .	11, 21, 31, 40, 50, 59, 69, 83, 89, 101, 110, 115
Manufacturing Employment . . .	11, 21, 31, 40, 50, 59, 69, 83, 89, 101, 110, 115

Trade

A YEAR OF CHANGES IN CONSUMER SPENDING, <i>Taylor</i> . . .	Jan.	8
---	------	---

CONSUMER BUYING AND CREDIT, <i>Taylor</i> . . .	Sept.	89
CONSUMER BUYING AND BANK CREDIT, <i>Taylor</i> . . .	July	67
CONTRASTING TRENDS IN DEPARTMENT STORE SALES, <i>Taylor</i> . . .	May	51
CREDIT BUYING TRENDS, <i>Taylor</i> . . .	Mar.	29
DEPARTMENT STORE SALES, <i>Taylor</i> . . .	Aug.	81
INVENTORY GROWTH AND SALES TRENDS, <i>Taylor</i> . . .	June	58
LEVELING OFF IN SALES OF CONSUMER DURABLE GOODS, <i>Taylor</i> . . .	Nov.	111
PRICE CHANGES, <i>Taylor</i> . . .	Dec.	113
PRICE TRENDS, <i>Taylor</i> . . .	Mar.	30
SALES IN THE FIRST QUARTER, <i>Taylor</i> . . .	April	38
SALES OF CONSUMER DURABLE GOODS HIGH, <i>Taylor</i> . . .	Feb.	23

TABLES

Consumers Price Index . . .	11, 21, 31, 40, 50, 59, 69, 83, 89, 101, 110, 115
Department Store Sales . . .	11, 21, 31, 40, 50, 59, 69, 83, 89, 101, 110, 115
Department Store Sales and Inventories . . .	7, 23, 30, 41, 52, 60, 71, 82, 91, 99, 111, 118
Department Store Stocks . . .	11, 21, 31, 40, 50, 59, 69, 83, 89, 91, 101, 110, 115
Retail Furniture Store Operations . . .	23, 30, 41, 52, 60, 71, 82, 91, 99, 111, 118
Retail Jewelry Store Operations . . .	Jan. 7
Sales at District Reporting Stores . . .	Nov. 111
Sixth District Department Store Sales and Stocks (By Departments) . . .	June 59
Wholesale Sales and Inventories . . .	7, 23, 30, 41, 52, 60, 71, 82, 91, 99, 111, 118

CHARTS

What Has Happened to Prices . . .	Dec.	114
-----------------------------------	------	-----

Index for the Year 1951

Agriculture

BANK LENDING FOR FARM ADJUSTMENTS, <i>Rawlings</i>	April 29
COMMUNITY CAPITAL ACCUMULATION AND FARM FINANCING, <i>Rawlings</i>	June 54
COST OF FARMING, THE, <i>Rawlings</i>	Sept. 81
CURRENT EXPANSION IN BROILER INDUSTRY, <i>Rawlings</i>	July 69
CURRENT LIVESTOCK LENDING POLICIES, <i>Liles</i>	May 41
FALL MARKETING OF CASH CROPS, <i>Rawlings</i>	Oct. 100
FARMERS' PROSPECTIVE PLANTINGS, <i>Rawlings</i>	Mar. 26
FARMERS REGAIN THE INITIATIVE, <i>Rawlings</i>	Jan. 11
MEAT PRODUCTION PROSPECTS, <i>Rawlings</i>	Aug. 78
PEANUT MECHANIZATION, <i>Liles</i>	Feb. 13
SIXTH DISTRICT MILK PRODUCTION, <i>Rawlings</i>	Nov. 107
WEATHER DAMAGE APPRAISED, <i>Liles</i>	Feb. 19

TABLES

Crop Acreages in Sixth District States	Mar. 27
Live Weight of Beef Cattle Slaughter	Aug. 78

CHARTS

Cash Receipts from Crops and Livestock	July 64
Prices Received and Paid by U. S. Farmers	Sept. 81

Banking

BANK ANNOUNCEMENTS .17, 28, 50, 56, 69, 88, 93, 108, 111	
A DECADE OF DISTRICT STATE TAX REVENUES, <i>Taber</i>	Nov. 101
A RECORD YEAR FOR SIXTH DISTRICT MEMBER BANKS, <i>Taylor</i>	Mar. 21
BANK DEPOSITS AND CREDIT, <i>Taylor</i>	Oct. 99
BANK EARNINGS IN THE FIRST HALF OF 1951, <i>Taylor</i>	July 66
BANK LENDING FOR FARM ADJUSTMENTS, <i>Rawlings</i>	April 29
BANK LOANS TO BUSINESS DECLINE, <i>Taylor</i>	June 58
DEPOSITS, LOANS, AND INVESTMENTS AT SIXTH DISTRICT MEMBER BANKS IN 1950, <i>Taylor</i>	Jan. 7
LENDING AND SPENDING, <i>Taylor</i>	Mar. 25
LOAN EXPANSION TAPERS OFF, <i>Taylor</i>	Feb. 17
LOANS, DEPOSITS, AND INVESTMENTS, <i>Taylor</i>	Dec. 110
SEASONAL LOAN CONTRACTION ENDING, <i>Taylor</i>	Sept. 87
STRUCTURE OF DISTRICT MORTGAGE HOLDINGS, <i>Taylor</i>	Oct. 89
TRENDS IN BANK CREDIT, <i>Taylor</i>	April 39

VOLUNTARY CREDIT RESTRAINT COMMITTEE	April 40
WHAT IS THE CHECK ROUTING SYMBOL?	Oct. 94

TABLES

Annual Rate of Turnover of Demand Deposits	8, 19, 27, 38, 52, 60, 66, 80, 88, 99, 108, 113
Average Operating Ratios of All Member Banks in the Sixth District	Mar. 22
Changes in Deposits and Turnover	Mar. 25
Condition of 27 Member Banks in Leading Cities	4, 20, 28, 36, 47, 58, 68, 79, 87, 95, 105, 111
Debits to Individual Bank Accounts	4, 20, 28, 36, 47, 58, 68, 79, 87, 95, 105, 111
Estimated Demand Deposits Owned by Indi- vidual Partnerships and Corporations	May 50
Estimated Per Capita Long-term Savings	May 48
Gasoline Tax Collections	8, 19, 27, 38, 52, 60, 66, 80, 88, 99, 108, 113
Instalment Cash Loans	10, 16, 26, 40, 49, 59, 64, 78, 86, 97, 107, 111

CHARTS

Source and Disposition of Earnings Sixth District Member Banks	Mar. 22
---	---------

Economic Conditions, General

NATIONAL BUSINESS CONDITIONS	20, 52, 71
THE YEAR OF THE UNION, <i>Rauber</i>	Jan. 1
THE FIRST YEAR, <i>Taylor</i>	July 61

Employment

(See Industry and Employment)

Federal Reserve System

INFLUENCING THE AVAILABILITY OF CREDIT, <i>Taylor</i>	Aug. 73
EFFECT OF INCREASED RESERVE REQUIREMENTS, <i>Taylor</i>	Feb. 17

Finance

(See Banking)

Industry and Employment

CONSTRUCTION TRENDS, <i>Hicks</i>	Mar. 27
CURRENT LABOR DEVELOPMENTS, <i>Hicks</i>	April 38
EMPLOYMENT SHIFTS TOWARD DEFENSE PRODUCTION, <i>Taylor</i>	Feb. 17
EMPLOYMENT TRENDS, <i>Hicks</i>	Aug. 78

INDUSTRY AND EMPLOYMENT, <i>Hicks</i>	50, 67
INDUSTRY AND EMPLOYMENT IN 1950, <i>Moncrief</i> . Jan.	9
INDUSTRIAL ACTIVITY, <i>Hicks</i>	June 60
MANUFACTURING ACTIVITY, <i>Taber</i>	Oct. 98
PAPER AND ALLIED PRODUCTS EXPANSION, <i>Taylor</i> . Sept.	86

TABLES

Construction Contracts	8, 19, 27, 38, 52, 60, 66, 80, 88, 99, 108, 113
Cotton Consumption	8, 19, 27, 38, 52, 60, 66, 80, 88, 99, 108, 113
Crude Petroleum Production	8, 19, 27, 38, 52, 60, 66, 80, 88, 99, 108, 113
Electric Power Production	8, 19, 27, 38, 52, 60, 66, 80, 88, 99, 108, 113
Manufacturing Employment	8, 19, 27, 38, 52, 60, 66, 80, 88, 99, 108, 113

CHARTS

Cotton Consumption in the Sixth District States, Daily Average Basis	May 51
Employment in Selected Manufacturing Industries	39, 67
Sixth District Manufacturing Employment . Sept.	86
Sixth District Production Indexes	10, 60

Trade

A SLACKENING IN CONSUMER BUYING, <i>Taylor</i> . . . May	48
CONSUMER SPENDING CONTINUES AT HIGH LEVEL, <i>Taylor</i>	Feb. 18
CONTRASTING MOVEMENTS IN RETAIL SALES, <i>Wapensky</i>	Nov. 106

DEPARTMENT STORE COLLECTIONS, <i>Wapensky</i> . . Sept.	85
FOREIGN TRADE EXPANDS IN 1950, <i>Taylor</i> . . . April	37
INCOME, CREDIT, AND BUYING IN 1950, <i>Taylor</i> . . Jan.	5
RELUCTANT CONSUMER BUYING, <i>Wapensky</i> . . . Oct.	96
RETAIL INVENTORIES, <i>Taylor</i>	July 65
REVISED MEASUREMENTS OF DEPARTMENT STORE SALES AND STOCKS	Dec. 112
SALES OF CONSUMER DURABLE GOODS, <i>Wapensky</i> . Aug.	77
SEASONAL SIGNIFICANCE OF DECEMBER SALES, <i>Wapensky</i>	Dec. 109

TABLES

Consumers Price Index	8, 19, 27, 38, 52, 60, 66, 80, 88, 99, 108, 113
Department Store Sales	8, 19, 27, 38, 52, 60, 66, 80, 88, 99, 108, 113
Department Store Sales and Inventories	10, 16, 26, 40, 49, 59, 64, 78, 86, 97, 107, 111
Department Store Stocks	8, 19, 27, 38, 52, 60, 66, 80, 88, 99, 108, 113
Retail Furniture Store Operations	10, 16, 26, 40, 49, 59, 64, 78, 86, 97, 107, 111
Wholesale Sales and Inventories	10, 16, 26, 40, 49, 59, 64, 78, 86, 97, 107, 111

CHARTS

Consumer Price Changes	Feb. 18
Effect of Retail Price Changes on Sales . . Feb.	18
Maturities of Department Store Accounts Receivable	Sept. 85
Value of Foreign Trade	April 38

Index for the Year 1952

	Page		Page
A DECADE OF CONSUMER SPENDING, (and charts), <i>Wapensky</i>	June 45	FATHER-AND-SON FARMING ARRANGEMENTS AND THE COUNTRY BANKER, <i>Clark</i>	April 29
A NEW INDEX: FURNITURE STORE SALES, (and charts), <i>Wapensky</i>	Dec. 93	FINANCING HIGHWAY IMPROVEMENTS, <i>Taber</i>	Mar. 25
AGRICULTURE IN 1951, <i>Clark</i>	Jan. 7	FOREIGN TRADE, (and chart)	Sept. 74
AN EXPORT BALANCE OF TRADE IN 1951, (and chart), <i>Wapensky</i>	Mar. 26	FOREIGN TRADE ZONE No. 2, (and chart), <i>Wapensky</i>	Nov. 85
AN INVESTMENT OPPORTUNITY—UNITED STATES SAVINGS BONDS	July 53	INDUSTRIAL ACTIVITY IN 1951, <i>Taber</i>	Jan. 11
BANK ANNOUNCEMENTS	4, 20, 28, 34, 46, 56, 72, 84, 92, 99	INDUSTRY AND EMPLOYMENT—TABLES . 12, 18, 27, 34, 38, 50, 60, 68, 72, 81, 89, 95	
Annual Rate of Turnover of Demand Deposits	12, 18, 27, 34, 38, 50, 60, 68, 72, 81, 89, 95	Construction Contracts	
Condition of 27 Member Banks in Leading Cities	10, 16, 24, 36, 39, 52, 56, 67, 75, 83, 91, 99	Cotton Consumption	
Debits to Individual Bank Accounts	10, 16, 24, 36, 39, 52, 56, 67, 75, 83, 91, 99	Crude Petroleum Production	
Gasoline Tax Collections	12, 18, 27, 34, 38, 50, 60, 68, 72, 81, 89, 95	Electric Power Production	
Instalment Cash Loans	8, 20, 26, 35, 41, 51, 59, 66, 76, 79, 92, 97	Manufacturing Employment	
BETTER BALANCE IN RETAIL INVENTORIES, (and chart), <i>Wapensky</i>	Feb. 17	INFLUENCE OF SPENDING ON SIXTH DISTRICT LONG-TERM PERSONAL SAVINGS, THE, (and charts), <i>Taylor</i>	Nov. 90
CHANGING CHARACTER OF DISTRICT MANUFACTURING EMPLOYMENT	Sept. 72	INVENTORY SITUATION, THE, (and charts)	June 49
COMMODITY FINANCING AT DISTRICT BANKS, (and charts), <i>Rawlings</i>	Dec. 98	MONEY MARKET RATES AND THE DISTRICT BUSINESS BORROWER, (and charts), <i>Taylor</i>	Feb. 17
CONSUMER SPENDING, SAVING, AND BORROWING, (and charts), <i>Taylor</i>	April 34	NATIONAL BUSINESS CONDITIONS	Mar. 28
CONSUMERS APPLY THE BRAKES IN 1951, (and charts), <i>Wapensky</i>	Jan. 9	NET PROFITS DROP AT DISTRICT MEMBER BANKS, (and charts), <i>Taylor</i>	Mar. 21
DISTRICT BANKING DEVELOPMENTS IN 1951, (and charts), <i>Taylor</i>	Jan. 5	OUTLOOK FOR BANK CREDIT, THE, (and charts)	Aug. 65
DISTRICT BUSINESS CONDITIONS (and charts)	May 43	PRODUCTIVE CAPACITY OF AGRICULTURE, <i>Kantner</i>	Oct. 82
EYE OF THE HURRICANE, THE, <i>Rauber</i>	Jan. 1	RECONNAISSANCE CHART	Sept. 76
FARM COMMODITY PRICES IN THE SIXTH DISTRICT STATES, (table)	July 60	RETAIL CREDIT SURVEY FOR 1951	May 42
FARM PRICE STABILITY IN 1952, <i>Rawlings</i>	Feb. 13	RETAIL TRADE DEVELOPMENTS, (and charts)	July 57
FARM REAL ESTATE LENDING AT SIXTH DISTRICT BANKS, (and charts), <i>Rawlings</i>	Aug. 61	SOURCES OF FARM REAL ESTATE CREDIT, (and charts), <i>Rawlings</i>	Sept. 69
FARMER AND CONSUMER INTEREST, THE	May 37	SOURCES OF INCOME PAYMENTS, (and chart)	Oct. 77
FARMERS' PLANTING INTENTIONS, <i>Rawlings</i>	Mar. 25	TEXTILE LULL CONTINUES, <i>Taber</i>	April 36
		TEXTILES AND THE DEFENSE PROGRAM, <i>Taber</i>	Feb. 19
		TRADE—TABLES	
		Consumers Price Index	12, 18, 27, 34, 38, 50, 60, 68, 72, 81, 89, 95
		Department Store Sales and Inventories	8, 20, 26, 35, 41, 51, 59, 66, 76, 79, 92, 97
		Department Store Sales and Stocks	12, 18, 27, 34, 38, 50, 60, 68, 72, 81, 89, 95
		Retail Furniture Store Operations	8, 20, 26, 35, 41, 51, 59, 66, 76, 79, 92, 97
		Wholesale Sales and Inventories	8, 20, 26, 35, 41, 51, 59, 66, 76, 79, 92, 97

Index for the Year 1953

	Issue	Page		Issue	Page
A MILLION NEW HOMES AGAIN IN 1953, <i>Atkinson</i>	Oct.	3	INTEREST RATES DECLINE AFTER JUNE HIGH, <i>Overmiller</i>	Oct.	6
A TOOL FOR BANKERS: OPERATING RATIOS, <i>Atkinson</i>	Mar.	2	LABOR DAY PROMISES HEAVY CASH DRAIN, <i>Davis</i>	Aug.	7
BANK ADJUSTMENTS TO SEASONAL BUSINESS REQUIREMENTS, <i>Atkinson</i>	July	4	LONG-TERM SAVINGS CONTINUE TO GROW, <i>Davis</i>	Nov.	8
BANKERS' INTEREST IN FARM TENANCY . . .	June	3	MORE ENERGY FOR BUSINESS, <i>Wapensky</i> . .	Nov.	9
BANKING AND CREDIT DEVELOPMENTS DURING 1952, <i>Atkinson</i>	Jan.	9	NASTY KINKS IN THE COTTON PROBLEM, <i>Kantner</i>	Aug.	8
BANK LOANS TO RETAILERS CLIMB, <i>Wapensky</i>	July	3	NEW FURNITURE STORE STOCKS INDEX, THE <i>Curtiss</i>	Dec.	3
BARGAIN DAY AT THE MEAT COUNTER, <i>Kantner</i>	Feb.	6	RECENT REVIVAL IN COTTON TEXTILES, <i>Wapensky</i>	Feb.	8
CHANGING STRUCTURE OF DISTRICT'S ECONOMY, <i>Taylor</i>	Jan.	6	SALES TO DISTRICT FARMERS, <i>Kantner</i> . . .	Sept.	3
COMPETITION KEEN FOR CONSUMER'S CHRISTMAS DOLLAR, <i>Curtiss</i>	Nov.	7	SIXTH DISTRICT . . . ITS PEOPLE, THE, <i>Raisty</i>	Feb.	2
CONSUMER CREDIT AT DISTRICT BANKS, <i>Overmiller</i>	Dec.	4	SLOWER COLLECTIONS, <i>Wapensky</i>	Mar.	5
CONSUMER DEBT: HOW MUCH IS TOO MUCH? <i>Atkinson</i>	Mar.	6	SPECIAL LOAN PROGRAMS FOR SMALL BUSINESS AND AGRICULTURE, <i>Rawlings</i>	May	8
DEPOSIT GROWTH PARALLELS INCOME EXPANSION, <i>Atkinson</i>	Feb.	4	SQUEEZING THE ORANGE, <i>Kantner</i>	May	6
DISCOUNT RATE AND BANK LENDING, THE, <i>Atkinson</i>	Feb.	9	STRUCTURE OF DISTRICT AUTOMOBILE MARKET, <i>Wapensky</i>	May	4
FARMERS' ATTENTION SHIFTS FROM PRODUCTION TO PRICES, <i>Kantner</i> . . .	Jan.	12	TREASURY DEMAND FOR CREDIT, <i>Overmiller</i>	Sept.	6
FIRST QUARTER OF 1953 IN REVIEW, THE . .	April	5	WEAKNESS IN THE LUMBER MARKET, <i>Wapensky</i>	Sept.	6
FLOOD TIDE, <i>Rauber</i>	Jan.	2	—————		
FLORIDA'S TRUCK CROP PRODUCTION, <i>Clark</i>	Nov.	3	BANK ANNOUNCEMENTS	Jan.	14
FLUCTUATIONS OF MEMBER BANK DEPOSITS, <i>Atkinson</i>	May	2		Mar.	5
FROM THE FACTORY TO THE FARM, <i>Wapensky</i>	Aug.	3		June	6
HIGHWAY SIGNS FOR CHECKS	Aug.	10		Aug.	6
IMPORTERS FIND FINANCIAL ASSISTANCE AT DISTRICT BANKS, <i>Wapensky</i> . . .	April	2		Sept.	4
				Oct.	5
				Nov.	6
			DISTRICT BUSINESS HIGHLIGHTS	Jan.-Dec.	2
			SIXTH DISTRICT INDEXES . . . (last page each issue)		
			SIXTH DISTRICT STATISTICS (next to last page each issue)		

Index for the Year 1955

	Issue Page		Issue Page
ASSETS OF DISTRICT BANKS EXPAND IN 1954, <i>Davis AND Overmiller</i>	Jan. 9	RECESSION AND ECONOMIC GROWTH, <i>Taylor</i>	Jan. 5
BANK DEBITS RISE	June 6	RISING MARKET IN LOCAL STOCKS, <i>Davis</i> . .	Apr. 5
BANKING FACILITIES KEEP PACE WITH PROS- PEROUS SOUTH, <i>Overmiller</i>	Nov. 5	SIXTH DISTRICT BUSINESS REVIVAL BROADENS, <i>Taylor</i>	July 3
BRIGHTER PROSPECTS FOR FARM INCOME, <i>Harris</i>	Sept. 6	SOUTHERN PINE INDUSTRY FACES CHALLENGE, <i>Brandt</i>	Nov. 3
BUDDING INDUSTRY BLOOMS, A, <i>Harris</i> . .	June 3	TUFTED TEXTILES, <i>Brandt</i>	Mar. 3
CONSUMER CREDIT REVIVAL, <i>Curtiss</i> . . .	Feb. 6	UNEMPLOYMENT TRENDS, <i>Brandt</i>	Feb. 6
CORPORATE DOLLAR, THE, <i>Atkinson</i> . . .	Dec. 3		
FARMERS CONTINUE TO CUT CASH-CROP ACREAGE, <i>Harris</i>	May 6	BANK ANNOUNCEMENTS	Jan. 4
FARMERS' FINANCIAL LIQUIDITY WEAKENS, <i>Kantner</i>	May 4		Feb. 5
FLOWERS THAT BLOOM IN THE SPRING, THE, <i>Rauber</i>	Jan. 3		Mar. 6
FURTHER EXPANSION IN THIRD QUARTER .	Oct. 5		Apr. 4
HOME AND AUTO BOOM SPURS BANK LENDING, <i>Atkinson</i>	May 3		May 5
LAST OF THE GIANTS, THE, <i>Kantner</i> . . .	Feb. 3		July 6
LIFE INSURANCE COMPANIES, <i>Atkinson</i> AND <i>Davis</i>	Sept. 3		Aug. 5
MAN'S FIRST SYNTHETIC FIBER, <i>Brandt</i> . .	Aug. 3		Sept. 5
MEMBER BANK EARNINGS DOWN BUT PROFITS UP, <i>Overmiller</i>	Mar. 5		Oct. 4
MORE BUSINESS THROUGH THE DISCOUNT WINDOW, <i>Atkinson</i>	Oct. 3		Nov. 6
MORE NEW INCORPORATIONS, <i>Brandt</i> . . .	Feb. 5		Dec. 6
MORE SCHOOLS, ROADS, PUBLIC HOUSING, AND BRIDGES, <i>Overmiller</i>	July 5	DISTRICT BUSINESS HIGHLIGHTS . . . (each issue)	2
OVERALL VIEW OF THE DISTRICT ECONOMY, AN, <i>Atkinson</i>	Apr. 3	SIXTH DISTRICT INDEXES (last page, each issue)	
OWNERSHIP OF DEMAND DEPOSITS, <i>Overmiller</i>	Apr. 6	SIXTH DISTRICT STATISTICS (next to last page, each issue)	
PICKUP IN TEXTILES, <i>Brandt</i>	Apr. 6		
REAL-ESTATE LOANS, <i>Overmiller</i>	Aug. 6		

Bank Announcements

The First National Bank of Clinton, Clinton, Tennessee, which opened for business December 10, is welcomed as a member of the Federal Reserve System. J. E. Jones is President and James L. McDonald is Executive Vice President and Cashier. It has capital of \$150,000 and surplus of \$50,000.

On December 12, the Bank of Brewton, Brewton, Alabama, began to remit at par for checks drawn on it when received from the Federal Reserve Bank. J. F. Smith is President of this bank. J. A. Hargett is Vice President, and David O. Allen is Cashier. Capital amounts to \$50,000 and surplus and undivided profits to \$136,243.



Monthly Review

ATLANTA, GEORGIA, DECEMBER 31, 1956

The December 1956 issue of the *Monthly Review* of the Federal Reserve Bank of Atlanta is devoted exclusively to an index of subjects covered in 1956. Beginning with the January 1957 number, each issue will be published at the beginning rather than the end of the month. The annual summary articles previously appearing in the January issue, therefore, will be contained in the February number to be published early in the month.

Index for the Year 1956

AGRICULTURAL CREDIT	MONTH	PAGE	BANK OPERATIONS	MONTH	PAGE
<i>Bank Financing for Farmers,</i> Arthur H. Kantner and John T. Harris	Oct., Nov.	5	<i>Average Operating Ratios of District Member Banks,</i> Charles S. Overmiller	Mar.	5
BANK ANNOUNCEMENTS	Jan.	8	BANK RESERVES		
	Feb.	5	<i>Reserves . . . Through the Window or from the Market,</i> Harry Brandt	Sept.	3
	Mar.	4	BUSINESS BORROWING		
	Apr.	4	<i>Banks Extend More Term Loans to Business,</i> W. M. Davis	Sept.	6
	May	5	<i>Business Borrowing Is Booming</i>	Apr.	3
	June	4	<i>Questions and Answers on Business Loans,</i> Charles S. Overmiller	May	3
	July	4	<i>Trade Loans Now and in 1946,</i> Leon T. Kendall	Aug.	5
	Aug.	4	COMMERCIAL AND INDUSTRIAL LOANS		
	Sept.	4	<i>Questions and Answers on Business Loans,</i> Charles S. Overmiller	May	3
	Oct.	4	CONSUMER CREDIT		
	Nov.	6	<i>Gain in Consumer Credit Slowing Down,</i> Elizabeth Slaton	Feb.	6
BANK LOANS			CONSUMER SPENDING		
<i>Banks Extend More Term Loans to Business,</i> W. M. Davis	Sept.	6	<i>Consumer and Business Spending Hold High,</i> Philip Webster, Leon T. Kendall	Oct.	3
<i>Bank Financing for Farmers,</i> Arthur H. Kantner, John T. Harris	Oct., Nov.	5			
<i>Loans and Liquidity at Member Banks,</i> Charles S. Overmiller	Jan.	9			
<i>Questions and Answers on Business Loans,</i> Charles S. Overmiller	May	3			
<i>Trade Loans Now and in 1946,</i> Leon T. Kendall	Aug.	5			

Federal Reserve Bank of Atlanta

	MONTH	PAGE		MONTH	PAGE
CORPORATION FINANCING			INDUSTRIAL DEVELOPMENT, SIXTH DISTRICT		
<i>Will Cash Shortage Pinch Business?</i>			<i>Food Processors Serve District Agriculture,</i>		
Thomas R. Atkinson	Nov.	3	Arthur H. Kantner	Mar.	3
CREDIT POLICY			<i>Non-Military Uses of Atomic Energy,</i>		
<i>Monetary Policy in the First Half of 1956,</i>			Harry Brandt	July	3
Harry Brandt	June	3	<i>Preserving Wood Adds Value to Timber</i>		
<i>Reserves . . . Through the Window or from</i>			<i>Resources,</i> Harry Brandt	Apr.	5
<i>the Market,</i> Harry Brandt	Sept.	3	<i>Turning Point in Coal and Textiles?</i>		
DEPOSITS AND CURRENCY			Harry Brandt	Mar.	6
<i>The Sixth District's Money Supply,</i>			MARKETING FARM PRODUCTS		
W. M. Davis	Feb.	3	<i>Food Processors Serve District Agriculture,</i>		
DISTRICT BUSINESS HIGHLIGHTS			Arthur H. Kantner	Mar.	3
	All Issues	2	MONETARY POLICY		
ECONOMIC CONDITIONS, GENERAL			<i>Monetary Policy in the First Half of 1956,</i>		
<i>The Realm of the Red Queen,</i>			Harry Brandt	June	3
Earle L. Rauber	Jan.	3	<i>Reserves . . . Through the Window or from</i>		
ECONOMIC CONDITIONS, SIXTH DISTRICT			<i>the Market,</i> Harry Brandt	Sept.	3
<i>Business Borrowing Is Booming</i>	Apr.	3	<i>Will Cash Shortage Pinch Business?</i>		
<i>Consumer and Business Spending Hold High,</i>			Thomas R. Atkinson	Nov.	3
Philip Webster, Leon T. Kendall	Oct.	3	MONEY SUPPLY		
<i>Keeping Up or Catching Up?</i>			<i>The Sixth District's Money Supply,</i>		
Charles T. Taylor	Jan.	5	W. M. Davis	Feb.	3
<i>Loans and Liquidity at Member Banks,</i>			<i>Will Cash Shortage Pinch Business?</i>		
Charles S. Overmiller	Jan.	9	Thomas R. Atkinson	Nov.	3
<i>The First Half: Prosperity Pattern</i>			MORTGAGE DEBT		
<i>Continues,</i> Leon T. Kendall	July	5	<i>Real-Estate Debt Grows at Commercial</i>		
<i>Turning Point in Coal and Textiles?</i>			<i>Banks,</i> Charles S. Overmiller	Feb.	5
Harry Brandt	Mar.	6	OPERATING RATIOS, MEMBER BANKS		
EDUCATION AND HEALTH			<i>Average Operating Ratios of District Member</i>		
<i>Dividends from Social Capital,</i>			<i>Banks,</i> Charles S. Overmiller	Mar.	5
John T. Harris	Aug.	3	SIXTH DISTRICT INDEXES (Tables)		
FARM INCOME				All Issues	8
<i>Can Gains in Livestock Receipts Hold Farm</i>			Construction Contracts		
<i>Income Up?</i> John T. Harris	May	6	Cotton Consumption		
<i>Lower District Farm Income in 1956,</i>			Department Store Sales and Stocks		
Arthur H. Kantner	Sept.	5	Electric Power Production		
FARM LOANS			Furniture Store Sales and Stocks		
<i>Bank Financing for Farmers,</i>			Manufacturing Employment		
Arthur H. Kantner, John T. Harris	Oct., Nov.	5	Manufacturing Payrolls		
FEDERAL RESERVE POLICY			Nonfarm Employment		
<i>Monetary Policy in the First Half of 1956,</i>			Petroleum Production		
Harry Brandt	June	3	Turnover of Demand Deposits		
<i>Will Cash Shortage Pinch Business?</i>			SIXTH DISTRICT STATISTICS (Tables)		
Thomas R. Atkinson	Nov.	3		All Issues	7
FOOD PROCESSING			Condition of 27 Member Banks		
<i>Food Processors Serve District Agriculture,</i>			in Leading Cities		
Arthur H. Kantner	Mar.	3	Debits to Individual Demand Deposit		
FOREIGN TRADE			Accounts		
<i>Sixth District Foreign Trade Since World</i>			Department Store Sales and Inventories		
<i>War II,</i> Leon T. Kendall	June	6	Instalment Cash Loans		
HOME LOANS			Retail Furniture Store Operations		
<i>Real-Estate Debt Grows at Commercial</i>			Wholesale Sales and Inventories		
<i>Banks,</i> Charles S. Overmiller	Feb.	5	STATE AND LOCAL FINANCING		
INCOME			<i>State and Local Governments Continue to</i>		
<i>Can Gains in Livestock Receipts Hold Farm</i>			<i>Borrow for Construction,</i>		
<i>Income Up?</i> John T. Harris	May	6	Charles S. Overmiller	June	5
<i>Keeping Up or Catching Up?</i>			TERM LOANS		
Charles T. Taylor	Jan.	5	<i>Banks Extend More Term Loans to Business,</i>		
<i>The First Half: Prosperity Pattern</i>			W. M. Davis	Sept.	6
<i>Continues,</i> Leon T. Kendall	July	5	UNITED STATES BONDS		
			<i>Fifteen Years This Month</i>	May	5



Monthly Review

ATLANTA, GEORGIA, DECEMBER, 1957

Index for the Year 1957

	MONTH	PAGE		MONTH	PAGE
AGRICULTURAL CREDIT			BANK OPERATIONS		
<i>Bankers Finance Intermediate-Term Farm Investments, John T. Harris and Arthur H. Kantner</i>	May	5	<i>Earnings Rise at Member Banks, W. M. Davis</i>	Apr.	6
<i>The Cost of Money for Farming, John T. Harris</i>	Aug.	5	BUSINESS BORROWING		
AUTOMOBILE MARKET			<i>Bank Lending Reflects an Active Economy, Harry Brandt</i>	July	3
<i>Bank Financing and the Automobile Market, Leon T. Kendall</i>	Apr.	4	<i>Corporate Cash Through Securities Sales, Thomas R. Atkinson</i>	Jan.	3
BANK ANNOUNCEMENTS			BUSINESS CONDITIONS, GENERAL		
	Jan.	5	<i>O, Promise Me, Earle L. Rauber</i>	Feb.	3
	Feb.	10	CONSTRUCTION		
	Mar.	6	<i>District Building Holding Up, Philip M. Webster</i>	Oct.	5
	Apr.	6	CONSUMER SPENDING		
	May	6	<i>Bank Financing and the Automobile Market, Leon T. Kendall</i>	Apr.	4
	June	5	<i>Financing Pleasure Boats, Leon T. Kendall</i>	Aug.	3
	July	5	<i>The Consumer Market, Leon T. Kendall</i>	Sept.	5
	Aug.	6	CORPORATION FINANCING		
	Sept.	4	<i>Corporate Cash Through Securities Sales, Thomas R. Atkinson</i>	Jan.	3
	Dec.	4	CRUDE OIL PRODUCTION		
BANK LOANS			<i>District Oil and a Troubled Waterway, Philip M. Webster</i>	Apr.	3
<i>Bank Financing and the Automobile Market, Leon T. Kendall</i>	Apr.	4			
<i>Bank Lending Reflects an Active Economy, Harry Brandt</i>	July	3			
<i>Bankers Finance Intermediate-Term Farm Investments, John T. Harris and Arthur H. Kantner</i>	May	5			
<i>Financing Pleasure Boats, Leon T. Kendall</i>	Aug.	3			
<i>The Cost of Money for Farming, John T. Harris</i>	Aug.	5			

Federal Reserve Bank of Atlanta

	MONTH	PAGE
ECONOMIC CONDITIONS, SIXTH DISTRICT		
<i>Bank Lending Reflects an Active Economy,</i> Harry Brandt	July	3
<i>District Business Highlights</i> All Issues		2
<i>The Sixth District Economy in 1956,</i> Charles T. Taylor	Feb.	5
ELECTRIC POWER PRODUCTION		
<i>Seasonal Swings in Electric Power,</i> Philip Webster	July	6
FARM INCOME		
<i>Less Income for Farmers,</i> Arthur H. Kantner	Nov.	6
FARM LOANS		
<i>Bankers Finance Intermediate-Term Farm Investments,</i> John T. Harris and Arthur H. Kantner	May	5
<i>The Cost of Money for Farming,</i> John T. Harris	Aug.	5
FEDERAL RESERVE POLICY		
<i>Monetary Policy and the Economy,</i> Harry Brandt	May	3
FOOD PROCESSING		
<i>Meat Packing—an Industrial Challenge,</i> Arthur H. Kantner	Oct.	3
FOREIGN TRADE		
<i>A Boom in Foreign Trade,</i> Leon T. Kendall	Dec.	5
INCOME		
<i>Less Income for Farmers,</i> Arthur H. Kantner	Nov.	6
INDUSTRIAL DEVELOPMENT, SIXTH DISTRICT		
<i>Changing Industry Adds to the Sixth District,</i> Philip M. Webster	Mar.	5
<i>From Pine to Pulp to Paper,</i> Philip M. Webster	June	3
<i>Meat Packing—an Industrial Challenge,</i> Arthur H. Kantner	Oct.	3
LUMBERING		
<i>Lumbering Activity Slow,</i> Philip M. Webster	Aug.	6
MANUFACTURING EMPLOYMENT		
<i>Lumbering Activity Slow,</i> Philip M. Webster	Aug.	6
MARKETING FARM PRODUCTS		
<i>Meat Packing—an Industrial Challenge,</i> Arthur H. Kantner	Oct.	3
MONETARY POLICY		
<i>Monetary Policy and the Economy,</i> Harry Brandt	May	3

	MONTH	PAGE
<i>The New Look in Government Securities,</i> Thomas R. Atkinson	Dec.	3
MONEY		
<i>The Turnover of Money,</i> Harry Brandt	Sept.	3
OPERATING RATIOS, MEMBER BANKS		
<i>Earnings Rise at Member Banks,</i> W. M. Davis	Apr.	6
PAPER PRODUCTION		
<i>From Pine to Pulp to Paper,</i> Philip M. Webster	June	3
POPULATION TRENDS		
<i>People on the Move,</i> Leon T. Kendall	Mar.	3
SECURITIES MARKET		
<i>Corporate Cash Through Securities Sales,</i> Thomas R. Atkinson	Jan.	3
<i>The New Look in Government Securities,</i> Thomas R. Atkinson	Dec.	3
SIXTH DISTRICT INDEXES (Tables)		All Issues 8
Construction Contracts		
Cotton Consumption		
Department Store Sales and Stocks		
Electric Power Production		
Furniture Store Sales and Stocks		
Manufacturing Employment		
Nonfarm Employment		
Petroleum Production		
Turnover of Demand Deposits		
SIXTH DISTRICT STATISTICS (Tables)		All Issues 7
Condition of 27 Member Banks in Leading Cities		
Debits to Individual Demand Deposit Accounts		
Department Store Sales and Inventories		
Instalment Cash Loans		
Retail Furniture Store Operations		
Wholesale Sales and Inventories		
STATE AND LOCAL FINANCING		
<i>State and Local Government Finance,</i> Harry Brandt	Nov.	3
TEXTILES		
<i>Softness in Cotton Textiles,</i> Philip M. Webster	Apr.	5
TRUST OPERATIONS		
<i>Managing Other People's Money,</i> W. M. Davis	June	5

Index for the Year 1958

	MONTH	PAGE		MONTH	PAGE
AGRICULTURE			ECONOMIC CONDITIONS, SIXTH DISTRICT		
<i>Clouds Over the Cotton Economy</i>			<i>Economic Characteristics of the Sixth Federal Reserve District</i>		
N. Carson Branam	Sept.	3	Philip M. Webster	July	4
<i>Farmers More Prosperous in 1958</i>			<i>The Fruits of Diversity</i>		
Arthur H. Kantner	Nov.	4	Charles T. Taylor	Feb.	4
<i>Farmers Use More Cash</i>			<i>Loan Changes and the Business Upturn</i>		
Arthur H. Kantner	April	2	Harry Brandt	Sept.	4
BANK ANNOUNCEMENTS			<i>Recession: Southern Style</i>		
	Jan.	4	Charles T. Taylor	July	1
	Feb.	6	ECONOMIC DEVELOPMENT, SIXTH DISTRICT		
	Mar.	6	<i>Four Decades of Progress at the Nashville Branch, Basil A. Wapensky</i>	Dec.	1
	April	6	<i>Marshaling Funds for Development Needs</i>		
	May	3	Philip M. Webster	June	3
	June	6	<i>The Other Side of the Question, Where District Manufacturers Get Funds for Expansion, Charles T. Taylor</i>	Nov.	1
	July	6	<i>Whither Industrial Expansion This Year?</i>	Jan.	3
	Aug.	6	Philip M. Webster		
	Oct.	6	EMPLOYMENT		
	Nov.	6	<i>Employment Picks Up</i>		
	Dec.	14	Philip M. Webster	Dec.	7
BANK LOANS			<i>Nonfarm Employment (chart)</i>	June	6
<i>District Bank Lending Still High</i>				Oct.	6
W. M. Davis	April	1	FARM COSTS		
<i>Flow of Bank Loans to District Business</i>			<i>Farmers Use More Cash</i>		
Alfred P. Johnson	Aug.	3	Arthur H. Kantner	April	2
<i>Loan Changes and the Business Upturn</i>			FARM INCOME		
Harry Brandt	Sept.	4	<i>Farmers More Prosperous in 1958</i>		
<i>Small Business, Tight Credit, and District Bankers, Harry Brandt and W. M. Davis</i>	May	1	Arthur H. Kantner	Nov.	4
<i>Term Loans Gain in Importance</i>			FOREIGN TRADE		
W. M. Davis	July	3	<i>Farm Exports to Shrink</i>		
BANK OPERATIONS			Arthur H. Kantner	Jan.	5
<i>Member Bank Earnings Improve</i>			INTEREST RATES		
W. M. Davis	Mar.	1	<i>Lower Interest Rates and Easier Credit</i>		
<i>Trust Department Earnings Up in 1957</i>			Harry Brandt	June	1
W. M. Davis	June	5	INTERSTATE HIGHWAY PROGRAM		
CONSTRUCTION			<i>Spending for Better Roads</i>		
<i>The Building Picture</i>			Philip M. Webster	Sept.	1
Philip M. Webster	Nov.	5	LIVESTOCK		
<i>Charting the Course of Construction Contract Awards, Philip M. Webster</i>	Mar.	3	<i>Feed Manufacturing, A Growth Industry in the Sixth District, Arthur H. Kantner</i>	Aug.	1
COTTON			MANUFACTURING		
<i>Clouds Over the Cotton Economy</i>			<i>Feed Manufacturing, A Growth Industry in the Sixth District, Arthur H. Kantner</i>	Aug.	1
N. Carson Branam	Sept.	3	<i>Transition in the Fats and Oils Industry</i>		
DEPOSITS			N. Carson Branam	Dec.	9
<i>Upsurge in Time Deposits</i>			ECONOMIC CONDITIONS, GENERAL		
W. M. Davis	Dec.	6	<i>"By the Light of the Silvery Moon . . ."</i>		
ECONOMIC CONDITIONS, GENERAL			Earle L. Rauber	Feb.	1
<i>"By the Light of the Silvery Moon . . ."</i>			<i>National Summary of Business Conditions</i>	Mar.	5
Earle L. Rauber	Feb.	1		Dec.	11
<i>National Summary of Business Conditions</i>	Mar.	5			
	Dec.	11			

	MONTH	PAGE
MONETARY POLICY		
<i>Lower Interest Rates and Easier Credit</i>		
Harry Brandt	June	1
<i>Small Business, Tight Credit, and District Bankers, Harry Brandt and W. M. Davis</i>	May	1
OPERATING RATIOS		
<i>Member Bank Earnings Improve</i>		
W. M. Davis	Mar.	1
PUBLIC FINANCE		
<i>Spending for Public Improvements</i>		
Alfred P. Johnson	Oct.	1
PULPWOOD		
<i>Pulpwood Outlook Optimistic</i>		
N. Carson Branan	June	4
REVENUE BOND FINANCING		
<i>Spending for Public Improvements</i>		
Alfred P. Johnson	Oct.	1
SIXTH DISTRICT BUSINESS HIGHLIGHTS		
	Jan.	2
	Feb.-Nov.	8
	Dec.	16

	MONTH	PAGE
SIXTH DISTRICT INDEXES		
Tables		
Bank Debits	Jan.	8
Construction Contracts	Feb.-Nov.	7
Cotton Consumption	Dec.	15
Department Store Sales		
Department Store Stocks		
Electric Power Production		
Farm Cash Receipts		
Furniture Store Sales		
Manufacturing Employment		
Manufacturing Payrolls		
Member Bank Deposits		
Member Bank Loans		
Nonfarm Employment		
Petroleum Production		
Turnover of Demand Deposits		
Articles		
<i>A Barometer of Sixth District Spending, New Indexes of Bank Debits</i>		
Robert M. Young	Oct.	4
<i>Department Store Sales and Stocks Indexes</i>		
Leon T. Kendall	Jan.	6
SIXTH DISTRICT STATISTICS (Tables)		
Debits to Individual Demand Deposit Accounts	Jan.	7
Department Store Sales and Inventories	Feb.-Nov.	6
	Dec.	14
UNEMPLOYMENT		
<i>Variations in Unemployment</i>		
Philip M. Webster	April	5

Index for the Year 1959

	MONTH	PAGE		MONTH	PAGE
AUTOMOBILE SALES			ECONOMIC CONDITIONS, GENERAL		
<i>A Look at Auto Sales</i>			<i>The Discount Rate and Recovery</i>		
Philip M. Webster	Apr.	1	Harry Brandt	July	1
BANK ANNOUNCEMENTS			<i>Doing What Comes Naturally</i>		
	Jan.	6	Earle L. Rauber	Feb.	1
	Feb.	3	ECONOMIC CONDITIONS, SIXTH DISTRICT		
	Mar.	3	<i>Charting the Course of Florida's Economy</i>		
	Apr.	6	Alfred P. Johnson	Dec.	6
	May	10	<i>Economic Recovery and the Sixth District</i>	Feb.	4
	June	6	<i>Economic Trends in Louisiana</i>		
	July	4	N. Carson Branan	Nov.	8
	Sept.	6	<i>Impact of Changing Economic and Credit</i>		
	Oct.	4	<i>Conditions on District Banks</i>		
	Dec.	4	Alfred P. Johnson	Apr.	4
BANK DEPOSITS			<i>The Rural Development Program</i>		
<i>Ten Billion Dollars</i>	Mar.	2	Arthur H. Kantner	Mar.	4
BANK LOANS			<i>Spotlight on Alabama</i>		
<i>Bank Lending to Farmers and Small</i>			Basil A. Wapensky	May	1
<i>Businesses, W. M. Davis</i>	June	3	ECONOMIC DEVELOPMENT, SIXTH DISTRICT		
<i>District Bank Lending in the Months Ahead</i>			<i>Renewing Sixth District Cities</i>		
Alfred P. Johnson	Sept.	5	Philip M. Webster	Oct.	1
<i>Loans for Property Improvement</i>			EMPLOYMENT		
W. M. Davis	Sept.	3	<i>Employment Setting New Records</i>		
<i>Uptrend in District Bank Lending</i>			Philip M. Webster	July	3
Harry Brandt	May	6	FARM INCOME		
BANK OPERATIONS			<i>Farm Income Sustained in 1959</i>		
<i>Higher Profits Despite Increased Costs</i>			N. Carson Branan	Nov.	1
W. M. Davis	Apr.	3	FINANCE		
<i>Impact of Changing Economic and Credit</i>			<i>Ample Mortgage Money for the Boom in</i>		
<i>Conditions on District Banks</i>			<i>Housing, Alfred P. Johnson</i>	June	1
Alfred P. Johnson	Apr.	4	<i>Bank Lending to Farmers and Small</i>		
CONSTRUCTION			<i>Businesses, W. M. Davis</i>	June	3
<i>Ample Mortgage Money for the Boom in</i>			FINANCIAL RESOURCES		
<i>Housing, Alfred P. Johnson</i>	June	1	<i>A Source of Funds for the South's Economy</i>		
<i>Construction Trends: Letup After a Pickup?</i>			Alfred P. Johnson	Aug.	1
Philip M. Webster	Sept.	1	FOOD PROCESSING		
CONSUMER CREDIT			<i>Commercially Freezing Fruits and Vegetables</i>		
<i>Consumers Enter Competition for Credit</i>	July	5	<i>in the Sixth District, N. Carson Branan</i>	Aug.	4
COTTON			<i>Food Processing: A Major Ingredient in the</i>		
<i>Cotton's Comeback</i>			<i>District's Economy, Philip M. Webster</i>	June	4
Arthur H. Kantner	Oct.	5	INTEREST RATES		
DEPARTMENT STORE SALES			<i>The Function of Interest Rates</i>		
<i>District Department Stores Flex Their Muscles</i>			Harry Brandt	Dec.	1
Winfield Hutton	Nov.	3			
<i>Holiday Sales at District Department Stores</i>					
Robert M. Young	Jan.	5			

	MONTH	PAGE
MONETARY POLICY		
<i>The Discount Rate and Recovery</i>		
Harry Brandt	July	1
<i>The Function of Interest Rates</i>		
Harry Brandt	Dec.	1
OPERATING RATIOS		
<i>Higher Profits Despite Increased Costs</i>		
W. M. Davis	Apr.	3
PERSONAL INCOME		
<i>Government: An Increasingly Important Source of Income</i> , Philip M. Webster	Nov.	6
PRICES		
<i>Food Prices Move Down</i>		
Arthur H. Kantner	Dec.	5
<i>The Postwar Price Rise</i>		
Philip M. Webster	Mar.	1
PUBLIC FINANCE		
<i>Paying for Public Schools</i>		
Alfred P. Johnson	Nov.	4
<i>Sixth District States and Local Governments Continue to Buy Now—Pay Later</i>		
Alfred P. Johnson	Jan.	1
RETAIL TRADE		
<i>District Department Stores Flex Their Muscles</i>		
Winfield Hutton	Nov.	3
<i>Holiday Sales at District Department Stores</i>		
Robert M. Young	Jan.	5
RURAL DEVELOPMENT		
<i>The Rural Development Program</i>		
Arthur H. Kantner	Mar.	4
SECURITY SALES		
<i>The Market Decides: Security Sales by District Small Businesses</i>		
Alfred P. Johnson	May	8

	MONTH	PAGE
SIXTH DISTRICT BUSINESS HIGHLIGHTS		
	Jan.-Apr.	8
	May	12
	June-Oct.	8
	Nov.-Dec.	12
SIXTH DISTRICT INDEXES (Tables)		
	Jan.-Apr.	7
Bank Debits	May	11
Construction Contracts	June-Oct.	7
Cotton Consumption	Nov.-Dec.	11
Department Store Sales		
Department Store Stocks		
Electric Power Production		
Farm Cash Receipts		
Furniture Store Sales		
Manufacturing Employment		
Manufacturing Payrolls		
Member Bank Deposits		
Member Bank Loans		
Nonfarm Employment		
Petroleum Production		
Turnover of Demand Deposits		
SIXTH DISTRICT STATISTICS (Tables)		
	Jan.-Apr.	6
Debits to Individual Demand Deposit Accounts	May	10
	June-Oct.	6
	Nov.-Dec.	10
Department Store Sales and Inventories		
TEXTILES		
<i>Revival in the Textile Industry</i>		
Philip M. Webster	Jan.	3
URBAN RENEWAL DEVELOPMENT		
<i>Renewing Sixth District Cities</i>		
Philip M. Webster	Oct.	1

Index for the Year 1960

	MONTH	PAGE		MONTH	PAGE
AGRICULTURE					
<i>Farm Adjustments in an Expanding Economy and Their Effects on Income</i> N. Carson Branam	Mar.	4	<i>Walking the Dog</i> Earle L. Rauber	Jan.	1
AUTOMOBILE SALES					
<i>Autos Shift Gears</i> Winfield Hutton	June	4	ECONOMIC CONDITIONS, SIXTH DISTRICT STATES		
BANK ANNOUNCEMENTS					
	Jan., Feb.	6	<i>Business Improves in Louisiana</i> N. Carson Branam	July	6
	Mar.	3	<i>Business in Tennessee at High Levels</i> Philip M. Webster	June	5
	Apr.-June	6	<i>Diversity Sustains Alabama's Economy</i> Albert A. Hirsch	Nov.	4
	July	10	<i>Florida's Economy</i> Alfred P. Johnson	Aug.	4
	Aug.-Dec.	6	<i>Georgia's Economy: Undecided at a High Level</i> Robert M. Young	Oct.	4
BANKING DEVELOPMENTS					
<i>Instalment Credit: New Style</i> Robert M. Young	July	5	<i>Mississippi Climbs Up a Notch</i> W. M. Davis	Mar.	8
BANK OPERATIONS					
<i>Magnetic Ink Character Recognition</i> Basil A. Wapensky	May	4	<i>The Pace of Georgia's Economy</i> Robert M. Young	Jan.	4
<i>Operating Ratios</i> Robert M. Young	Apr.	3	<i>Springtime in Alabama</i> Winfield Hutton	Apr.	4
CHECKS					
<i>Magnetic Ink Character Recognition</i> Basil A. Wapensky	May	4	<i>Tennessee Business: A Second Look</i> Philip M. Webster	Dec.	3
CONSTRUCTION					
<i>Anatomy of a Mortgage Market</i> Alfred P. Johnson	Oct.	1	ECONOMIC DEVELOPMENT, SIXTH DISTRICT		
<i>A More Stable Mortgage Market?</i> Alfred P. Johnson	Mar.	1	<i>Banking's Role in Southern Economic Expansion</i> , Albert A. Hirsch	July	1
CONSUMER CREDIT					
<i>Instalment Credit: New Style</i> Robert M. Young	July	5	<i>Consumption, Saving, and Southern Economic Growth</i> , Charles T. Taylor	Sept.	1
<i>Who Finances Southern Consumers?</i> Alfred P. Johnson	July	8	<i>Farm Adjustments in an Expanding Economy and Their Effects on Income</i> N. Carson Branam	Mar.	4
CONSUMER SPENDING AND SAVING					
<i>Consumption, Saving, and Southern Economic Growth</i> , Charles T. Taylor	Sept.	1	<i>Income in the South: The Last Ten Years and the Next Ten</i> , Charles T. Taylor	Feb.	1
ECONOMIC CONDITIONS, GENERAL					
<i>Monetary Policy in a Changed Economic Environment</i> , Charles T. Taylor	Aug.	1	<i>Southern Manufacturing's Contribution to Income</i> , Philip M. Webster	June	1
			<i>What Lies Ahead for the Southern Pulp and Paper Industry?</i> N. Carson Branam	Nov.	1
			FINANCE		
			<i>Anatomy of a Mortgage Market</i> Alfred P. Johnson	Oct.	1
			<i>Banking's Role in Southern Economic Expansion</i> , Albert A. Hirsch	July	1
			<i>A More Stable Mortgage Market?</i> Alfred P. Johnson	Mar.	1
			<i>Who Finances Southern Consumers?</i> Alfred P. Johnson	July	8

	MONTH	PAGE		MONTH	PAGE
FINANCIAL INSTITUTIONS			SAVINGS		
<i>Small Business Investment Companies</i>			<i>Changes in Savings in 1959</i>		
Albert A. Hirsch	Feb.	4	Philip M. Webster	Mar.	7
INTEREST RATES			SEASONAL ADJUSTMENT		
<i>Why Has Money Become Easier?</i>			<i>Seasonal Adjustment</i>		
Harry Brandt	Dec.	1	Philip M. Webster	Sept.	4
MANUFACTURING			SIXTH DISTRICT BUSINESS HIGHLIGHTS		
<i>Southern Manufacturing's Contribution to</i>			Jan., Feb. 8		
<i>Income, Philip M. Webster</i>			Mar. 12		
June 1			Apr.-June 8		
<i>What Lies Ahead for the Southern Pulp and</i>			July 12		
<i>Paper Industry?</i>			Aug.-Dec. 8		
N. Carson Branam					
Nov. 1			SIXTH DISTRICT INDEXES (Tables)		
MONETARY POLICY			Jan., Feb. 7		
<i>Monetary Policy in a Changed Economic</i>			Bank Debits Mar. 11		
<i>Environment, Charles T. Taylor</i>			Construction Contracts Apr.-June 7		
Aug. 1			Cotton Consumption July 11		
<i>Walking the Dog</i>			Department Store Sales Aug.-Dec. 7		
Earle L. Rauber			Department Store Stocks		
Jan. 1			Electric Power Production		
<i>What Are Open Market Operations?</i>			Farm Cash Receipts		
Harry Brandt			Furniture Store Sales		
May 1			Manufacturing Employment		
<i>Why Has Money Become Easier?</i>			Manufacturing Payrolls		
Harry Brandt			Member Bank Deposits		
Dec. 1			Member Bank Loans		
MORTGAGE MARKET			Nonfarm Employment		
<i>Anatomy of a Mortgage Market</i>			Petroleum Production		
Alfred P. Johnson			Turnover of Demand Deposits		
Oct. 1			SIXTH DISTRICT STATISTICS (Tables)		
<i>A More Stable Mortgage Market?</i>			Debits to Individual Demand Deposit		
Alfred P. Johnson			Accounts		
Mar. 1			Jan., Feb. 6		
OPERATING RATIOS			Mar. 10		
<i>Operating Ratios</i>			Apr.-June 6		
Robert M. Young			July 10		
Apr. 3			Sept.-Dec. 6		
PERSONAL INCOME			Department Store Sales and Inventories		
<i>Farm Adjustments in an Expanding Economy</i>			Jan. 6		
<i>and Their Effects on Income</i>			Mar. 10		
N. Carson Branam			Apr.-May 6		
Mar. 4			July 10		
<i>Income in the South: The Last Ten Years and</i>			Nov. 6		
<i>the Next Ten, Charles T. Taylor</i>					
Feb. 1			SMALL BUSINESS		
<i>Southern Manufacturing's Contribution to</i>			<i>Small Business Investment Companies</i>		
<i>Income, Philip M. Webster</i>			Albert A. Hirsch		
June 1			Feb. 4		
PULP AND PAPER INDUSTRY			STATE AND LOCAL FINANCE		
<i>What Lies Ahead for the Southern Pulp and</i>			<i>Accentuate the Positive</i>		
<i>Paper Industry?</i>			Alfred P. Johnson		
N. Carson Branam			Apr. 1		
Nov. 1					

Index for the Year 1961

	MONTH	PAGE		MONTH	PAGE
AGRICULTURE					
<i>More Beef from District Farms?</i> Arthur H. Kantner	Jan.	1	<i>District Consumer Credit Down Slightly</i> Philip M. Webster	July	8
<i>New Horizons for Dairy Manufacturing?</i> Arthur H. Kantner	Aug.	1	<i>Is the Consumer Misbehaving?</i> Philip M. Webster	Mar.	4
<i>Rural Banks Adjust to Farm Changes</i> N. Carson Branan	Dec.	6	<i>Personal Income Resumes Growth</i> Philip M. Webster	Nov.	1
BANK ANNOUNCEMENTS					
	Jan.-Mar.	6	CONSUMER CREDIT		
	Apr.	5	<i>Consumer Finance Companies: Specialists in</i> <i>Cash Lending, Alfred P. Johnson</i>	July	6
	May	6	<i>District Consumer Credit Down Slightly</i> Philip M. Webster	July	8
	June	8	DIRECTORS		
	July	10	<i>Directors of Federal Reserve Bank of Atlanta</i> <i>and Branches</i>	Sept.	5
	Aug., Sept.	6	DISTRICT BUSINESS CONDITIONS		
	Oct.	10		Jan.-May	8
	Nov.	6		June, July	12
	Dec.	10		Aug., Sept.	8
BANKING					
<i>Banking's Paper Curtain</i> W. M. Davis	Mar.	1		Oct.	12
<i>Banks Follow the Consumer</i> Alfred P. Johnson	July	4		Nov.	8
<i>Banks Help Finance Cities' Growth Needs</i> Albert A. Hirsch	Oct.	8		Dec.	5
<i>District Banks and Mortgage Financing</i> Albert A. Hirsch	June	9	ECONOMIC CONDITIONS, GENERAL		
<i>Member Banks Close Books on Good Year</i> W. M. Davis	Apr.	5	<i>Behavior of Consumer Food Prices</i> Arthur H. Kantner	July	9
<i>Rural Banks Adjust to Farm Changes</i> N. Carson Branan	Dec.	6	<i>The First Year</i> Charles T. Taylor	Feb.	1
<i>Southern Banking Adapts to Changes in</i> <i>Population and Income</i> Alfred P. Johnson and Albert A. Hirsch	Dec.	1	ECONOMIC CONDITIONS, SIXTH DISTRICT STATES		
CITIES					
<i>Banks Help Finance Cities' Growth Needs</i> Albert A. Hirsch	Oct.	8	<i>Bank Lending Reflects Changes in Louisiana's</i> <i>Economy, N. Carson Branan</i>	Jan.	4
<i>Financial Growing Pains of Southern Cities</i> Alfred P. Johnson	Oct.	4	<i>Beginnings of Recovery in Alabama</i> Albert A. Hirsch	Sept.	3
<i>Southern Cities and How They Grew</i> Robert M. Young	Oct.	1	<i>Florida's Not-So-Sunny Economy</i> Alfred P. Johnson	Apr.	3
CONSTRUCTION					
<i>With Mortgage Money, Will Construction</i> <i>Rise?, Philip M. Webster</i>	June	7	<i>Tennessee Business: Looking Better</i> Philip M. Webster	Nov.	4
CONSUMER					
<i>Banks Follow the Consumer</i> Alfred P. Johnson	July	4	<i>Will Warm Weather Thaw Georgia's Economy?</i> Robert M. Young	May	5
<i>Behavior of Consumer Food Prices</i> Arthur H. Kantner	July	9	<i>Winds of Recession in Mississippi</i> W. M. Davis	Aug.	4
<i>Consumer Finance Companies: Specialists in</i> <i>Cash Lending, Alfred P. Johnson</i>	July	6	ECONOMIC DEVELOPMENT		
			<i>Changes in Population Change Retailing</i> Philip M. Webster	July	1
			<i>More Beef from District Farms?</i> Arthur H. Kantner	Jan.	1
			<i>New Horizons for Dairy Manufacturing?</i> Arthur H. Kantner	Aug.	1
			<i>Population Changes and Southern Income</i> <i>Growth, Robert M. Young</i>	Apr.	1

	MONTH	PAGE
<i>Rural Banks Adjust to Farm Changes</i>		
N. Carson Branan	Dec.	6
<i>Southern Cities and How They Grew</i>		
Robert M. Young	Oct.	1
<i>The First Year</i>		
Charles T. Taylor	Feb.	1
FEDERAL RESERVE SYSTEM		
<i>Managing the System Open Market Account</i>		
Harry Brandt	May	1
FINANCE		
<i>Banks Help Finance Cities' Growth Needs</i>		
Albert A. Hirsch	Oct.	8
<i>Borrowing by District Businesses Declines</i>		
Alfred P. Johnson	Feb.	4
<i>Consumer Finance Companies: Specialists in Cash Lending</i> , Alfred P. Johnson	July	6
<i>District Banks and Mortgage Financing</i>		
Albert A. Hirsch	June	9
<i>Financial Growing Pains of Southern Cities</i>		
Alfred P. Johnson	Oct.	4
<i>Have Mortgage Money, Will Lend</i>		
Alfred P. Johnson	June	5
FINANCIAL INSTITUTIONS		
<i>Consumer Finance Companies: Specialists in Cash Lending</i> , Alfred P. Johnson	July	6
HOUSING		
<i>The Southern Housing Market of the Sixties: Change and Challenge</i>		
Alfred P. Johnson	June	1
MANUFACTURING		
<i>New Horizons for Dairy Manufacturing?</i>		
Arthur H. Kantner	Aug.	1
<i>Textile Activity Joins the Upswing</i>		
Philip M. Webster	Sept.	1
MONETARY POLICY		
<i>Managing the System Open Market Account</i>		
Harry Brandt	May	1
MORTGAGE MARKET		
<i>District Banks and Mortgage Financing</i>		
Albert A. Hirsch	June	9
<i>Have Mortgage Money, Will Lend</i>		
Alfred P. Johnson	June	5
OPERATING RATIOS		
<i>Member Banks Close Books on Good Year</i>		
W. M. Davis	Apr.	5
PERSONAL INCOME		
<i>Personal Income Resumes Growth</i>		
Philip M. Webster	Nov.	1
<i>Population Changes and Southern Income Growth</i> , Robert M. Young	Apr.	1

	MONTH	PAGE
<i>The First Year</i>		
Charles T. Taylor	Feb.	1
POPULATION		
<i>Banks Follow the Consumer</i>		
Alfred P. Johnson	July	4
<i>Changes in Population Change Retailing</i>		
Philip M. Webster	July	1
<i>Financial Growing Pains of Southern Cities</i>		
Alfred P. Johnson	Oct.	4
<i>Population Changes and Southern Income Growth</i> , Robert M. Young	Apr.	1
<i>Southern Banking Adapts to Changes in Population and Income</i>		
Alfred P. Johnson and Albert A. Hirsch	Dec.	1
<i>Southern Cities and How They Grew</i>		
Robert M. Young	Oct.	1
<i>The Southern Housing Market of the Sixties: Change and Challenge</i>		
Alfred P. Johnson	June	1
SIXTH DISTRICT INDEXES (Tables)		
Bank Debits	Jan.-May	7
Construction Contracts	June, July	11
Cotton Consumption	Aug., Sept.	7
Department Store Sales	Oct.	11
Department Store Stocks	Nov.	7
Electric Power Production	Dec.	11
Farm Cash Receipts		
Furniture Store Sales		
Manufacturing Employment		
Manufacturing Payrolls		
Member Bank Deposits		
Member Bank Loans		
Nonfarm Employment		
Nonmanufacturing Employment		
Petroleum Production		
Turnover of Demand Deposits		
SIXTH DISTRICT STATISTICS (Tables)		
Debits to Individual Demand Deposit Accounts	Jan.-Apr.	6
	July	10
	Aug., Sept.	6
	Oct.	10
	Nov.	6
	Dec.	10
Department Store Sales and Inventories	Jan., Aug., Sept.	6
	Dec.	10
Personal Income in Sixth District States	Nov.	6
	Dec.	10
STATE AND LOCAL FINANCE		
<i>Banks Help Finance Cities' Growth Needs</i>		
Albert A. Hirsch	Oct.	8
<i>Financial Growing Pains of Southern Cities</i>		
Alfred P. Johnson	Oct.	4
TEXTILE INDUSTRY		
<i>Textile Activity Joins the Upswing</i>		
Philip M. Webster	Sept.	1

Index for the Year 1962

	MONTH	PAGE		MONTH	PAGE
AGRICULTURE			ECONOMIC CONDITIONS, SIXTH DISTRICT STATES		
<i>Migratory Farm Labor in the South's Economy</i>			<i>A New Twist in Florida</i>		
N. Carson Branan	Jan.	3	Lawrence F. Mansfield	Mar.	4
<i>Workers Leave Southern Farms</i>			<i>Diverse Trends Mark Georgia's Economy</i>		
Arthur H. Kantner	Jan.	1	Robert M. Young	Apr.	3
BANK ANNOUNCEMENTS			<i>Hesitant Recovery in Alabama</i>		
	Feb.	6	Albert A. Hirsch	May	5
	Apr.-May	6	<i>Mississippi's Economy Continues to Expand</i>		
	June	5	W. M. Davis	Oct.	3
	July-Dec.	6	<i>Scrootch Owl in Louisiana</i>		
BANKING			Jack L. Cooper	Nov.	4
<i>Adjusting Reserves Through the Federal Funds Market, Albert A. Hirsch</i>	Oct.	1	ECONOMIC DEVELOPMENT		
<i>District Banks Finance Foreign Trade</i>			<i>Occupational Change: Reflection of Economic Change, Philip M. Webster</i>	Mar.	1
Lawrence F. Mansfield	Nov.	1	<i>Southern Income Growth and a Changed Economic Environment</i>		
<i>Financing Bank Loan Expansion</i>			Charles T. Taylor	Feb.	1
Alfred P. Johnson	Feb.	4	<i>The Changing Southerner</i>		
<i>How Have District Banks Been Doing?</i>	Sept.	3	Robert M. Young	Sept.	3
<i>Recession in Bank Earnings</i>			<i>The South and Its Future</i>		
W. M. Davis	Apr.	1	Earle L. Rauber	June	1
<i>Time Deposit Expansion: Under a Microscope, Alfred P. Johnson</i>	Dec.	1	FEDERAL RESERVE SYSTEM		
CONSUMER			<i>Adjusting Reserves Through the Federal Funds Market, Albert A. Hirsch</i>	Oct.	1
<i>A Change in the Reluctant Borrower?</i>			<i>Recession to Recovery, 1960-62</i>		
Jack L. Cooper	July	4	Charles T. Taylor	May	1
DEPARTMENT STORE TRADE			<i>The Workings of the Federal Open Market Committee, Harry Brandt</i>	July	1
<i>Revisions in Measures of Department Store Trade</i>	Aug.	4	FINANCE		
DIRECTORS			<i>District Banks Finance Foreign Trade</i>		
<i>Directors of Federal Reserve Bank of Atlanta and Branches</i>	Apr.	5	Lawrence F. Mansfield	Nov.	1
DISTRICT BUSINESS CONDITIONS			<i>Financing Bank Loan Expansion</i>		
	Jan.-Dec.	8	Alfred P. Johnson	Feb.	4
ECONOMIC CONDITIONS, GENERAL			<i>Time Deposit Expansion: Under a Microscope, Alfred P. Johnson</i>	Dec.	1
<i>Greater Competitive Thrust</i>			INCOME		
Philip M. Webster	Aug.	1	<i>Southern Income Growth and a Changed Economic Environment</i>		
<i>On the State of the Economy</i>			Charles T. Taylor	Feb.	1
Malcolm Bryan	Sept.	1	<i>The South and Its Future</i>		
<i>Recession to Recovery, 1960-62</i>			Earle L. Rauber	June	1
Charles T. Taylor	May	1			

MANUFACTURING

Partial Recovery in Manufacturing Employment, Philip M. Webster Jan. 5

MONETARY POLICY

Adjusting Reserves Through the Federal Funds Market, Albert A. Hirsch Oct. 1

On the State of the Economy Malcolm Bryan Sept. 1

Recession to Recovery, 1960-62 Charles T. Taylor May 1

The Workings of the Federal Open Market Committee, Harry Brandt July 1

OPERATING RATIOS

Recession in Bank Earnings W. M. Davis Apr. 1

POPULATION

Occupational Change: Reflection of Economic Change, Philip M. Webster . . Mar. 1

The Changing Southerner Robert M. Young Sept. 3

The South and Its Future Earle L. Rauber June 1

Workers Leave Southern Farms Arthur H. Kantner Jan. 1

SIXTH DISTRICT STATISTICS (Tables)

Average Weekly Hours in Manufacturing Jan.-Dec. 7

Bank Debits

Construction Contracts

Cotton Consumption

Department Store Sales

Department Store Stocks

Electric Power Production

Farm Cash Receipts

Farm Employment

Instalment Credit at Banks

Insured Unemployment

Manufacturing Employment

Manufacturing Payrolls

Member Bank Deposits

Member Bank Loans

Nonfarm Employment

Nonmanufacturing Employment

Personal Income

Petroleum Production

Debits to Individual Demand Deposit Accounts Jan.-Apr. 6

June-Dec. 6

Department Store Sales and Inventories Jan. 6

March 6

June-Aug. 6

Oct.-Nov. 6

Personal Income in Sixth District States Jan.-Apr. 6

Index for the Year 1963

	MONTH	PAGE		MONTH	PAGE
AGRICULTURE			CONSUMER CREDIT		
<i>A Prosperous Year for Many Farmers</i>			<i>Instalment Credit Expansion Slows</i>		
Arthur H. Kantner	Nov.	6	Jack L. Cooper	Sept.	5
<i>Growth in Farm Assets</i>			CORPORATE FINANCE		
Arthur H. Kantner	Apr.	5	<i>District Trends in Corporate Financing</i>		
<i>The Common Market and Agriculture</i>			Hiram J. Honea	Oct.	4
Arthur H. Kantner	May	1	CREDIT QUALITY		
BALANCE OF PAYMENTS			<i>Some Measures of the Quality of Credit . . .</i>	Dec.	2
<i>Balance of Payments: The Problem—Can</i>			DISTRICT BUSINESS CONDITIONS		
<i>Export Credits Help Solve It?</i>				Jan.-Oct.	8
Lawrence F. Mansfield	Jan.	1		Nov.	12
<i>Gold, the Balance of Payments, and</i>				Dec.	8
<i>Monetary Policy</i>			ECONOMIC CONDITIONS, GENERAL		
Lawrence F. Mansfield	June	1	<i>Balance of Payments: The Problem—Can</i>		
BANK ANNOUNCEMENTS			<i>Export Credits Help Solve It?</i>		
	Jan.-Oct.	6	Lawrence F. Mansfield	Jan.	1
	Nov.	10	<i>Gold, the Balance of Payments, and</i>		
	Dec.	6	<i>Monetary Policy</i>		
BANKING			Lawrence F. Mansfield	June	1
<i>Bank Earnings Edge Up in Spite of Rising</i>			<i>New Dimensions in the Mortgage Market</i>		
<i>Costs, W. M. Davis</i>	Apr.	1	Hiram J. Honea	Aug.	1
<i>Controlling Reserves—The Heart of Federal</i>			<i>The Common Market and Agriculture</i>		
<i>Reserve Policy, Harry Brandt</i>	Sept.	1	Arthur H. Kantner	May	1
<i>Growth in District Banking Facilities . . .</i>	Nov.	8	ECONOMIC CONDITIONS, SIXTH DISTRICT STATES		
<i>Meeting Seasonal Loan Demands—A Problem</i>			<i>Florida Joins the Club</i>		
<i>of Managing Bank Funds</i>			Lawrence F. Mansfield	Mar.	4
Charles T. Taylor	Nov.	1	<i>Good Growth Marks Georgia's Economy</i>		
<i>That Time of the Year—Seasonal Demands</i>			<i>in '62, Hiram J. Honea</i>	May	4
<i>for Money and Bank Credit</i>			<i>Growing Employment Accompanies Rising</i>		
Charles T. Taylor	July	1	<i>Economic Activity—A Review of</i>		
<i>1962: A Billion-Dollar Year for District</i>			<i>Alabama's Economy, Alfred P. Johnson . . .</i>	Apr.	3
<i>Banks, Alfred P. Johnson</i>	Feb.	4	<i>Mississippi's Economy Still on the Move</i>		
BUSINESS CYCLES			W. M. Davis	Aug.	4
<i>Postwar Business Cycles in the Sixth District</i>			<i>Tennessee's Business: Close Match to Nation</i>		
Lawrence F. Mansfield and Jack L. Cooper	Oct.	1	Harry Brandt	Jan.	4
<i>That Time of the Year—Seasonal Demands</i>			ECONOMIC DEVELOPMENT, SIXTH DISTRICT STATES		
<i>for Money and Bank Credit</i>			<i>A Prosperous Year for Many Farmers</i>		
Charles T. Taylor	July	1	Arthur H. Kantner	Nov.	6
COMMON MARKET			<i>District Governmental Borrowing in a</i>		
<i>The Common Market and Agriculture</i>			<i>Favorable Climate, Hiram J. Honea . . .</i>	June	4
Arthur H. Kantner	May	1	<i>Growth in Farm Assets</i>		
			Arthur H. Kantner	Apr.	5
			<i>Income Growth: The South's Response to</i>		
			<i>Economic Recovery, Charles T. Taylor . . .</i>	Feb.	1

New Dimensions in the Mortgage Market
 Hiram J. Honea Aug. 1

Postwar Business Cycles in the Sixth District, Lawrence F. Mansfield and Jack L. Cooper Oct. 1

Textiles—A Declining Industry?
 N. D. O'Bannon Nov. 7

The District's Economic Characteristics July 5

Monetary Stimulus: Hesitant or Aggressive?—A Review of Federal Reserve Policy in 1962
 Harry Brandt Mar. 1

That Time of the Year—Seasonal Demands for Money and Bank Credit
 Charles T. Taylor July 1

FEDERAL RESERVE SYSTEM

Controlling Reserves—The Heart of Federal Reserve Policy
 Harry Brandt Sept. 1

Fifty Years Ago Dec. 1

Monetary Stimulus: Hesitant or Aggressive?—A Review of Federal Reserve Policy in 1962
 Harry Brandt Mar. 1

Some Measures of the Quality of Credit Dec. 2

That Time of the Year—Seasonal Demands for Money and Bank Credit
 Charles T. Taylor July 1

MORTGAGE CREDIT

New Dimensions in the Mortgage Market
 Hiram J. Honea Aug. 1

OPERATING RATIOS

Bank Earnings Edge Up in Spite of Rising Costs, W. M. Davis Apr. 1

SIXTH DISTRICT STATISTICS (Tables)

Average Weekly Hours in Manufacturing Jan.-Oct. 7

Bank Debits Nov. 11

Construction Contracts Dec. 7

Cotton Consumption

Department Store Sales

Department Store Stocks

Farm Cash Receipts

Farm Employment

Industrial Use of Electric Power

Instalment Credit at Banks

Insured Unemployment

Manufacturing Employment

Manufacturing Payrolls

Member Bank Deposits

Member Bank Loans

Nonfarm Employment

Nonmanufacturing Employment

Personal Income

Petroleum Production

Debits to Individual Demand Deposit Accounts Jan.-Aug. 6
 Oct. 6
 Nov. 10
 Dec. 6

Department Store Sales and Inventories Jan. 6
 Apr.-May 6

FINANCE

District Governmental Borrowing in a Favorable Climate, Hiram J. Honea June 4

District Trends in Corporate Financing
 Hiram J. Honea Oct. 4

New Dimensions in the Mortgage Market
 Hiram J. Honea Aug. 1

FOREIGN TRADE

Balance of Payments: The Problem—Can Export Credits Help Solve It?
 Lawrence F. Mansfield Jan. 1

Gold, the Balance of Payments, and Monetary Policy
 Lawrence F. Mansfield June 1

The Common Market and Agriculture
 Arthur H. Kantner May 1

INCOME

Income Growth: The South's Response to Economic Recovery
 Charles T. Taylor Feb. 1

MONETARY POLICY

Controlling Reserves—The Heart of Federal Reserve Policy
 Harry Brandt Sept. 1

Gold, the Balance of Payments, and Monetary Policy
 Lawrence F. Mansfield June 1

STATE AND LOCAL FINANCE

District Governmental Borrowing in a Favorable Climate, Hiram J. Honea June 4

TEXTILE INDUSTRY

Textiles—A Declining Industry?
 N. D. O'Bannon Nov. 7

Index for the Year 1964

	MONTH	PAGE		MONTH	PAGE
AGRICULTURE					
<i>Farm Income Near Record High</i> Arthur H. Kantner	Oct.	4	<i>Some Measures of the Quality of Credit in Agriculture</i> Arthur H. Kantner	Apr.	1
<i>Some Measures of the Quality of Credit in Agriculture</i> Arthur H. Kantner	Apr.	1	DISTRICT BUSINESS CONDITIONS		
				Jan.-Dec.	8
AUTOMOBILE SALES					
<i>District Autos: The Guessing Game</i> Jack L. Cooper	Aug.	1	DISTRICT PORTS		
			<i>International Trade and District Ports</i> Lawrence F. Mansfield	Sept.	1
BANK ANNOUNCEMENTS					
	Jan.-Apr.	6	ECONOMIC CONDITIONS, GENERAL		
	May	4	<i>A Bank Examiner Looks at the Quality of Credit</i> R. M. Stephenson	July	1
	June-Dec.	6	<i>A New Look at Prices</i>	Dec.	1
BANKING					
<i>A Bank Examiner Looks at the Quality of Credit</i> R. M. Stephenson	July	1	<i>Some Measures of the Quality of Credit in Agriculture</i> Arthur H. Kantner	Apr.	1
<i>District Member Banks Still in Cost Squeeze</i> W. M. Davis	Apr.	5	<i>The International Monetary System: As It Is</i> Lawrence F. Mansfield	Jan.	1
<i>Federal Reserve Bank Membership—Fifty Years in Review</i>	Oct.	1	<i>The International Monetary System: As It Might Be</i> Lawrence F. Mansfield	Feb.	1
<i>From Panic to Prosperity—The South's Economy and the Federal Reserve</i> Robert M. Young	Nov.	1	ECONOMIC CONDITIONS, SIXTH DISTRICT STATES		
<i>Growth of District Financial Institutions: 1957-62</i> Samuel L. Skogstad	May	5	<i>A Cure for the Blues: Louisiana</i> Jack L. Cooper	Jan.	4
<i>Negotiable CD's: Still Not Too Popular at Large District Banks</i> Harry Brandt	Aug.	4	<i>A Diversity of Growth in Florida</i> N. D. O'Bannon	June	4
CONSUMER CREDIT					
<i>District Autos: The Guessing Game</i> Jack L. Cooper	Aug.	1	<i>Alabama's Economy Exhibits Strength</i> Arthur H. Kantner	July	3
			<i>Tennessee's Growing Pains: Less Severe?</i> Samuel L. Skogstad	Mar.	4
CREDIT QUALITY					
<i>A Bank Examiner Looks at the Quality of Credit</i> R. M. Stephenson	July	1	ECONOMIC DEVELOPMENT, SIXTH DISTRICT STATES		
			<i>A New Look at Southern Economic Growth</i>	Mar.	1

Farm Income Near Record High
 Arthur H. Kantner Oct. 4

From Panic to Prosperity—The South's Economy and the Federal Reserve
 Robert M. Young Nov. 1

Government Employment—A Growth Industry
 John Robert Cooper June 1

Growth of District Financial Institutions: 1957-62
 Samuel L. Skogstad May 5

EMPLOYMENT

Government Employment—A Growth Industry
 John Robert Cooper June 1

FEDERAL RESERVE SYSTEM

Between the Devil and the Deep Blue Sea: Monetary Policy from 1960 to 1964
 Lawrence F. Mansfield May 1

Federal Reserve Bank Membership—Fifty Years in Review Oct. 1

From Panic to Prosperity—The South's Economy and the Federal Reserve
 Robert M. Young Nov. 1

FINANCIAL INSTITUTIONS

Growth of District Financial Institutions: 1957-62
 Samuel L. Skogstad May 5

FOREIGN TRADE

International Trade and District Ports
 Lawrence F. Mansfield Sept. 1

The International Monetary System: As It Is
 Lawrence F. Mansfield Jan. 1

The International Monetary System: As It Might Be
 Lawrence F. Mansfield Feb. 1

INCOME

Farm Income Near Record High
 Arthur H. Kantner Oct. 4

INTERNATIONAL MONETARY SYSTEM

The International Monetary System: As It Is
 Lawrence F. Mansfield Jan. 1

The International Monetary System: As It Might Be
 Lawrence F. Mansfield Feb. 1

MONETARY POLICY

Between the Devil and the Deep Blue Sea: Monetary Policy from 1960 to 1964
 Lawrence F. Mansfield May 1

NEGOTIABLE TIME CERTIFICATES OF DEPOSIT

Negotiable CD's: Still Not Too Popular at Large District Banks
 Harry Brandt Aug. 4

OPERATING RATIOS

District Member Banks Still in Cost Squeeze
 W. M. Davis Apr. 5

PRICES

A New Look at Prices Dec. 1

SIXTH DISTRICT STATISTICS (Tables)

Average Weekly Hours in Manufacturing Jan.-Dec. 7

Bank Debits

Construction Contracts

Cotton Consumption

Department Store Sales

Farm Cash Receipts

Farm Employment

Industrial Use of Electric Power

Instalment Credit at Banks

Insured Unemployment

Manufacturing Employment

Manufacturing Payrolls

Member Bank Deposits

Member Bank Loans

Nonfarm Employment

Nonmanufacturing Employment

Personal Income

Petroleum Production

Debits to Demand Deposit Accounts Feb.-Mar. 6
 May-Dec. 6

Index for the Year 1965

	MONTH PAGE		MONTH PAGE
AGRICULTURE		ECONOMIC CONDITIONS, GENERAL	
<i>Farm Pay Checks Grow Larger</i>		<i>Through a Glass Darkly</i>	
Robert E. Sweeney	Nov. 5	Lawrence F. Mansfield	Feb. 1
<i>Indebted Cotton Farmers—Our Poor Relations: Fact or Fantasy?</i>		ECONOMIC CONDITIONS, SIXTH DISTRICT STATES	
Arthur H. Kantner	May 1	<i>Alabama's Economy Emits a Healthy Glow</i>	
		Arthur H. Kantner	Oct. 4
BALANCE OF PAYMENTS		<i>Changing Seasonal Patterns in Florida</i>	
<i>Better Is Not Good Enough</i>		N. D. O'Bannon	Aug. 4
Lawrence F. Mansfield	Mar. 1	<i>Employment Diversification in Mississippi</i>	
<i>Interest Rates at Home and Abroad</i>		Robert E. Sweeney	Feb. 4
Lawrence F. Mansfield	Aug. 1	<i>Louisiana Expands Role in Economic Performance</i>	
BANK ANNOUNCEMENTS		Robert R. Wyand II	April 4
	Jan. 5	<i>New Challenges for Georgia's Economy</i>	
	Feb. - April 6	Hiram J. Honea	Jan. 3
	June - Oct. 6	<i>Tennessee's Business: Still Running Ahead</i>	
	Nov. - Dec. 4	Harry Brandt	June 4
BANKING		ECONOMIC DEVELOPMENT, SIXTH DISTRICT STATES	
<i>As Good as Last Year—District Banking Developments in 1964</i>		<i>PIF—It's Wonderful, or Is It?</i>	
Harry Brandt	Jan. 1	Hiram J. Honea	Oct. 1
<i>Bank Lending in the Southeast: Still Booming</i>		<i>3, 2, 1—Blast Off! NASA's Impact on the District States</i>	
Harry Brandt	July 1	N. D. O'Bannon	April 1
<i>An Improved Measure of Local Business</i>		<i>When Southerners Save</i>	
W. M. Davis	Mar. 4	Sept. 4
<i>Profits Jump at District Banks</i>		ECONOMIC FORECASTING	
Robert R. Wyand II	May 8	<i>Through a Glass Darkly</i>	
<i>Using a Sharper Pencil? A Study of How Sixth District Banks Manage Their Reserve Balances</i>		Lawrence F. Mansfield	Feb. 1
Harry Brandt and Robert R. Wyand II	Nov. 1	EMPLOYMENT	
<i>Using a Sharper Pencil? A Study of Reserve Management at District Banks</i>		<i>Employment Diversification in Mississippi</i>	
Paul A. Crowe and Robert R. Wyand II	Dec. 1	Robert E. Sweeney	Feb. 4
CONSUMER SPENDING		<i>Employment Growth, 1961-64—The Why's and Wherefore's</i>	
<i>Changing Habits of the District Consumer</i>		N. D. O'Bannon	June 1
Lawrence F. Mansfield	July 4	FARM CREDIT	
CORPORATE FINANCE		<i>Indebted Cotton Farmers—Our Poor Relations: Fact or Fantasy?</i>	
<i>Regional Corporate Financing: Losing Its Importance?</i>		Arthur H. Kantner	May 1
Hiram J. Honea	July 3	FINANCE	
DEBITS		<i>PIF—It's Wonderful, or Is It?</i>	
<i>An Improved Measure of Local Business</i>		Hiram J. Honea	Oct. 1
W. M. Davis	Mar. 4	<i>Regional Corporate Financing: Losing Its Importance?</i>	
DISTRICT BUSINESS CONDITIONS		Hiram J. Honea	July 3
	Jan. - April 8		
	May 12		
	June - Dec. 8		

Debits to Demand Deposit Accounts
Insured Commercial Banks in the Sixth District
(In Thousands of Dollars)

INCOME

<i>Changing Habits of the District Consumer</i>			
Lawrence F. Mansfield	July	4	
<i>Farm Pay Checks Grow Larger</i>			
Robert E. Sweeney	Nov.	5	

INTEREST RATES

<i>Interest Rates at Home and Abroad</i>			
Lawrence F. Mansfield	Aug.	1	

MEMBER BANK RESERVES

<i>Using a Sharper Pencil? A Study of How Sixth District Banks Manage Their Reserve Balances</i>			
Harry Brandt and Robert R. Wyand II	Nov.	1	
<i>Using a Sharper Pencil? A Study of Reserve Management at District Banks</i>			
Paul A. Crowe and Robert R. Wyand II	Dec.	1	

MONEY MARKET

<i>Money Market Conditions—What Are They?</i>			
Robert R. Wyand II	Sept.	1	

MORTGAGE FUNDS

<i>PIF—It's Wonderful, or Is It?</i>			
Hiram J. Honea	Oct.	1	

OPERATING RATIOS

<i>Profits Jump at District Banks</i>			
Robert R. Wyand II	May	8	

SAVINGS

<i>When Southerners Save</i>			
	Sept.	4	

SIXTH DISTRICT STATISTICS (TABLES)

Jan. - April	7
May	11
June - Dec.	7

Average Weekly Hours in Manufacturing	
Bank Debits	
Construction Contracts	
Cotton Consumption	
Department Store Sales	
Farm Cash Receipts	
Farm Employment	
Industrial Use of Electrical Power	
Instalment Credit at Banks	
Insured Unemployment	
Manufacturing Employment	
Manufacturing Payrolls	
Member Bank Deposits	
Member Bank Loans	
Nonfarm Employment	
Nonmanufacturing Employment	
Personal Income	
Petroleum Production	
Debits to Demand Deposit Accounts	Jan. - April 6
	May 10
	June - Dec. 6

				Percent Change		
				Year-to-Date		
	Oct. 1965	Sept. 1965	Oct. 1964	Oct. 1965	Oct. 1964	1965 from 1964
STANDARD METROPOLITAN STATISTICAL AREAS*						
Birmingham	1,257,351	1,293,340	1,201,831	-3	+5	+10
Gadsden	60,489	56,215	58,634	+8	+3	+5
Huntsville	163,941	158,867	167,235	+3	-2	+5
Mobile	440,980	385,414	389,300	+14	+13	+8
Montgomery	268,373	264,063	241,992	+2	+11	+10
Tuscaloosa	80,722	77,825	80,327	+4	+0	+4
Ft. Lauderdale—						
Hollywood	461,394	422,710	426,814	+9	+8	+9
Jacksonville	1,421,614	1,317,855	1,173,610	+8	+21	+16
Miami	1,730,343	1,593,090r	1,586,637	+9	+9	+8
Orlando	393,736	377,297r	393,116	+4	+0	+1
Pensacola	181,881	182,473	176,374	-0	+3	+10
Tampa-St. Petersburg	1,014,216	972,024	961,781	+4	+5	+7
W. Palm Beach	326,544	301,529r	310,642	+8	+5	+8
Albany	85,327	91,113	82,217	-6	+4	+18
Atlanta	3,851,563	3,918,309r	3,564,356	-2	+8	+11
Augusta	192,867	179,577	184,529	+7	+5	+3
Columbus	179,884	193,921	175,383	-7	+3	+7
Macon	202,928	196,333	186,446	+3	+9	+9
Savannah	225,659	222,115	220,196	+2	+2	+4
Baton Rouge	452,754	432,052	394,364	+5	+15	+19
Lafayette	108,053	100,174	89,373	+8	+21	+19
Lake Charles	112,494	108,086r	103,765	+4	+8	+9
New Orleans	2,093,690	1,987,879	1,872,738	+5	+12	+11
Jackson	558,500	507,352	516,814	+10	+8	+11
Chattanooga	494,125	505,876	427,285	-2	+16	+11
Knoxville	408,741	390,883	362,217	+5	+13	+10
Nashville	1,201,281	1,228,337r	1,049,637	-2	+14	+11
OTHER CENTERS						
Anniston	58,971	55,276	55,210	+7	+7	+7
Dothan	54,640	58,829	53,399	-7	+2	+6
Selma	45,434	39,324	41,207	+16	+10	+4
Bartow	36,343	30,089	25,436	+21	+43	+24
Bradenton	44,569	40,142	42,166	+11	+6	+2
Brevard County	193,634	181,366	146,877	+7	+32	+18
Daytona Beach	74,998	73,393	70,152	+2	+7	+6
Ft. Myers—						
N. Ft. Myers	57,206	55,459	52,585	+3	+9	+6
Gainesville	67,474	74,397	67,256	-9	+0	+9
Monroe County	29,629	27,147	24,906	+9	+19	+19
Lakeland	98,654	91,737	91,044	+8	+8	+10
Ocala	47,568	45,431	44,809	+5	+6	+6
St. Augustine	16,582	17,493	15,811	-5	+5	+5
St. Petersburg	258,270	238,685	254,455	+8	+1	+5
Sarasota	85,250	82,338r	78,204	+4	+9	+5
Tallahassee	103,776	103,589r	88,696	+0	+17	+16
Tampa	562,908	556,619	517,294	+1	+9	+11
Winter Haven	48,542	49,199	46,953	-1	+3	+8
Athens	60,930	64,664	55,863	-6	+9	+15
Brunswick	37,087	39,753	39,100	-7	-5	+2
Dalton	84,940	88,089	83,858	-4	+1	+12
Elberton	15,012	10,966	11,933	+37	+26	+8
Gainesville	68,303	67,408	62,752	+1	+9	+8
Griffin	28,589	29,505	26,566	-3	+8	+11
LaGrange	19,984	21,417	18,829	-7	+6	+6
Newnan	22,141	22,909	25,013	-0	-1	-0
Rome	65,931	65,705	62,913	+0	+5	+6
Valdosta	47,061	57,757	42,919	-19	+10	+12
Abbeville	10,453	11,809	9,454	-11	+11	+12
Alexandria	117,163	105,460	108,450	+11	+8	+9
Bunkie	6,561	6,274	6,521	+5	+1	+12
Hammond	30,194	26,297	28,525	+15	+6	+8
New Iberia	34,142	31,062	28,851	+10	+18	+6
Plaquemine	8,152	8,698	7,340	-6	+11	+9
Thibodaux	19,500	20,138	17,354	-3	+12	+8
Biloxi-Gulfport	84,890	81,219	75,184	+5	+13	+10
Hattiesburg	48,997	49,442	44,027	-1	+11	+9
Laurel	37,460	36,776	32,021	+2	+17	+8
Meridian	58,118	56,293	58,751	+3	-1	+5
Natchez	29,944	30,142	31,099	-1	-4	+0
Pascagoula—						
Moss Point	45,592	44,574	45,631	+2	-0	+5
Vicksburg	35,415	34,306	32,560	+3	+9	+13
Yazoo City	27,630	23,030	26,471	+20	+4	+11
Bristol	61,457	60,722	59,610	+1	+3	+9
Johnson City	63,659	61,956	57,639	+3	+10	+8
Kingsport	122,219	126,120	112,575	-3	+9	+13
SIXTH DISTRICT, Total	24,896,016	24,302,438r	22,905,926	+2	+9	+10
Alabama†	3,287,346	3,265,567	3,252,001	+1	+1	+7
Florida‡	7,372,072	6,963,361r	6,696,494	+6	+10	+9
Georgia‡	6,235,035	6,340,121r	5,762,639	-2	+8	+12
Louisiana*†	3,519,955	3,318,834r	3,097,354	+6	+14	+12
Mississippi*†	1,190,477	1,134,794	1,130,002	+5	+5	+9
Tennessee*†	3,291,131	3,279,761r	2,967,436	+0	+11	+8

*Includes only banks in the Sixth District portion of the state.
†Partially estimated. ‡Estimated. r-Revised.

Index for the Year 1966

AGRICULTURE

- Crop Acreages May Decline* by Robert E. Sweeney, May, p. 35.
District Farm Employment Continues Decline by Robert E. Sweeney, July, p. 52.
Livestock Production Cycles and Food Prices by Robert E. Sweeney, Mar., p. 17.

BALANCE OF PAYMENTS

- Hitting the Target in 1965-66* by W. M. Davis, Jan., p. 1.

BANK ANNOUNCEMENTS

- Jan., p. 6; Feb., p. 14; Mar., p. 22; April, p. 30; May, p. 38; June, p. 46; July, p. 58; Aug., p. 66; Sept., p. 74; Oct., p. 82; Nov., p. 90; Dec., p. 98.

BANKING

- Banking on a Boom* by Paul A. Crowe, Feb., p. 11.
Banking Responds to the Growing Needs of Tennessee Business by C. Richard Long, April, p. 28.
District Banks Expand Their Role as Capital Market Intermediaries by Hiram J. Honea, June, p. 41.
Hitting the Target in 1965-66 by W. M. Davis, Jan., p. 1.
Instalment Credit Motors Upward by Joe W. McLeary, Mar., p. 21.
Interest Rates and the Demand for Credit by Harry Brandt and Robert R. Wyand, II, April, p. 25.
1965 Operating Ratios by Paul A. Crowe, May, p. 36.
A Shift in Banking Philosophy? An Examination of Bank Investment Practices by Harry Brandt and Robert R. Wyand, II, Aug., p. 61.
A Study of Checking Activity by Paul A. Crowe, Oct., p. 77.
Time and Savings Deposits in Perspective, July, p. 56.

CAPITAL MARKET INTERMEDIARIES

- District Banks Expand Their Role as Capital Market Intermediaries* by Hiram J. Honea, June, p. 41.

CONSUMER CREDIT

- Consumer Credit Quality—A Search for an Answer* by Robert E. Sweeney and Joe W. McLeary, Nov., p. 85.
Instalment Credit Motors Upward by Joe W. McLeary, Mar., p. 21.

CONSUMER MARKETS

- Southern Consumer Markets—Growing, but Changing* by Joe W. McLeary, Oct., p. 79.

DEFENSE SPENDING

- The Impact of Defense Spending on the District Economy* by C. Richard Long, July, p. 49.

DISTRICT BUSINESS CONDITIONS

- Jan., p. 8; Feb., p. 16; Mar., p. 24; April, p. 32; May, p. 40; June, p. 48; July, p. 60; Aug., p. 68; Sept., p. 76; Oct., p. 84; Nov., p. 92; Dec., p. 100.

ECONOMIC CONDITIONS, SIXTH DISTRICT STATES

- Banking Responds to the Growing Needs of Tennessee Business* by C. Richard Long, April, p. 28.
Diversification Aids Alabama's Growth by Joe W. McLeary, July, p. 54.

- Florida's Employment Profile* by Paul A. Crowe, June, p. 44.
It's 'Batter Up' in Georgia by Hiram J. Honea, Mar., p. 19.
Mississippi Pauses to Enjoy Its Gains by Carole E. Scott, Dec., p. 95.
Mississippi's Economy: 'Five in a Row' by Robert E. Sweeney, Jan., p. 5.
The Roller Coaster Effect in Louisiana by Carole E. Scott, Sept., p. 72.

ECONOMIC DEVELOPMENT, SIXTH DISTRICT STATES

- The Impact of Defense Spending on the District Economy* by C. Richard Long, July, p. 49.
'65 District Economy: Where the Growth Is by C. Richard Long, Feb., p. 9.

ECONOMIC FORECASTING

- As the Nation Goes, So Goes the South?* by Joe W. McLeary, Sept., p. 69.

EMPLOYMENT

- District Farm Employment Continues Decline* by Robert E. Sweeney, July, p. 52.
A Full Measure of the District States' Employment by C. Richard Long, Dec., p. 93.

FEDERAL RESERVE SYSTEM

- Interest Rates and the Demand for Credit* by Harry Brandt and Robert R. Wyand, II, April, p. 25.

FOOD PRICES

- Livestock Production Cycles and Food Prices* by Robert E. Sweeney, Mar., p. 17.

INCOME

- As the Nation Goes, So Goes the South?* by Joe W. McLeary, Sept., p. 69.

INTEREST RATES

- Interest Rates and the Demand for Credit* by Harry Brandt and Robert R. Wyand, II, April, p. 25.
What Happened to State and Local Government Borrowing? by C. William Schleicher, Jr., Nov., p. 88.

OPERATING RATIOS

- 1965 Operating Ratios* by Paul A. Crowe, May, p. 36.

SIXTH DISTRICT STATISTICS

- Jan., p. 7; Feb., p. 15; Mar., p. 23; April, p. 31; May, p. 39; June, p. 47; July, p. 59; Aug., p. 67; Sept., p. 75; Oct., p. 83; Nov., p. 91; Dec., p. 99.

STATE AND LOCAL GOVERNMENT BORROWING

- What Happened to State and Local Government Borrowing?* by C. William Schleicher, Jr., Nov., p. 88.
State and Local Borrowing in a Changing Market by Hiram J. Honea, Jan., p. 3.

TEXTILES

- Textiles in Transformation* by C. Richard Long, May, p. 33.

VOLUNTARY FOREIGN CREDIT RESTRAINT PROGRAM

- Hitting the Target in 1965-66* by W. M. Davis, Jan., p. 1.

INDEX

For the Year 1967

<i>Month</i>	<i>Pages</i>
January	1-16
February	17-28
March	29-44
April	45-56
May	57-72
June	73-88
July	89-104
August	105-116
September	117-128
October	129-140
November	141-160
December	161-172

AGRICULTURAL CREDIT

Farm Loans at Southern Banks by Robert E. Sweeney, 106.

The Southern Agricultural Bank by Robert E. Sweeney, 30.

The Southern Farm Borrower by Robert E. Sweeney, 63.

AGRICULTURE

Agriculture Shows Divergent Trends by Robert E. Sweeney, 10.

BALANCE OF PAYMENTS

The U.S. Balance of Payments: Policies and Results by John E. Leimone, 46.

BANK ANNOUNCEMENTS

13, 22, 35, 53, 69, 78, 94, 113, 125, 135, 146, 167.

BANK LOANS

Bank Credit Expansion Slows by Paul A. Crowe, 5.

Large Banks—Important Suppliers of Long-Term Business Credit by W. M. Davis, 40.

BANKING

See Agricultural Credit

Bank Loans

Check Collection

Consumer Credit

Discount Window

Interest Rates

Mobile Home Financing

Trust Departments

BOARD OF DIRECTORS

Bank's Board Changes, 24.

CAPITAL FLOWS

See Mortgage Financing

CENTRAL BANK SWAPS

Central Bank Swaps—A Bulwark of International Monetary Cooperation by John E. Leimone, 162.

CHECK COLLECTION

Another Milestone in Magnetic Ink Encoding, 111.

CONSUMER CREDIT

Consumer Borrowing Slackens by Joe W. McLeary, 23.

The Mobile Story of Consumer Instalment Lending by Robert E. Sweeney and Joe W. McLeary, 51.

CORPORATE FINANCING

Regional Corporate Financing: Regaining Its Importance? by C. William Schleicher, Jr., 39.

DISCOUNT WINDOW

When Banks Borrow by Paul A. Crowe, 96.

DISTRICT BUSINESS CONDITIONS

16, 28, 44, 56, 72, 88, 104, 116, 128, 140, 160, 172.

ECONOMIC CONDITIONS

Georgia's Climb Runs Into Air Pockets by Carole E. Scott, 36.

Louisiana: An Independent Economic Path? by John E. Leimone, 123.

A Perspective on Florida's Income by Paul A. Crowe, 136.

Tennessee Comes Out Ahead by Carole E. Scott, 67.

Things Have Changed, 18.

Toward Full Employment With a Southern Twist by Charles T. Taylor, 2.

What Kind of Economy Can the South Expect? by Charles T. Taylor, 118.

Also see Employment
Mortgage Financing

EMPLOYMENT

Diversification of District Employment by C. Richard Long, 79.

Gains in Industry Continue by C. Richard Long, 8.

Job Growth: Population Centers vs. Hinterland by C. Richard Long, 147.

FEDERAL RESERVE SYSTEM

See Central Bank Swaps
Discount Window

FINANCIAL INSTITUTIONS

Financial Institutions Pressured by Hiram J. Honea, 12.

HOUSING

See Financial Institutions
Mortgage Financing

INCOME

See Economic Conditions

INTEREST RATES

Interest Rates Dip as Business Lending Slows by W. M. Davis, 100.

INTERNATIONAL FINANCE

See Balance of Payments
Central Bank Swaps

MOBILE HOME FINANCING

The Changing Emphasis on Mobile Home Financing by Joe W. McLeary, 58.

MONETARY POLICY

See Balance of Payments
Economic Conditions, 18.

MORTGAGE FINANCING

Southern Mortgage Bankers Eye Housing Prospects by Hiram J. Honea, 90.

Southern Mortgage Banking Matures—Part I, Essential Role in a Growing Region by Hiram J. Honea, 130.

Southern Mortgage Banking Matures—Part II, Growth and Structural Change by Hiram J. Honea, 151.

Also see Financial Institutions

PRICES

What's Happening to Prices? by Lawrence F. Mansfield, 142.

SIXTH DISTRICT STATISTICS

14, 26, 42, 54, 70, 86, 102, 114, 126, 138, 158, 170.

SOYBEANS

Soybeans: America's Cinderella Crop by Robert E. Sweeney, 74.

TRUST DEPARTMENTS

A Little Known Side of Banking by W. M. Davis, 95.

Index for the Year 1968

<i>Month</i>	<i>Pages</i>
January	1-16
February	17-28
March	29-44
April	45-56
May	57-68
June	69-88
July	89-100
August	101-116
September	117-128
October	129-144
November	145-156
December	157-168

AGRICULTURAL CREDIT

Bookkeeping for Farmers: A New Bank Service
by Robert E. Sweeney, 90.

AGRICULTURE

District Egg Producers Crack U. S. Market
by Robert E. Sweeney, 146.

King Cotton's Dwindling Empire by Robert E.
Sweeney, 22.

1968 Crop Acreages Up? by Robert E.
Sweeney, 61.

See also Agricultural Credit

BANK ANNOUNCEMENTS

21, 35, 50, 63, 74, 97, 113, 125, 149, 163.

BANK DEBITS

Spending—Slowing Down?, 159.

BANK HOLDING COMPANIES

Bank Holding Companies: Their Growth and Performance by Joe W. McLeary, 131.

BANKING

See Bank Holding Companies

Credit Cards

Financial Institutions

BOARD OF DIRECTORS

Federal Reserve Bank of Atlanta and Branches, Effective January 1, 1968, 40.

BUDGET

The New Budget by Lawrence F. Mansfield, 30.

CONSUMER

The Consumer Conundrum by Joe W. McLeary, 70.

CREDIT CARDS

Credit Cards—Can Small Banks Compete? by Joe W. McLeary, 18.

DISTRICT BUSINESS CONDITIONS

16, 28, 44, 56, 68, 88, 100, 116, 128, 144, 156, 168.

ECONOMIC CONDITIONS

After the Pause—The Sixth District in 1967, 2.
Florida Still on the Growth Path
by C. S. Pyun, 139.

Growing Metropolitan Areas Profile Alabama's Economy by Joe W. McLeary, 36.

Louisiana: Some Puzzling Economic Trends
by John E. Leimone, 161

Mississippi: Industrialization Brings Interdependence by William N. Cox, III, 64.

Shifting Sands in Georgia's Economy
by Dorothy F. Arp, 52.

Tennessee Paints an Abstract by C. William Schleicher, Jr., 124.

See also Bank Debits
Income

EMPLOYMENT

See Unemployment

FEDERAL FUNDS MARKET

The Federal Funds Market in the Southeast
by Harry Brandt and Paul A. Crowe, 7.

FINANCIAL INSTITUTIONS

Our Challenged Financial Institutions
by Dorothy F. Arp, 110.

GOLD POLICY

Gold Policy Communique, 51.

INCOME

Seasonal Income Patterns in the South
by Joe W. McLeary, 150.

INTERNATIONAL FINANCE

The Euro-Dollar Market: An Element in Monetary Policy by John E. Leimone, 102.
See also Gold Policy

MONETARY POLICY

Threats to the Dollar, 46.

See also Gold Policy

State and Local Government
Finances, 82.

PRICES

What's Happened to Prices? by Lawrence F. Mansfield, 119.

SIXTH DISTRICT STATISTICS

14, 26, 42, 54, 66, 86, 98, 114, 126, 142, 154, 166.

STATE AND LOCAL GOVERNMENT FINANCES

Southern Municipals Feel the Pinch
by Hiram J. Honea, 82.

State and Local Government Finances in the Sixties by Lawrence F. Mansfield, 75.

TEXTILES

The Recent Textile Recession and Recovery
by Richard Long, 58.

UNEMPLOYMENT

County Job Growth and Unemployment Patterns by Richard Long, 94.

INDEX FOR THE YEAR 1969

MONTH	PAGES	MONTH	PAGES
JANUARY	1-16	JULY	85-96
FEBRUARY	17-32	AUGUST	97-108
MARCH	33-44	SEPTEMBER	109-120
APRIL	45-56	OCTOBER	121-132
MAY	57-68	NOVEMBER	133-144
JUNE	69-84	DECEMBER	145-160

AGRICULTURAL CREDIT

Southern Banks' Changing Role in Farm Credit
BY ROBERT E. SWEENEY, 76.

AGRICULTURE

Farm Prices Have Trended Downward; Will Consumers Benefit?
BY GENE D. SULLIVAN, 152

A Good Year for Agriculture
BY ROBERT E. SWEENEY, 8.

BANK ANNOUNCEMENTS

11, 13, 23, 41, 53, 64, 81, 93, 101, 117, 129, 138, 155.

BANK CREDIT

Bank Credit Grows Uninterrupted
BY DOROTHY F. ARP, 12

BANK DEPOSITS

Bank Deposit Growth and Income Change in the Southeast, 50

BANK HOLDING COMPANIES

Absentee Ownership—Its Impact on Bank Holding Company Performance
BY JOE W. McLEARY, 99.

BANKING

Banking Structure and Deposit Concentration in the Southeast
BY JOE W. McLEARY, 86.

A Federal Reserve Innovation: One-Week Settlement Period for Country Banks
BY WILLIAM N. COX III, 147

Southern Banks' Changing Role in Farm Credit
BY ROBERT E. SWEENEY, 76

What Makes For Bank Profitability? 91

BANKING STRUCTURE

Absentee Ownership—Its Impact on Bank Holding Company Performance
BY JOE W. McLEARY, 99.

Banking Structure and Deposit Concentration in the Southeast
BY JOE W. McLEARY, 86.

BOARD OF DIRECTORS

Federal Reserve Bank of Atlanta and Branches, Effective January 1, 1969, 28

CONSTRUCTION

Construction Stars
BY HIRAM J. HONEA, 10

CONSUMER ACTIVITY

Consumer Surprises
BY JOE W. McLEARY, 4

Is the Consumer Behaving?
BY EMERSON ATKINSON, 122.

DISTRICT BUSINESS CONDITIONS

16, 32, 44, 56, 68, 84, 96, 108, 120, 132, 144, 160.

ECONOMIC CONDITIONS, General

Our Greatest Economic Problem

BY MONROE KIMBREL, 46.

The Unemployment-Inflation Trade-Off: What 1969 Forecasts Imply

BY JOE W. MCLEARY AND C. S. PYUN, 19.

Unemployment: Who It Hits

BY JOE W. MCLEARY, 114.

ECONOMIC CONDITIONS, Sixth District States

Alabama's Economy Grows but Loses Speed

BY JOE W. MCLEARY, 24

1968: Another Prosperous Year for Georgia

BY DOROTHY F. ARP, 39.

Mississippi Nonfarm Jobs in the Sixties: A Sneak Preview

BY WILLIAM N. COX, III, 139.

Prosperity Slows Industrial Growth

BY C. S. PYUN, 6

Tennessee's Pace Begins to Slacken

BY JOHN M. GODFREY, 127

What Kind of Year? The Southeast in 1968

BY HARRY BRANDT, 2.

ECONOMIC FORECASTS

The Unemployment-Inflation Trade-Off: What 1969 Forecasts Imply

BY JOE W. MCLEARY AND C. S. PYUN, 19.

EXPORTS

Comparative Advantage and Structural Change in Regional Exports

BY JOHN E. LEIMONE, 102.

A Regional View of Export Patterns

BY JOHN E. LEIMONE, 34.

FINANCIAL INSTITUTIONS

Growing Financial Resources in the Southeast

65.

INCOME

Bank Deposit Growth and Income Changes in the Southeast

BY DOROTHY F. ARP, 50.

INDUSTRY

Prosperity Slows Industrial Growth

BY C. S. PYUN, 6.

INFLATION

Our Greatest Economic Problem

BY MONROE KIMBREL, 46.

The Unemployment-Inflation Trade-Off: What 1969 Forecasts Imply

BY JOE W. MCLEARY AND C. S. PYUN, 19.

MONETARY POLICY

A Federal Reserve Innovation: One-Week Settlement Period for Country Banks

BY WILLIAM N. COX, III, 147.

The Money Supply Controversy

BY WILLIAM N. COX, III, 70.

Questions People Ask Me

BY MONROE KIMBREL, 134.

MONEY SUPPLY

The Money Supply Controversy

BY WILLIAM N. COX, III, 70.

PAPER INDUSTRY

The Southeast's Booming Paper Industry

BY C. S. PYUN, 110.

PRICES

Farm Prices Have Trended Downward: Will Consumers Benefit?

BY GENE D. SULLIVAN, 152.

SIXTH DISTRICT STATISTICS

14, 30, 42, 54, 66, 82, 94, 106, 118, 130, 142, 168.

SPACE PROGRAMS

Slowdown in Space Programs: Its Impact on the Southeast

BY C. S. PYUN, 58.

UNEMPLOYMENT

The Unemployment-Inflation Trade-Off: What 1969 Forecasts Imply

BY JOE W. MCLEARY AND C. S. PYUN, 19.

Unemployment: Who It Hits

BY JOE W. MCLEARY, 114.

INDEX FOR THE YEAR 1970

MONTH	PAGES	MONTH	PAGES
JANUARY	2-20	JULY	90-108
FEBRUARY	22-36	AUGUST	110-124
MARCH	38-48	SEPTEMBER	126-140
APRIL	50-60	OCTOBER	142-152
MAY	62-72	NOVEMBER	154-172
JUNE	74-88	DECEMBER	174-196

AGRICULTURE

Agriculture Shows Mixed Behavior
BY GENE D. SULLIVAN, 12.

Growing Corner of the Nation's Egg Basket
BY GENE D. SULLIVAN, 126.

Milk Flows Where Population Goes
BY GENE D. SULLIVAN, 62.

BANK ANNOUNCEMENTS

11, 31, 45, 57, 66, 79, 103, 121, 131, 147, 166, 191.

BANK HOLDING COMPANIES

A Decade of Holding Company Regulation in Florida
BY CHARLES D. SALLEY, 90.

BANKING

Banking in a Developing Economy: Latin American Patterns
BY JOHN E. LEIMONE, 154.

Banking Responds to Monetary Restraint
BY JOHN M. GODFREY, 7.

Term Lending: A Lagging Respondent to Monetary Restraint
BY JOHN M. GODFREY, 80.

BANKING NOTES, Sixth District

Bank Liquidity
BY JOHN M. GODFREY, 118.

Business Loans
BY JOSEPH E. ROSSMAN, 168.

Certificates of Deposit
BY JOHN M. GODFREY, 136.

Deposit Inflows
BY JOHN M. GODFREY, 84.

Reduced Discount Activity
BY JOHN M. GODFREY, 188.

Loan Sales
BY JOHN M. GODFREY, 104.

Profitability
BY JOHN M. GODFREY, 148.

BANKING STRUCTURE

A Decade of Holding Company Regulation in Florida
BY CHARLES D. SALLEY, 90.

BOARD OF DIRECTORS

Federal Reserve Bank of Atlanta and Branches, Effective January 1, 1970, 32.

CHEMICAL INDUSTRY

Chemicals Bring Changes to the Southeast
BY ROBERT E. WILLARD, 161.

CONSTRUCTION

Construction Continues Strong
BY BOYD F. KING, 15.

CREDIT FLOWS

Impairment in Credit Flows: Fact or Fiction
BY WILLIAM N. COX, III, 22.

DAIRY INDUSTRY

Milk Flows Where Population Goes
BY GENE D. SULLIVAN, 62.

DEBITS TO DEMAND DEPOSIT ACCOUNTS

19, 35, 47, 59, 71, 87, 107, 123, 139, 151, 171, 195.

DISTRICT BUSINESS CONDITIONS

20, 36, 48, 60, 72, 88, 108, 124, 140, 152, 172, 196.

ECONOMIC CONDITIONS, General

Getting Inflation Under Control

BY CHARLES T. TAYLOR, 142.

The Southeast: At the Turn of the Decade

BY HARRY BRANDT, 2.

ECONOMIC CONDITIONS, Sixth District States

Alabama's Economy Moves in Step with the Nation's

BY BOYD F. KING, 100.

Area Diversity in Louisiana's Growth

BY JOHN E. LEIMONE, 42.

Florida's Torrid Growth Cools a Bit

BY ARNOLD DILL, 27.

Georgia's Economy Jogs Along

BY EMERSON ATKINSON, 55.

The Southeast: At the Turn of the Decade

BY HARRY BRANDT, 2.

FARM INCOME

Agriculture Shows Mixed Behavior

BY GENE D. SULLIVAN, 12.

FINANCIAL INSTITUTIONS

International Lending Agencies: Instruments for Economic Development

BY JOHN E. LEIMONE, 38.

GRANTS-IN-AID

Federal Aid: A Boost to the Southeastern Economy

BY ROBERT H. FLOYD, 110.

Revenue Sharing: What It Might Mean

BY ROBERT H. FLOYD, 50.

INCOMES POLICIES

Incomes Policies: A Quick Critique

BY ROBERT H. FLOYD, 174.

INDUSTRIAL ACTIVITY

A New Measure of Industrial Activity: District Manufacturing Production Index

BY C. S. PYUN, 74.

Industrial Pace Slows

BY ROBERT E. WILLARD, 4.

What's Happening in Textiles?

BY ROBERT E. WILLARD, 67.

INFLATION

Getting Inflation Under Control

BY CHARLES T. TAYLOR, 142.

INTERNATIONAL FINANCE

Banking in a Developing Economy: Latin American Patterns

BY JOHN E. LEIMONE, 154.

International Lending Agencies: Instruments for Economic Development

BY JOHN E. LEIMONE, 38.

LATIN AMERICA

Banking in a Developing Economy: Latin American Patterns

BY JOHN E. LEIMONE, 154.

LUMBER INDUSTRY

Lumber on the Rebound

BY ROBERT E. WILLARD, 132.

MONETARY POLICY

Banking Responds to Monetary Restraint

BY JOHN M. GODFREY, 7.

Impairment in Credit Flows: Fact or Fiction

BY WILLIAM N. COX, III, 22.

Incomes Policies: A Quick Critique

BY ROBERT H. FLOYD, 174.

Measuring Monetary Policy

BY WILLIAM N. COX, III, 182.

OPEN MARKET OPERATIONS

Minutes 1962-65. Available for Reference, 31.

PRODUCTION INDEX

A New Measure of Industrial Activity: District Manufacturing Production Index

BY C. S. PYUN, 74.

PUBLIC FINANCE

Revenue Sharing: What It Might Mean

BY ROBERT H. FLOYD, 50.

SIXTH DISTRICT STATISTICS

18, 34, 46, 58, 70, 86, 122, 138, 150, 170, 194.

STABILIZATION POLICIES

Incomes Policies: A Quick Critique

BY ROBERT H. FLOYD, 174.

Measuring Monetary Policy

BY WILLIAM N. COX, III, 182.

TEXTILE INDUSTRY

What's Happening in Textiles?

BY ROBERT E. WILLARD, 67.

INDEX FOR YEAR 1971

MONTH	PAGES	MONTH	PAGES
January	2-20	July	122-140
February	22-40	August	142-160
March	42-60	September	162-180
April	62-76	October	182-196
May	78-96	November	198-216
June	98-120	December	218-236

AGRICULTURE

Agriculture: A Year of Bountiful Production
By Gene D. Sullivan, 15

The Move to Greener Pastures
By Gene D. Sullivan, 107

BANK ANNOUNCEMENTS

17, 29, 55, 70, 86, 115, 128, 175, 191, 204, 229

BANK HOLDING COMPANIES

1970 Bank Holding Company Amendments: What Is "Closely Related to Banking"?
By Charles D. Salley, 98

BANKING

Banking: A Rerun in Reverse
By John M. Godfrey, 7

Liability Management Banking: Its Growth and Impact
By Arnold Dill, 22

Liability Management Banking: Its Practice in the Sixth District
By Arnold Dill, 218

Southern Banks Take Cue from Economic Growth
By Joseph E. Rossman, Jr., 151

The Spread of International Banking: A Regional View
By John E. Leimone, 142

BANKING NOTES, Sixth District

Bank Lending
By John M. Godfrey, 176

Federal Funds
By Joseph E. Rossman, Jr., 92

Flow of Funds
By John M. Godfrey, 192

Lending Rates to Businesses
By John M. Godfrey, 136

Loans and Investments
By Joseph E. Rossman, Jr., 156

Mobile Home Loans
By John M. Godfrey, 230

Net Income
By John M. Godfrey, 116

"Other Securities"
By Joseph E. Rossman, Jr., 34

Real Estate Loans
By Joseph E. Rossman, Jr., 212

Term Lending
By John M. Godfrey, 56

BANKING STRUCTURE

A Decade of Sixth District Bank Merger Activity
By Emerson Atkinson, 62

1970 Bank Holding Company Amendments: What Is "Closely Related to Banking"?
By Charles D. Salley, 98

Southern Banks Take Cue from Economic Growth
By Joseph E. Rossman, Jr., 151

BANK MERGERS

A Decade of Sixth District Bank Merger Activity
By Emerson Atkinson, 62

BEEF CATTLE INDUSTRY

The Move to Greener Pastures
By Gene D. Sullivan, 107

BOARD OF DIRECTORS

Federal Reserve Bank of Atlanta and Branches, Effective January 1, 1971, 36

CONSTRUCTION INDUSTRY

Construction: Stunted Growth
By Boyd F. King, 12

CONSUMER ACTIVITY

Consumer Credit Cranks Up
By Emerson Atkinson, 186

The Consumer: A Reluctant Spender
By Emerson Atkinson, 10

CREDIT POLICY

Liability Management Banking: Its Growth and Impact
By Arnold Dill, 22

Selective Credit Controls: The Experience and Recent Interest
By Arnold Dill, 78

DEBITS TO DEMAND DEPOSIT ACCOUNTS

19, 39, 59, 75, 95, 119, 139, 159, 179, 195, 215, 235

DEFENSE ACTIVITY

Defense-Related Cutbacks: Their Impact on the Southeast
By Frederick R. Strobel, 162

DISTRICT BUSINESS CONDITIONS

20, 40, 60, 76, 96, 120, 140, 160, 180, 196, 216, 236

ECONOMETRIC MODELS

Econometric Models: What They Are and What They Say for 1971
By Frederick R. Strobel and William D. Toal, 42

ECONOMIC CONDITIONS, Sixth District States

Alabama: Out of the Doldrums?
By Brian Dittenhafer, 225

Florida: Sunny Skies Ahead?
By Arnold Dill, 71

Mississippi in 1970: Paddling Against the Current
By William N. Cox, III, 52

Pelican State Buffeted by Adverse Economic Headwinds
By Joseph E. Rossman, Jr., 188

Tennessee's Economic Horizon Brightens
By John M. Godfrey, 87

The Georgia Economy: Building Momentum for a Quicker Pace?
By Emerson Atkinson, 112

The Southeast in 1970: Off—But Ahead of U. S
By Harry Brandt, 2

ECONOMIC DEVELOPMENTS

People and Places: A Decade of Southern Change
By William D. Toal, 198

FEDERAL EXPENDITURES

Changing Priorities in Federal Expenditures
By Robert H. Floyd, 122

GOVERNMENT EXPENDITURES

Changing Priorities in Federal Expenditures
By Robert H. Floyd, 122

Southeastern State and Local Expenditures:

How Do They Stack Up?
By Robert H. Floyd, 205

HOUSING

A Decade of Progress for Southeastern Housing
By Boyd F. King, 171

Mobile Home Manufacturing: Infant Industry Grows Up
By William D. Toal, 129

INDUSTRIAL ACTIVITY

Defense-Related Cutbacks: Their Impact on the Southeast

By Frederick R. Strobel, 162

Industrial Growth: What Happened!
By William D. Toal, 4

INTERNATIONAL FINANCE

The Spread of International Banking: A Regional View

By John E. Leimone, 142

LIABILITY MANAGEMENT BANKING

Liability Management Banking: Its Growth and Impact

By Arnold Dill, 22

Liability Management Banking: Its Practice in the Sixth District
By Arnold Dill, 218

MOBILE HOME INDUSTRY

Mobile Home Manufacturing: Infant Industry Grows Up

By William D. Toal, 129

POPULATION

People and Places: A Decade of Southern Change
By William D. Toal, 198

SELECTIVE CREDIT CONTROLS

Selective Credit Controls: The Experience and Recent Interest
By Arnold Dill, 78

SIXTH DISTRICT STATISTICS

18, 38, 58, 74, 94, 118, 138, 158, 178, 194, 214, 234

STATE AND LOCAL EXPENDITURES

Southeastern State and Local Expenditures: How Do They Stack Up?

By Robert H. Floyd, 205

TREASURY DEBT

The Treasury Debt: Someone Else's Assets
By William N. Cox, III, 182

INDEX FOR YEAR 1972

MONTH	PAGES	MONTH	PAGES
January	2-16	July	110-128
February	18-36	August	130-148
March	38-52	September	150-164
April	54-72	October	166-184
May	74-92	November	186-204
June	94-108	December	206-220

ANNOUNCEMENTS

32, 124

AGRICULTURE

Agriculture: Another Good Year

By Gene D. Sullivan, 10

The Impact of Insurance Companies on Farm Lending

By Gene D. Sullivan, 210

Southeastern Agriculture: A New Dress and a New Girl, Too

By Gene D. Sullivan, 150

Where the Chickens Come Home to Roost

By Gene D. Sullivan, 23

BANK ANNOUNCEMENTS

3, 32, 41, 81, 103, 124, 143, 159, 175, 199, 209

BANK HOLDING COMPANIES

One-Bank Holding Companies in the Southeast

By Charles D. Salley, 82

BANKING

(see also **Banking Notes**, **Bank Holding Companies**, **Banking Markets**, **Banking Structure**)

Banking: Rapid Deposit Growth

By Joseph E. Rossman, Jr., 12

District Banking: Ten Years of Growth and Change

By John M. Godfrey, 54

Southeastern Banks and SBA Increase Lending To Minority Enterprises

By John M. Godfrey, 166

What's in Store for Bank Credit Cards in the Southeast?

By Emerson Atkinson, 99

BANKING MARKETS

Concentration in Banking Markets:

Regulatory Numerology or Useful Merger Guidelines?

By Charles D. Salley, 186

BANKING NOTES

Bank Borrowings

By Joseph E. Rossman, Jr., 181

Bank Profits

By John M. Godfrey, 105

Business Lending

By Joseph E. Rossman, Jr., 49

Consumer Loans

By Joseph E. Rossman, Jr., 89

Consumer Time Deposits

By John M. Godfrey, 29

International Activity

By John Leimone, 215

Loans and Investments

By Joseph E. Rossman, Jr., 161

Negotiable CD's

By Joseph E. Rossman, Jr., 123

SBA Guarantees

By John M. Godfrey, 201

Securities

By John M. Godfrey, 69

Term Credit

By John M. Godfrey, 145

BANKING STRUCTURE

Concentration in Banking Markets:

Regulatory Numerology or Useful Merger Guidelines?

By Charles D. Salley, 186

One-Bank Holding Companies in the Southeast

By Charles D. Salley, 82

BOARD OF DIRECTORS

30

BROILER INDUSTRY

Where the Chickens Come Home to Roost

By Gene D. Sullivan, 23

CHECKS

The Georgia Tech Findings:

Checks and the Payments Mechanism

By Charles D. Salley, 18

COAL

Coal: Roaring Again

By Brian Dittenhafer, 42

CONSTRUCTION ACTIVITY

Construction: Vigorous Expansion

By Boyd F. King, 8

CONSUMER SPENDING

The Consumer: Spending More

By Emerson Atkinson, 6

CREDIT CARDS

What's in Store for Bank Credit Cards in the Southeast?

By Emerson Atkinson, 99

DEBITS TO DEMAND DEPOSIT ACCOUNTS

15, 35, 51, 71, 91, 107, 127, 147, 163, 183, 203, 219

DISCOUNT RATE

The Discount Rate:

Problems and Remedies

By William N. Cox, III, 94

DISTRICT BUSINESS CONDITIONS

16, 36, 52, 72, 92, 108, 128, 148, 164, 184, 204, 220

ECONOMETRIC MODELS

The 1971 Forecasts Revisited and a Look at 1972

By Frederick R. Strobel and William D. Toal, 38

ECONOMIC CONDITIONS, 1971

Agriculture: Another Good Year

By Gene D. Sullivan, 10

Banking: Rapid Deposit Growth

By Joseph E. Rossman, Jr., 12

Construction: Vigorous Expansion

By Boyd F. King, 8

The Consumer: Spending More

By Emerson Atkinson, 6

Industry: A Pale Recovery

By William D. Toal, 4

The Southeast in 1971—Out of the Woods

By Harry Brandt, 2

ECONOMIC CONDITIONS IN SIXTH DISTRICT STATES

Mississippi in 1972

By William N. Cox, III, 155

Smooth Sailing for Georgia's Economy

By Emerson Atkinson, 119

Supercalifragilisticexpialidocious

Growth Returns to Florida

By William D. Toal, 176

Tennessee's Economy Builds Up Momentum

For Further Gains

By John M. Godfrey, 194

ECONOMIC FORECASTS

The 1971 Forecasts Revisited and a Look at 1972

By Frederick R. Strobel and William D. Toal, 38

FEDERAL ECONOMIC POLICIES

Federal Economic Policies in Perspective

By Robert H. Floyd, 62

GEORGIA TECH STUDY

The Georgia Tech Findings:

Checks and the Payments Mechanism

By Charles D. Salley, 18

INDUSTRIAL ACTIVITY

Industry: A Pale Recovery

By William D. Toal, 4

INDUSTRY STUDIES

Coal: Roaring Again

By Brian D. Dittenhafer, 42

Petroleum: A Gusher for the Southeast

By Brian D. Dittenhafer, 137

Sizing Up Textiles

By Brian D. Dittenhafer, 206

Where the Chickens Come Home to Roost

By Gene D. Sullivan, 23

INSURANCE COMPANIES

The Impact of Insurance Companies on Farm Lending

By Gene D. Sullivan, 210

MANUFACTURING GROWTH

Manufacturing Growth "Down South"

By William D. Toal, 130

MINORITY BANK LENDING

Southeastern Banks and SBA Increase Lending to

Minority Enterprises

By John M. Godfrey, 166

MONETARY POLICY

INSTRUMENTS

The Discount Rate: Problems and Remedies

By William N. Cox, III, 94

PAYMENTS MECHANISM

The Georgia Tech Findings:

Checks and the Payments Mechanism

By Charles D. Salley, 18

PETROLEUM

Petroleum: A Gusher for the Southeast

By Brian D. Dittenhafer, 137

RECENT PUBLICATIONS

33, 125, 193

SAVINGS AND LOAN

ASSOCIATIONS

Savings and Loan Associations in a Changing Economy

By Boyd F. King, 74

SIXTH DISTRICT STATISTICS

14, 34, 50, 70, 90, 106, 126, 146, 162, 182, 202, 218

SOUTHEASTERN ECONOMIC

AND FINANCIAL TRENDS

District Banking: Ten Years of Growth and Change

By John M. Godfrey, 54

Manufacturing Growth "Down South"

By William D. Toal, 130

Savings and Loan Associations in a Changing Economy

By Boyd F. King, 74

Southeastern Agriculture:

A New Dress and a New Girl, Too

By Gene D. Sullivan, 150

SMALL BUSINESS

ADMINISTRATION

SBA Guarantees

By John M. Godfrey, 201

Southeastern Banks and SBA Increase Lending to

Minority Enterprises

By John M. Godfrey, 166

TEXTILES

Sizing Up Textiles

By Brian D. Dittenhafer, 206

VALUE-ADDED TAX

The Very Controversial Tax on Value Added

By Robert H. Floyd, 110

INDEX FOR 1973

MONTH	PAGES	MONTH	PAGES
January	1-16	July	101-116
February	17-32	August	117-132
March	33-48	September	133-148
April	49-64	October	149-168
May	65-84	November	169-184
June	85-100	December	185-204

AGRICULTURE

Agriculture: The Best Year Ever
Gene D. Sullivan, 10

Peanuts: A Crop That Belies Its Name in the Southeast
Gene D. Sullivan, 150

ANNOUNCEMENTS

3, 39, 156

APPAREL

The Southeast's Cutting Up and Needles Trades
William D. Toal, 170

BALANCE OF PAYMENTS

Comparative Advantage and the Changing Composition of U. S. Output, Exports and Imports
John E. Leimone, 134

BANK ANNOUNCEMENTS

3, 25, 72, 79, 95, 111, 129, 143, 162, 191, 196-97

BANKING (see also Banking Notes)

Another Look at the Southeast's Fed Funds Market
Arnold A. Dill, 126

Banking: Strong and Balanced Growth
John M. Godfrey, 12

Controlling Money With Bank Reserves
William N. Cox, III, 55

Maturity of Negotiable CD's at District Banks
Arnold A. Dill, 34

Meeting Reserve Requirements
William N. Cox, III, 157

Member Bank Borrowing: Process and Experience
Arnold A. Dill, 50

The Paradox of Bank Reserves
William N. Cox, III, 144

BANKING NOTES

Bank Credit Card Use Expands
John M. Godfrey, 60

Business Loans Accelerate
Joseph E. Rossman, Jr., 44

Business Loans Moderate
Charles D. Salley, 198

Consumer Lending Expands Rapidly
Brian D. Dittenhafer, 164

Foreign Branches Add to Growth
John E. Leimone, 112

Impact of Strong Loan Demands
John M. Godfrey, 96

1972 Profit Rates Improve
John M. Godfrey, 80

Use of Municipals Increases
John M. Godfrey, 26

BOARD OF DIRECTORS

28

CAPACITY

Prices and Unused Capacity
Frederick R. Strobel, 186

COMPARATIVE ADVANTAGE

Comparative Advantage and the Changing Composition of U. S. Output, Exports, and Imports
John E. Leimone, 134

CONSTRUCTION ACTIVITY

Construction: More of the Same
Boyd F. King, 8

CONSUMER SPENDING

The Consumer: Becoming Confident
Brian D. Dittenhafer, 6

DEBITS TO DEMAND DEPOSIT ACCOUNTS

15, 31, 47, 63, 83, 99, 115, 131, 147, 167, 183, 203

DISTRICT BUSINESS CONDITIONS

16, 32, 48, 64, 84, 100, 116, 132, 148, 168, 184, 204

ECONOMIC CONDITIONS 1972

Agriculture: The Best Year Ever
Gene D. Sullivan, 10

Banking: Strong and Balanced Growth
John M. Godfrey, 12

Construction: More of the Same
Boyd F. King, 8

The Consumer: Becoming Confident
Brian D. Dittenhafer, 6

Industry: A Rising Labor Demand
William D. Toal, 4

The Southeast in 1972: Matches Fast U. S. Pace
Harry Brandt, 2

ECONOMIC CONDITIONS IN SIXTH DISTRICT STATES

Alabama: A Close-Up
Brian D. Dittenhafer, 118

An Industrial Production Index for Georgia
Frederick R. Strobel, 73

Florida: Where Do We Grow From Here?
William D. Toal, 192

Louisiana Shares in Economic Recovery
Joseph E. Rossman, Jr., 40

ENERGY

Energy and the Economy: A View From the Southeast
Brian D. Dittenhafer, 92

FEDERAL FUNDS MARKET

Another Look at the Southeast's Fed Funds Market
Arnold A. Dill, 126

FOOD STAMPS

Food Stamps: A Boost to the Southeastern Economy
Gene D. Sullivan, 86

INDUSTRIAL ACTIVITY

An Industrial Production Index for Georgia
Frederick R. Strobel, 73
Industry: A Rising Labor Demand
William D. Toal, 4

INDUSTRY STUDIES

An Industrial Production Index for Georgia
Frederick R. Strobel, 73
Services in the Soaring South
William D. Toal, 66
The Southeast's Cutting Up and Needles Trades
William D. Toal, 170
Steel Production and Import Trends in the Southeast
Frederick R. Strobel, 18

MEMBER BANK BORROWING

Member Bank Borrowing: Process and Experience
Arnold A. Dill, 50

MONEY STOCK

The Money Stock
William N. Cox, III, 178

NEGOTIABLE CD'S

Maturity of Negotiable CD's at District Banks
Arnold A. Dill, 34

PEANUTS

Peanuts: A Crop That Belies Its Name in the Southeast
Gene D. Sullivan, 150

POVERTY

A Profile of Southeastern Poverty
William D. Toal, 102

PRICES

Prices and Unused Capacity
Frederick R. Strobel, 186

RECENT PUBLICATIONS

163

RESERVE REQUIREMENTS

Meeting Reserve Requirements
William N. Cox, III, 157

RESERVES AND MONETARY AGGREGATES

Controlling Money with Bank Reserves
William N. Cox, III, 55
Meeting Reserve Requirements
William N. Cox, III, 157
The Money Stock
William N. Cox, III, 178
The Paradox of Bank Reserves
William N. Cox, III, 144

REVENUE SHARING

The District: A Note on Revenue Sharing
Arnold A. Dill, 109

SERVICE INDUSTRY

Services in the Soaring South
William D. Toal, 66

SIXTH DISTRICT STATISTICS

14, 30, 46, 62, 82, 98, 114, 130, 146, 166, 182, 202

SOUTHEASTERN ECONOMIC AND FINANCIAL TRENDS

Energy and the Economy: A View from the Southeast
Brian D. Dittenhafer, 92
Food Stamps: A Boost to the Southeastern Economy
Gene D. Sullivan, 86
An Industrial Production Index for Georgia
Frederick R. Strobel, 73
A Profile of Southeastern Poverty
William D. Toal, 102
Services in the Soaring South
William D. Toal, 66

STEEL

Steel Production and Import Trends in the Southeast
Frederick R. Strobel, 18

INDEX FOR 1974

MONTH	PAGES	MONTH	PAGES
January	1-16	July	93-112
February	17-28	August	113-128
March	29-40	September	129-148
April	41-56	October	149-164
May	57-72	November	165-180
June	73-92	December	181-200

AGRICULTURE

- Agriculture: A New High-Water Mark*
Gene D. Sullivan, 10
- Booming Agricultural Loans of Commercial Banks*
Gene D. Sullivan, 182
- Rice: Suddenly Glamorous Food Crop of the World*
Gene D. Sullivan, 80
- Tobacco: The Nation's Oldest Commercial Crop*
Gene D. Sullivan, 30

ANNOUNCEMENTS

3, 21, 99, 105, 189

BANK ANNOUNCEMENTS

3, 43, 87, 106, 123, 139

BANKING (see also BANKING NOTES)

- Bank Acquisitions and Future Competition*
Charles D. Salley, 58
- Banking: Credit Restraint Without a Crunch*
Charles D. Salley, 12
- Booming Agricultural Loans of Commercial Banks*
Gene D. Sullivan, 182

BANKING NOTES

- Another Record Year for CD's*
W. F. Mackara, 22
- Banking at Midyear*
Charles D. Salley, 124
- Borrowing: Back to Normal?*
W. F. Mackara, 108
- CD Maturities Fall to Record Low*
Charles D. Salley, 88
- Cutback in Mobile Home Loans*
John M. Godfrey, 176
- Effects of Regulation D Changes*
William N. Cox, III, 194
- Loans to Manufacturers*
William N. Cox, III, 160
- 1973: A Good Profit Year*
W. F. Mackara, 68
- Real Estate Lending Active*
Charles D. Salley, 52
- Shift in Consumer Deposits*
Charles D. Salley, 36
- Short-Run Reserve Borrowing*
W. F. Mackara, 144

BOARD OF DIRECTORS

24

CONSTRUCTION

Construction: Less of the Same
Boyd F. King, 8

CONSUMER SPENDING

Consumer Spending: Surge Followed by Moderation
Brian D. Dittenhafer, 6

DEBITS TO DEMAND DEPOSIT ACCOUNTS

15, 27, 39, 55, 71, 91, 111, 127, 147, 163, 179, 199

DISTRICT BUSINESS CONDITIONS

16, 28, 40, 56, 72, 92, 112, 128, 148, 164, 180, 200

ECONOMIC CONDITIONS 1973

Agriculture: A New High-Water Mark
Gene D. Sullivan, 10

Banking: Credit Restraint Without a Crunch
Charles D. Salley, 12

Construction: Less of the Same
Boyd F. King, 8

Consumer Spending: Surge Followed By Moderation
Brian D. Dittenhafer, 6

Industry: Abundant Shortages
William D. Toal, 4

The Southeast in 1973: Rapid Growth But Behind
U. S. Pace
Harry Brandt, 2

ECONOMIC CONDITIONS IN SIXTH DISTRICT STATES

The Economic Slowdown Hits Tennessee
John M. Godfrey, 155

The Mississippi Economy: Problems and Prospects
William N. Cox, III, 18

National and World Events Soften the "Heart of Dixie"
W. F. Mackara, 172

Slowdown in Georgia Manufacturing: A Shift-Share Analysis
Frederick R. Strobel, 166

EDGE ACT CORPORATIONS

Edge Act Corporations: An Added Dimension to Southeastern International Banking
John E. Leimone, 130

GROSS NATIONAL PRODUCT

GNP and Economic Welfare
Frederick R. Strobel, 74

INCOME DISTRIBUTION

The Distribution of Southeastern Income
William D. Toal, 114

INDUSTRIAL ACTIVITIES

Industry: Abundant Shortages
William D. Toal, 4

A Primer on Productivity
Brian D. Dittenhafer, 150

Strange Happenings in the Labor Market
William D. Toal, 140

INDUSTRY STUDIES

Slowdown in Georgia Manufacturing: A Shift-Share Analysis
Frederick R. Strobel, 166

INTERNATIONAL TRADE AND FINANCE

Edge Act Corporations: An Added Dimension to Southeastern International Banking
John E. Leimone, 130

LABOR MARKET

Strange Happenings in the Labor Market
William D. Toal, 140

MONEY STOCK

Measuring the Money Stock
William N. Cox, III, 94

PRIME RATE

The ABC's of the Prime Rate
W. F. Mackara, 100

PRODUCTION INDEX

A Revised Manufacturing Production Index for the Southeast
Frederick R. Strobel, 190

PRODUCTIVITY

A Primer on Productivity
Brian D. Dittenhafer, 150

RICE

Rice: Suddenly Glamourous Food Crop of the World
Gene D. Sullivan, 80

SIXTH DISTRICT STATISTICS

14, 26, 38, 54, 70, 90, 110, 126, 146, 162, 178, 198

SOUTHERN CITIES

The Growth of Southern Cities in the Sixties
Brian D. Dittenhafer, 42

TOBACCO

Tobacco: The Nation's Oldest Commercial Crop
Gene D. Sullivan, 30

INDEX FOR 1975

January	1-12	July	105-116
February	13-28	August	117-132
March	29-48	September	133-156
April	49-68	October	157-176
May	69-84	November	177-200
June	85-104	December	201-220

AGRICULTURE

- Benefits of 1974's Bad Weather Accrued to District Farmers*
Gene D. Sullivan, February, 18
- A Decade of Growth in Southeastern Agricultural Loans*
Gene D. Sullivan, November, 182
- Grain Supplies and Food Prices*
Gene D. Sullivan, November, 178
- A New Record Wheat Crop: Will It Reduce Farm Income?*
Gene D. Sullivan, August, 124
- 1975 Crop Production: Outstanding in Both the Nation and District*
Gene D. Sullivan, December, 210
- Planting Changes to Reduce Farm Production Expenditures*
Gene D. Sullivan, May, 76

ANNOUNCEMENTS

3, 127, 196, 205, 209

BANK ANNOUNCEMENTS

3, 127, 196, 205

BANKING (see also BANKING NOTES)

- Accounting for Loan Charge-offs*
John M. Godfrey, August, 118
- Banking Markets and Future Entry*
Charles D. Salley, March, 30
- Banking Structure in Alabama*
B. Frank King, September, 137
- Banking Structure in Florida*
B. Frank King, September, 142
- Banking Structure in Georgia*
Joseph E. Rossman, Jr., September, 148
- Banking Structure in Louisiana*
David D. Whitehead, III, October, 158
- Banking Structure in Mississippi*
Stuart G. Hoffman, October, 164

- Banking Structure in the Sixth District States*
B. Frank King, September, 134
- Banking Structure in Tennessee*
B. Frank King, October, 169
- Business Loans Made by Sixth District Banks: Is the Qualitative Information Consistent?*
William N. Cox, III, and W. F. Mackara, March, 36
- Case Study in Florida: Performance of Holding Company Banks*
Stuart G. Hoffman, December, 202
- The Impact of Discount Activity on Federal Funds Borrowings*
John M. Godfrey, December, 206
- Uniform Price and Banking Market Delineation*
Charles D. Salley, June, 86
- What Do Banks Produce?*
W. F. Mackara, May, 70

BANKING MARKETS

- Banking Markets and Future Entry*
Charles D. Salley, March, 30
- Uniform Price and Banking Market Delineation*
Charles D. Salley, June, 86

BANKING NOTES

- Business Loans in Recession*
William N. Cox, III, July, 112
- Consumer Loan Delinquencies Rise*
Brian D. Dittenhafer, March, 44
- Liquidity Pressures Intensify*
John M. Godfrey, February, 24
- 1974: Lower Bank Earnings*
John M. Godfrey, June, 100
- A Note on Manufacturing Loans*
Joseph E. Rossman, Jr., May, 80
- Real Estate Lending Increases*
John M. Godfrey, December, 214
- Rebuilding Bank Liquidity*
John M. Godfrey, August, 128

BANKING STRUCTURE

Banking Structure in Alabama

B. Frank King, September, 137

Banking Structure in Florida

B. Frank King, September, 142

Banking Structure in Georgia

Joseph E. Rossman, Jr., September, 148

Banking Structure in Louisiana

David D. Whitehead, III, October, 158

Banking Structure in Mississippi

Stuart G. Hoffman, October, 164

Banking Structure in the Sixth District States

B. Frank King, September, 134

Banking Structure in Tennessee

B. Frank King, October, 169

BANK LENDING

Accounting for Loan Charge-offs

John M. Godfrey, August, 118

Business Loans Made by Sixth District Banks:

Is the Qualitative Information Consistent?

William N. Cox, III, and W. F. Mackara, March, 36

BOARD OF DIRECTORS

20-21

BORROWINGS

The Impact of Discount Activity on Federal Funds

Borrowings

John M. Godfrey, December, 206

CROP PRODUCTION

1975 Crop Production: Outstanding in Both the Nation and District

Gene D. Sullivan, December, 210

DEBITS TO DEMAND DEPOSIT ACCOUNTS

11, 27, 47, 67, 83, 103, 115, 131, 155, 175, 199, 219

DISCOUNT ACTIVITY

The Impact of Discount Activity on Federal Funds

Borrowing

John M. Godfrey, December, 206

DISTRICT BUSINESS CONDITIONS

12, 28, 48, 68, 84, 104, 116, 132, 156, 176, 200

ECONOMIC AND FINANCIAL CONDITIONS IN THE SOUTHEAST

1974: A Year of Recession

William D. Toal and staff economists, January, 2

ECONOMIC CONDITIONS IN SIXTH DISTRICT STATES

Louisiana and the Energy Shortage

Joseph E. Rossman, Jr., February, 14

ECONOMIC CONDITIONS IN THE U.S.

The Economy's Performance in Early 1975

Harry Brandt, April, 50

FARM LOANS

A Decade of Growth in Southeastern Agricultural Loans

Gene D. Sullivan, November, 182

FOOD PRICES

Grain Supplies and Food Prices

Gene D. Sullivan, November, 178

GRAIN

Grain Supplies and Food Prices

Gene D. Sullivan, November, 178

HOLDING COMPANIES

Case Study in Florida: Performance of Holding Company Banks

Stuart G. Hoffman, December, 202

PERSONAL INCOME

The Sixth District Share of Personal Income in Mississippi, Louisiana, and Tennessee

William N. Cox, III, August, 126

RECESSION

The Current Recession in Perspective (speech)

Arthur F. Burns, Chairman, Board of Governors, Federal Reserve System, June, 94

SIXTH DISTRICT BANKING NOTES

see BANKING NOTES

SIXTH DISTRICT STATISTICS

10, 26, 46, 66, 82, 102, 114, 130, 154, 174, 198, 218

UNEMPLOYMENT

Unemployment in 1975 and 1976: What Do Rules of Thumb Predict?

William D. Toal, April, 56

Wages and Unemployment: A State Analysis of the Phillips Curve

William D. Toal, July, 106

WAGES

Wages and Unemployment: A State Analysis of the Phillips Curve

William D. Toal, July, 106

WHEAT

A New Record Wheat Crop: Will It Reduce Farm Income?

Gene D. Sullivan, August, 124

without aggravating inflation (see Chart 16). While the economy has lost some of its momentum, the financial climate remains conducive to a prolonged expansion.

In retrospect, the economy's slowdown seems more like a pause than a full stop. True, it remains vulnerable to sudden shifts in expectations and influences abroad. How-

ever, good progress has been made in holding down inflation and should buoy consumer spending. Capital spending and housing should then add strength. Excessive inventories are not currently a threat, and financial conditions support continued economic expansion. ■

Index for 1976

January-February	pages 1-16	August	pages 101-116
March	17-32	September	117-132
April	33-52	October	133-148
May	53-68	November	149-164
June	69-84	December	165-184
July	85-100		

AGRICULTURE

- Recent Changes in the Cattle Inventory*
Gene D. Sullivan, April, 47
- Reshuffling 1976's Planted Acreages to Increase Crop Production Expenditures*
Gene D. Sullivan, July, 91

APARTMENT BUILDING

- Apartment Building in the Recovery*
B. Frank King, June, 77

BANK ANNOUNCEMENTS

- 13, 46, 62, 95, 109

BANK LENDING

- District Business Loan Inflows*
Joseph E. Rossman, Jr., March, 26
- Loan Losses Surge in 1975*
John M. Godfrey, November, 157

BANKING (see also BANKING NOTES)

- District Business Loan Inflows*
Joseph E. Rossman, Jr., March, 26
- The Growth of District Member Bank Employment, Offices and Salaries*
John M. Godfrey and Richard B. Lupton, October, 135
- Multibank Holding Companies and Local Market Concentration*
David D. Whitehead and B. Frank King, April, 34
- A Profile of Alabama Banking Activity*
William N. Cox, III, April, 44
- Reserves Management Strategy and the Carry-Forward Provision*
Stuart G. Hoffman, August, 102
- Southeastern Banking in Recession and Recovery*
Stuart G. Hoffman and Richard A. Hendrix, October, 141
- Two Decades of Regional Participation in U. S. Banking Activity*
William N. Cox, III, March, 18

BANKING NOTES

Banks Reduce Municipal Holdings
John M. Godfrey, September, 128
Changes in Time Deposits
John M. Godfrey, June, 80
Earnings Plunge in 1975
John M. Godfrey, July, 97
Treasury Securities Expand Rapidly
Richard Hendrix, May, 64

BANKING STRUCTURE

Multibank Holding Companies and Local Market Concentration
David D. Whitehead and B. Frank King, April, 34

BOARD OF DIRECTORS

24-25

CATTLE

Recent Changes in the Cattle Inventory
Gene D. Sullivan, April, 47

CONSTRUCTION

Apartment Building in the Recovery
B. Frank King, June, 77

DEBITS TO DEMAND DEPOSIT ACCOUNTS

15, 31, 51, 67, 83, 99, 115, 131, 147, 163, 183

DISTRICT BUSINESS CONDITIONS

16, 32, 52, 68, 84, 100, 116, 132, 148, 164, 184

ECONOMIC CONDITIONS IN THE U. S.

The U. S. Economy in Recovery
Harry Brandt, June, 70
Moderate Economic Expansion
Harry Brandt, December, 167

ECONOMIC AND FINANCIAL CONDITIONS IN THE SOUTHEAST

Recession and Recovery in the Southeast:
A New Perspective
James T. Fergus, May, 54
The Southeast's Economic Review and Outlook:
A Slow Road to Recovery
William D. Toal and staff economists,
January-February, 2

HOLDING COMPANIES

Multibank Holding Companies and Local Market Concentration
David D. Whitehead and B. Frank King, April, 34

LABOR PRODUCTIVITY

Productivity and Change in the Southeast's Manufacturing Sector
William D. Toal, September, 118

MANUFACTURING

Productivity and Change in the Southeast's Manufacturing Sector
William D. Toal, September, 118

MONETARY POLICY

Monetary Growth Objectives
Stuart G. Hoffman, December, 175

POLLUTION

Sixth Federal Reserve District: Capital Spending for Pollution Abatement
William D. Toal, August, 110

PORTS

Southeastern Ports
Brian D. Dittenhafer, November, 151

RESERVES MANAGEMENT

Reserves Management Strategy and the Carry-Forward Provision
Stuart G. Hoffman, August, 102

RETAIL SALES

A Retail Sales Indicator for the Southeast
Brian D. Dittenhafer, July, 85

SIXTH DISTRICT BANKING NOTES

See BANKING NOTES

SIXTH DISTRICT STATISTICS

14, 30, 50, 66, 82, 98, 114, 130, 146, 162, 182